

Oracle® Banking Accounts Cloud Service

Retail Accounts User Guide (US Regionalization)



Release 14.8.2.0.0

G54709-02

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	Business Product	2
1.1.1	Create Business Product	3
1.1.2	View Business Product	24
1.2	Test Simple IRA Account Creation	25
1.2.1	Test Simple IRA Account Creation	26
1.2.2	Test Simple IRA Account View	27
1.3	Test Simple Account Creation	28
1.3.1	Process to Test Simple Account Creation	28
1.3.2	Process to View Test Simple Account	30
1.4	Garnishment Parameters	31
1.4.1	Create Garnishment Parameters	31
1.4.2	View Garnishment Parameters	33
1.5	Joint Holder Type	34
1.5.1	Create Joint Holder Type	34
1.5.2	View Joint Holder Type	35
1.6	Product Switch	36
1.6.1	Create Product Switch Parameters	36
1.6.2	View Product Switch Parameters	37
1.7	Relationship Type	38
1.7.1	Create Relationship Type	39
1.7.2	Process to View Relationship Type	39
1.8	IRA Life Expectancy	40
1.8.1	View IRA Life Expectancy	41
1.9	IRA Parameters Configuration	44
1.9.1	Create IRA Parameters	45
1.9.2	View IRA Parameters	47
1.10	IRA Plans Configuration	48
1.10.1	Create IRA Plans	48
1.10.2	View IRA Plans	60
1.11	IRA Product Configuration	61
1.11.1	Create IRA Product	62
1.11.2	View IRA Product	71

1.12	IRA Customer Plan Configuration	72
1.12.1	Create IRA Customer Plan Configuration	73
1.12.2	View IRA Customer Plan Configuration	77
1.13	ESA Parameters Configuration	78
1.13.1	Create ESA Parameters	79
1.13.2	View ESA Parameters	80
1.14	ESA Plans Configuration	81
1.14.1	Create ESA Plans	81
1.14.2	View ESA Plans	84
1.15	ESA Product Configuration	85
1.15.1	Create ESA Product	86
1.15.2	View ESA Product	96
1.16	Retail Account Inquiries	97
1.16.1	Amount Block Inquiry	97
1.17	Online Account Sweep History	98
1.18	Account Balance Inquiry	100

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	Bulletin Board Maintenance	18
2.5.1	Create Bulletin	18
2.5.2	View Bulletin	20
2.6	Memo Maintenance	23
2.7	Branch Servicing Auto Auth Setup	25

3 Operations

3.1	Dashboard	3
3.1.1	Servicing Tasks	4
3.1.2	Bulletin Board	5

3.1.3	My Diary	7
3.1.4	My Pending Tasks	10
3.2	Account Creation	11
3.3	Servicing Charge	11
3.4	Customer Information	14
3.5	Account View	16
3.5.1	Account 360	16
3.5.1.1	Account Balance	19
3.5.1.2	Account Information	19
3.5.1.3	Account Holder Details	20
3.5.1.4	Account Address and Account Preferences	21
3.5.1.5	Account Statement Details	22
3.5.1.6	Suggested Actions	22
3.5.1.7	Alerts	24
3.5.1.8	Courtesy Pay	25
3.5.1.9	Recent Transactions	26
3.5.1.10	Interest Details	26
3.5.1.11	Frequent Actions	27
3.6	Maintenance	28
3.6.1	Account Address Update	28
3.6.2	Joint Holder Maintenance	32
3.6.2.1	Maintain Joint Holder Details	35
3.6.3	Beneficiary Details Update	37
3.6.3.1	Add Beneficiary	40
3.6.3.2	View Beneficiary Details	43
3.6.3.3	Edit Beneficiary Details	44
3.6.4	Account Preferences	44
3.6.5	Account Closure	48
3.6.6	Customer Relationship Maintenance	55
3.7	Statement	59
3.7.1	Account Statement Frequency	60
3.7.2	Account Statement	62
3.7.3	Masking of Account Number in Statements	66
3.8	Status Update	66
3.8.1	Activate Inactive/Dormant Account	67
3.8.2	Inactive and Dormancy Processing in Oracle Banking Retail Accounts	70
3.8.3	Account Status Change	70
3.9	Limits	72
3.9.1	Courtesy Pay Maintenance	72
3.9.2	Courtesy Pay Processing in Oracle Banking Retail Accounts	76
3.10	Amount Block	76
3.10.1	Account Garnishment	77

3.10.2	Account Garnishment Processing in Oracle Banking Retail Accounts	84
3.11	Check Book	85
3.11.1	Check Book Order	86
3.11.2	Check Book Status	90
3.11.3	Stop Check Request	92
3.11.4	Stop Check Request Processing in Oracle Banking Retail Accounts	98
3.11.5	View and Modify Stop Check Payment	98
3.11.5.1	View Stop Check Payment	101
3.11.5.2	Modify Stop Check Payment	103
3.11.5.3	Close Stop Check Payment	106
3.11.6	External Check Book Processing in Oracle Banking Retail Accounts	108
3.12	Inquiry	108
3.12.1	Account Transactions	109
3.12.2	Regulation-D Transaction Inquiry	111
3.12.3	Account Closure Inquiry	114
3.12.4	Account Balance Inquiry	117
3.12.5	Online Account Sweep History	119
3.13	Standing Instructions	121
3.13.1	Online Account Sweep In	122
3.14	Access Restriction	130
3.15	Death Claim Processing in Oracle Banking Retail Accounts	130
3.16	Inactive, Dormancy, and Escheatment Marking based on Last Contact Date (LCD) in Oracle Banking Retail Accounts	131
3.17	Overdraft Protection/Sweep-in in Oracle Banking Retail Accounts	131
3.18	Escheatment Processing in Oracle Banking Retail Accounts	132
3.19	Effective Dates for Address Types in Oracle Banking Retail Accounts	132
3.20	Multiple Guardians or Custodians in Oracle Banking Retail Accounts	132
3.21	Account Profile Questionnaire Capture in Oracle Banking Retail Accounts	133
3.22	Notes and Memos in Oracle Banking Retail Accounts	133
3.23	FIDM Processing in Oracle Banking Retail Accounts	133
3.24	OFAC Processing in Oracle Banking Retail Accounts	134
3.25	Regulation D Processing in Oracle Banking Retail Accounts	134
3.26	Regulation DD Processing in Oracle Banking Retail Accounts	135
3.27	Regulation E Processing in Oracle Banking Retail Accounts	136
3.28	Back-up Withholding Tax in Oracle Banking Retail Accounts	136
3.29	FDIC Modernization in Oracle Banking Retail Accounts	137
3.30	Staff Restrictions	137
3.31	Business Events in Oracle Banking Retail Accounts	138
3.32	Tax Forms in Oracle Banking Retail Accounts	153
3.33	Auto-Closure of Account Basis Balance Threshold in Oracle Banking Retail Accounts	153

A Functional Activity Codes

B Error Codes and Messages

Index

Preface

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

Purpose

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

Audience

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

Table User Roles

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

Documentation Accessibility

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

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.

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.

Related Documents

The related documents are as follows:

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

Acronyms and Abbreviations

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

Table Abbreviations

Abbreviation	Definition
ATM	Automated Teller Machine
BBAN	Basic Bank Account Number
BSA	Bank Secrecy Act

Table (Cont.) Abbreviations

Abbreviation	Definition
CDD	Customer Due Diligence
ECA	External Credit Approval
EDP	Event Delivery Platform
EOD	End of Day
EPCRS	Employee Plans Compliance Resolution System
FDIC	Federal Deposit Insurance Corporation
FIDM	Financial Institution Data Match (Child Support Payments)
FMV	Fair Market Value
GL	General Ledger
IBAN	International Bank Account Number
IDI	Insured Depository Institutions
ESA	Education Savings Account
IRA	Individual Retirement Account
IRS	Internal Revenue Service
LOV	List of Values
MMDA	Money Market Deposit Account
OFAC	Office of Foreign Assets Control
ROT	Roth IRA
SMDIA	Standard Maximum Deposit Insurance Amount
TRA	Traditional IRA

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Basic Actions

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

Table Basic Actions

Action	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>

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
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.
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 ApprovalRuleGroup and map the Rule(s) created in the step (2). <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</p> </div> <p>Note: For more information, refer to the <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.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Close	Initiation, Approval, and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to Save and Close the transaction.
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval, and Hand off Retry	The maker of the transaction can click on Document to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval, and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the i icon is used. The i icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The i icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval, and Hand off Retry	User can maximize the transaction input screen.
Memo	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click Memo , then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click Memo to view the memos if any. The Memos will not be displayed in inquiry screens. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.
Minimize	Initiation, Approval, and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table (Cont.) Basic Actions

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

Table (Cont.) Basic Actions

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

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common










Symbol/Icon	Function
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh

Table (Cont.) Symbols and Icons - Common








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

Table Symbols and Icons – Audit Details


Symbol/Icon	Function
	A user

Table (Cont.) Symbols and Icons – Audit Details





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

Table Symbols and Icons - Widget









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

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status
	Rejected status
	Modification Number

Module- Prerequisite

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

1

Configurations

This topic describes about the following **Configurations** that helps the user to maintain the account with the preferences.

- [Business Product](#)
User can classify the customer accounts of the bank into different groups and assign each group an identifying code.
- [Test Simple IRA Account Creation](#)
This topic describes the account opening with minimal data input in the screen.
- [Test Simple Account Creation](#)
This topic describes the account opening with minimal data input in the screen.
- [Garnishment Parameters](#)
A Garnishment Order is a Court Order or Statutory/regulatory authority order instructing a garnishee (i.e, to a bank) to hold funds in acustomer accounts and should not be released until directed by the court. The order may instruct the bank to hold or block a particular amount or all the available funds in the customer accounts. A garnishment block fee will be charged to the account on placing a block for the garnishment amount.
- [Joint Holder Type](#)
Joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly. The Customer can be the sole owner of the account or it can be held jointly.
- [Product Switch](#)
The automatic business product transfer for accounts based on certain events (Reg D violation).
- [Relationship Type](#)
This configuration helps the user to maintain the different relationship types applicable. For instance, In the joint account case, the joint holder's relationship with the primary holder can be maintained as part of the configuration.
- [IRA Life Expectancy](#)
- [IRA Parameters Configuration](#)
This is a common screen where an user can capture parameters that are common across, IRA savings as well as IRA Certificate of Deposits.
- [IRA Plans Configuration](#)
This is a common screen where an user can choose plans that are common for IRA savings as well as IRA Certificate of Deposits.
- [IRA Product Configuration](#)
User can classify the IRA (Individual Retirement Account) accounts of the bank into different groups and assign each group an identifying code.
- [IRA Customer Plan Configuration](#)
This is a common screen where an user can choose plans that are common for IRA savings as well as IRA Certificate of Deposits.
- [ESA Parameters Configuration](#)
This is a common screen where an user can capture parameters that are common across, ESA savings as well as ESA Certificate of Deposits.

- [ESA Plans Configuration](#)
This is a common screen where an user can choose plans that are common for ESA savings as well as ESA Certificate of Deposits.
- [ESA Product Configuration](#)
Users can classify an ESA accounts of the bank into different groups and assign each group an identifying code.
- [Retail Account Inquiries](#)
- [Online Account Sweep History](#)
This screen provides the systematic instructions to view the history of the online account sweep.
- [Account Balance Inquiry](#)
This screen provides a systematic instructions to perform an inquiry on the account balance details.

1.1 Business Product

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

For example, user may define a group called **SAVREG** for regular savings accounts, **WLTSAV** for wealth management saving accounts.

Each group is referred to as an **Business Product** and is maintained in the **Business Product** screen. For each class, 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 class report to facilities granted to the account holders (Check Book, ATM, Limits and so on).

The various features of a business product are captured across the following sub-screens covered as subtopics.

- **Basic Details**
- **Preferences**
- **Features**
- **Statement Preferences**
- **Interest**
- **Charges**
- **Limits**
- **Overdraft Parameters**
- **RegD Parameter**
- **Status Rule Definition**
- **GL Reporting Details**
- **Courtesy pay**
- **MIS Details**
- **Balance Parameters**
- **Restrictions**
- **Regional Param**

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.

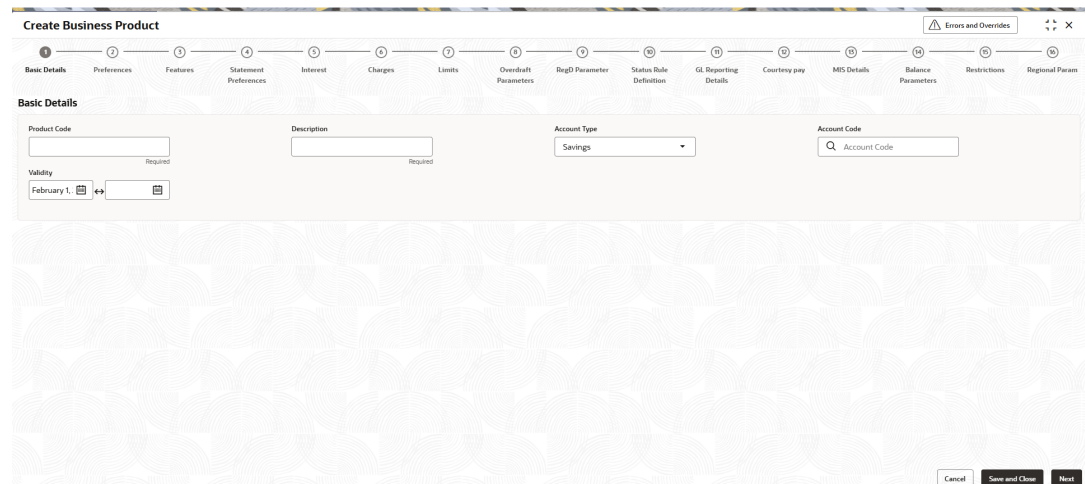
Note

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

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

The **Create Business Product** screen displays.

Figure 1-1 Create Business Product – Basic Details



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

Table 1-1 Basic Details - Field Description

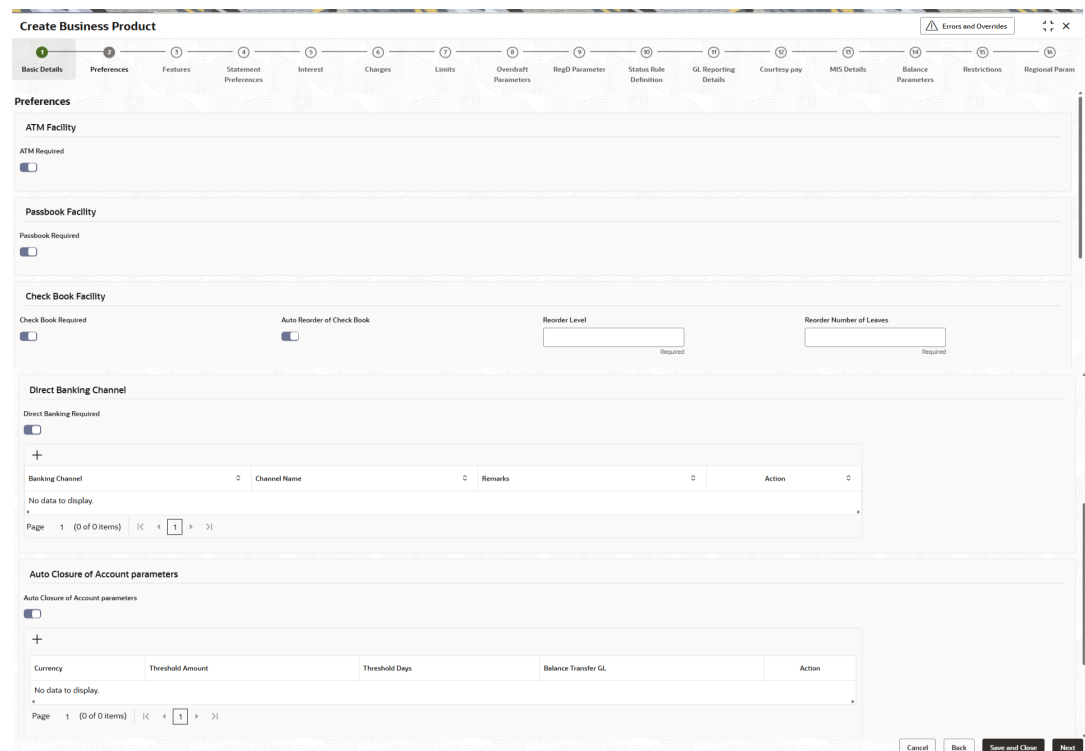
Field	Description
Product Code	Specify the six digit alpha numeric unique product code for the creation of accounts.
Description	Specify the brief description of the business product.

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

Field	Description
Account Type	Select the type of the account from the drop-down list. The different types of accounts are: <ul style="list-style-type: none"> • Savings • Current The default value is Savings .
Account Code	As per your bank’s requirement, you can choose to classify business products into different account codes. The bank can decide the way the business products are to be assigned to different account codes. The business product or an account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is replaced in the account number.
Validity	Specify the validity period of the business product by specifying the start date and the end date. End date is optional.

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

Figure 1-2 Create Business Product – Preferences



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

Table 1-2 Preferences - Field Description

Field	Description
ATM Required	Switch this toggle ON , if you need to avail the ATM facility for the accounts belonging to that business product. The default value is OFF .
Passbook Required	Switch this toggle ON whether passbook is required or not for the account under the business product. The default value is OFF .
Check Book Required	Switch this toggle ON whether check book is required or not for the account under the business product. When it is cleared, the preference is disabled for the account. The default value is OFF .
Auto Reorder of Check Book	Switch this toggle ON whether check book should be replenished automatically when check leaves are getting exhausted. This option appears only if Check Book Required option is toggle ON .
Reorder Level	Specify the threshold for auto reorder of check book.
Reorder Number of Leaves	Specify the number of leaves to be issued with the check book.
Direct Banking Required	<p>Switch this toggle ON whether direct banking is required for accounts under the business product. The default value is OFF.</p> <p>Once it is enabled, an Add icon and the related fields are displayed.</p> <p>Click Add icon to add a direct banking channel details. A new row is added with the below fields.</p> <ul style="list-style-type: none"> • Banking Channel - Banking channels maintained in Static Type Maintenance, are listed here as permissible channels for the business product. Channels include Internet Banking, Interactive Voice Response, Mobile, ATM, Credit Card and so on. • Channel Name - This field indicates the name of the banking channel. For example, ATM is the banking channel name for Automated Teller Machine. • Remarks - Capture if any remarks for the channel. • Action - Click the Delete icon to delete the added details.

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

Field	Description
Auto Closure of Account Parameters	<p>Switch this toggle ON whether to auto close an account basis balance maintained in an account over a defined period. The default value is OFF.</p> <p>Once it is enabled, an Add icon and the related fields are displayed.</p> <p>Click Add icon to add a direct banking channel details. A new row is added with the below fields.</p> <ul style="list-style-type: none"> • Currency - Specify the applicable currencies from the list of values. • Threshold Amount - Specify the amount for the corresponding currency selected. This amount is configured together with the threshold days for auto-account closure. This can be any value greater than or equal to 0. • Threshold Days - Specify the number of days of maintaining the configured threshold amount as account balance, basis which the system would pick the account under the business product for automatic account closure process. • Balance Transfer GL - The user can select the GL account to which the balance (if any) needs to be moved to, on auto closing the account. • Action - To edit the values in a row, or delete the added row. <p>Note: An accounts with draft balance (negative balance) are not considered for auto closure of Accounts. As per adopted banking practices, Closing of Accounts with trivial negative balances (Debit), will be treated as write-off and this will be carried out with proper approvals from Credit Committee of Board. Once the approvals are obtained, the relevant asset monitoring department will pass accounting entries by debiting Profit and Loss Statement, and Credit the Account with Debit balances. Once these accounts become zero, they will be picked for auto closure after the threshold days.</p>

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

The **Features** screen displays.

Figure 1-3 Create Business Product – Features

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

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

Table 1-3 Features - Field Description

Field	Description
Limit Check Required	Switch this toggle ON to indicate that the limit check for sufficient availability of funds are made for the accounts belonging to this business product. The default value is OFF .
Available Balance Check Required	Switch this toggle ON to enable the system to check for the available funds before posting a debit entry to a customer account. The default value is OFF .
Defer Balance Update For Debit	Switch this toggle ON to defer the balance update. If Defer Balance Update for Debit is selected, then the balance after debit transactions will be updated during EOD. The default value is OFF .
Defer Balance Update For Credit	Switch this toggle ON to defer the balance update for credit transactions. If Defer Balance Update For Credit is selected, then the balance after credit transactions will be updated during EOD. The default value is OFF .
IBAN Required	Switch this toggle ON , if IBAN is required for the business product. The default value is OFF .
Multi Currency Allowed	Switch this toggle ON , to hold the different currencies under a single bank account.
Currencies	Select the Currencies from the list of values provided. This field is enabled only when the Multi Currency Allowed option is toggled ON .
Enable Sweep-in	Switch this toggle ON , if overdraft protection/sweep-in is applicable for accounts under this business product. The default value is OFF .

Overdraft Protection/Sweep-in:

Overdraft Protection/Sweep-in is a service provided by banks that protects customers from dishonoring or rejection of a debit transaction due to insufficient funds in their Checking or Savings account. When such an instance occurs, an amount to the extent of the shortfall is pulled from another linked savings/ checking account(s) held by the customer.

The linked account(s) is called the provider account and the account for which the funds are being pulled is called the beneficiary account.

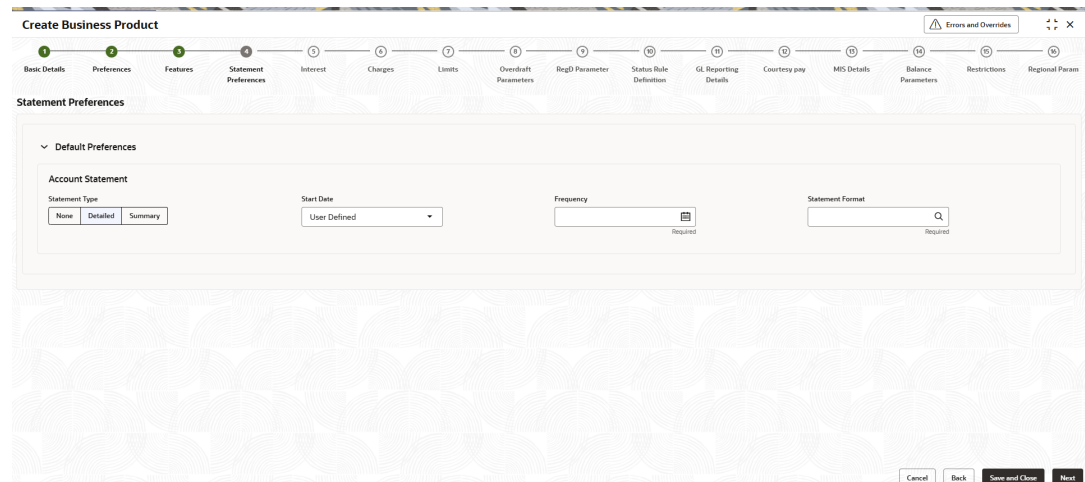
Multiple sweep provider accounts can be set up for a beneficiary account with a priority assigned to them.

Note

When a transaction is initiated on an account with a sweep setup, if the balance is insufficient, only the available balance of the sweep funding account is used to validate the balance and complete the transaction.

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

Figure 1-4 Create Business Product - Statement Preferences



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

Table 1-4 Statement Preferences - Field Description

Field	Description
Statement Type	Specify the type of account statement. The options are as follow: <ul style="list-style-type: none"> • None • Summary • Detailed
Start Date	Select the start date of the account statement cycle begins.
Frequency	Select the frequency of an account statements are to be generated.

Table 1-4 (Cont.) Statement Preferences - Field Description

Field	Description
Statement Format	Specify the format in which the account statement should be generated. Click Search icon to view and select the required statement format. This field is available only when the Statement Type is selected as Summary or Detailed .

Validations

When the **Cycle** is selected as follows:

- **Monthly** - the list of value displays value from **1** to **31**. This shows the day of the month for statement generation.
- **Weekly** - the list of value displays value from **Sunday** to **Saturday**.
- **Fortnightly** - the list of value displays value from **Sunday** to **Saturday**.
- **Quarterly** - the list of value displays value from **January** to **December**.
- **Semi Annual** - the list of value displays value from **January** to **December**.
- **Annual** - the list of value displays value from **January** to **December**.

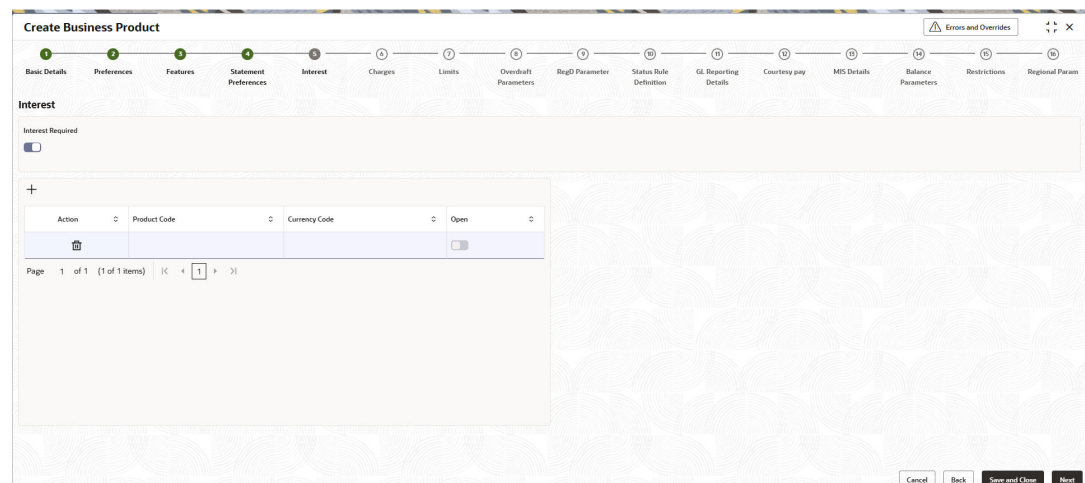
10. After specifying the fields in the **Statement Preferences** screen, click **Next**.

The **Interest** screen displays.

To calculate interest for an account, you must apply an interest product code on the account. To recall, every interest product code that you create is linked to an interest rule. The logic to calculate interest is built into an interest rule. When you apply an interest product code on the account, interest for the account will be calculated according to the interest rule definition.

The interest rule that is linked to the product(s) will determine the interest that is applied on the account. You may want to apply more than one interest product code on an account. For example, you may want to pay credit interest on the credit balance maintained in a current account and levy a debit interest if the account lapses into a debit balance. In order to achieve this, you would have to apply two product codes (one defined for credit interest and another defined for debit interest). In this screen, you can choose the interest product codes that you want to apply on the account.

Figure 1-5 Create Business Product – Interest



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

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

Table 1-5 Interest - Field Description

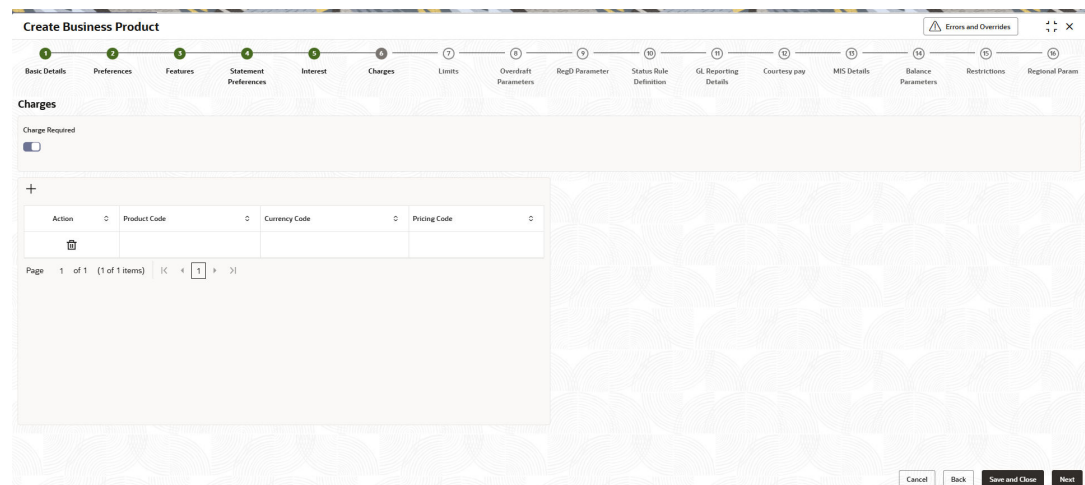
Field	Description
Interest Required	Switch this toggle ON to indicate that the interest is applicable for the accounts with this business product. The default value is ON . Click the Add icon, a new row is added to update the details for the interest.
Action	Click the Delete icon to delete the added row.
Product Code	Click Search icon to view and select the required product code.
Currency Code	Click Search icon to view and select the required currency code.
Open	Switch this toggle ON to change the status of the product code to open. The default value is OFF .

For more information about Interest, refer to *Interest and Charges User Guide*

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

The **Charges** screen displays.

Figure 1-6 Create Business Product – Charges



13. Specify the fields on **Charges** screen.

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

Table 1-6 Charges - Field Description

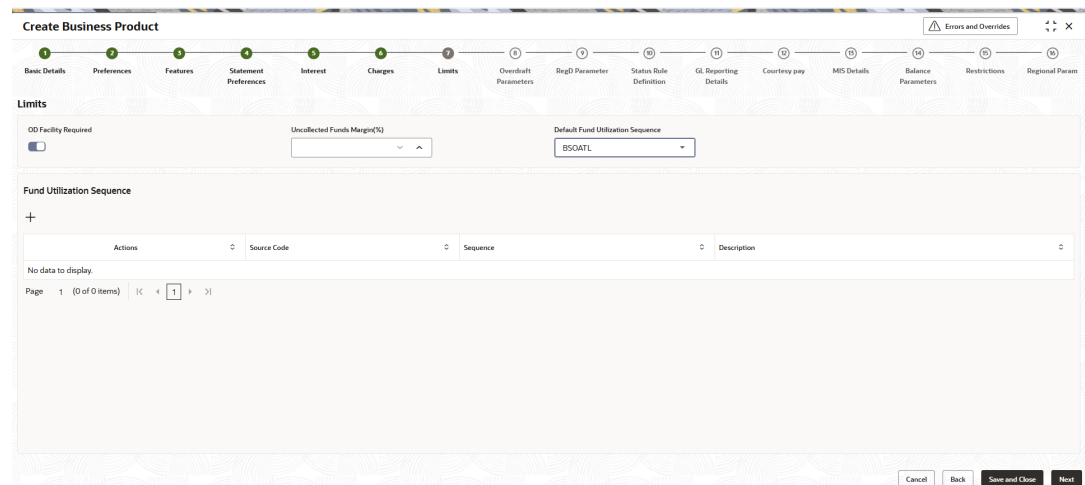
Field	Description
Charges Required	Switch this toggle ON to indicate that the charges are applicable for the accounts with this business product. The default value is OFF . Click the Add icon, a new row is added to update the details for the charges.
Action	Click the Delete icon to delete the added row.
Product Code	Specify the applicable charge product code or click Search icon to view and select the applicable product code. Charge product code is configured in the Interest and Charges module.
Currency Code	Specify the applicable currency code or click Search icon to view and select the applicable currency code.
Pricing Code	Specify the applicable charge pricing code or click Search icon to view and select the applicable pricing code. Pricing code is defined in Pricing and Decision System.

For more information about Charges, refer to *Interest and Charges User Guide*

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

The **Limits** screen displays.

Figure 1-7 Create Business Product – Limits



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

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

Table 1-7 Limits - Field Description

Field	Description
OD Facility Required	Switch this toggle ON to specify if Overdraft facility can be availed by accounts belonging to this business product. The default value is OFF . If OD Facility Required option is toggle ON . It will display the related parameters to update the limits.
Uncollected Funds Margin(%)	Specify the margin in percentage terms that will be held on the uncollected funds while offering AUF limit to an account. AUF margin must be between 0 to 100. This field is enabled only when the OD Facility Required is toggle ON .
Fund Utilization Sequence	Users can select the fund utilization sequence for accounts. Click Add icon to add a sequence. A new row is added with the below fields. <ul style="list-style-type: none"> • Source Code – This field indicates the source through which the transaction can be sent for an account. • Sequence – Only two values are available, BSOATL and BSOATLV. <ul style="list-style-type: none"> – B (Balance) - Balance refers to clear balance available for debits at account. – S (Sweep in Funds) - Sweep-in refers to sweep-in of funds from linked provider accounts in case of transaction shortfall. – O (Overdraft Limit) - OD Limit Applies to account level OD limits. Multiple limits of this category can be active simultaneously. – A - AUF Limit granted against uncollected funds available in the account. Only one active limit allowed at any point of time. – T (Temporary) - Temporary OD granted at the account. – L (Limits) - Local Limit Facility refers to local facility. Limits captured under Line Linkage Details section under – V - Overline refers to the utilization over and above the sanctioned limits.

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

The **Overdraft Parameters** screen displays.

Figure 1-8 Create Business Product – Overdraft Parameters

17. Click the **Add** icon, and Specify the fields on **Overdraft Parameters** screen.
For more information on fields, refer to the field description table below.

Table 1-8 Overdraft Parameters - Field Description

Field	Description
Limit Type	Select the applicable values from the drop-down list. The values are as follow. <ul style="list-style-type: none"> Unsecured - Unsecured limit that are not backed by collateral. Term Deposit - Uses the TD collateral. Collateral - Any collateral apart from the TD.
Rate Code	Specific the rate code for the limit type from the list of values. Any change to the rate code will reflect on the limit rate.
Rate Value	As an alternative to the rate code, a rate value can be provided for the limit rate.
Margin	The product margin can be defined for the limit type.
Minimum Rate and Maximum Rate	The minimum and maximum rate can be defined for the limit type, a validation ensures that if the rate captured at account level is greater than the minimum rate and lesser than the maximum rate.
Actions	Click the Edit icon to edit the values, click the Save icon to save the record and click the Delete icon to delete the record.

18. After specifying the fields in the **Overdraft Parameters** screen, click **Next**.
The **RegD Parameter** screen displays.

Figure 1-9 Create Business Product – RegD Parameter

19. Specify the fields on **RegD Parameter** screen.

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

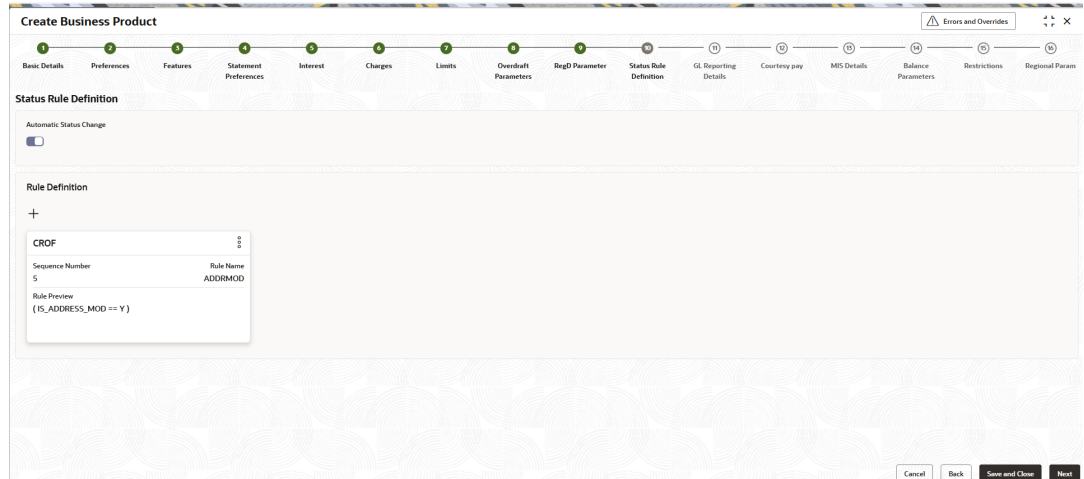
Table 1-9 RegD Parameter - Field Description

Field	Description
Reg D Applicable	Switch this toggle ON , then the business product is also applicable for Reg D. The below fields are displayed. <ul style="list-style-type: none"> Reg D Monthly Transaction Threshold Reg D Warning Notice Reg D Monthly Transaction Violation Notice Reg D Violation in a 12 Month Rolling Period The default value is OFF .
Reg D Monthly Transaction Threshold	It denotes the number of transactions threshold for Reg D in a calendar month.
Reg D Warning Notice	It denotes the number of transactions before a Reg D violation within the calendar month, at which a warning notice or disclosure needs to be sent to the customer.
Reg D Monthly Transaction Violation Notice	It denotes the number of transactions within a calendar month post violation of Reg D, where a notice or disclosure needs to be sent to customer (this notice also mentions switching the customer account from MMDA or Savings account to Checking).
Reg D Violations in a 12-Month Rolling Period	It denotes the minimum number of months in a 12-month rolling period, where if there is a violation of Reg D for these many months, a notice or disclosure will be sent to customer.

20. After specifying the fields in the **RegD Parameter** screen, click **Next**.

The **Status Rule Definition** screen displays.

Figure 1-10 Create Business Product - Status Rule Definition



21. Specify the fields on **Status Rule Definition** screen.

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

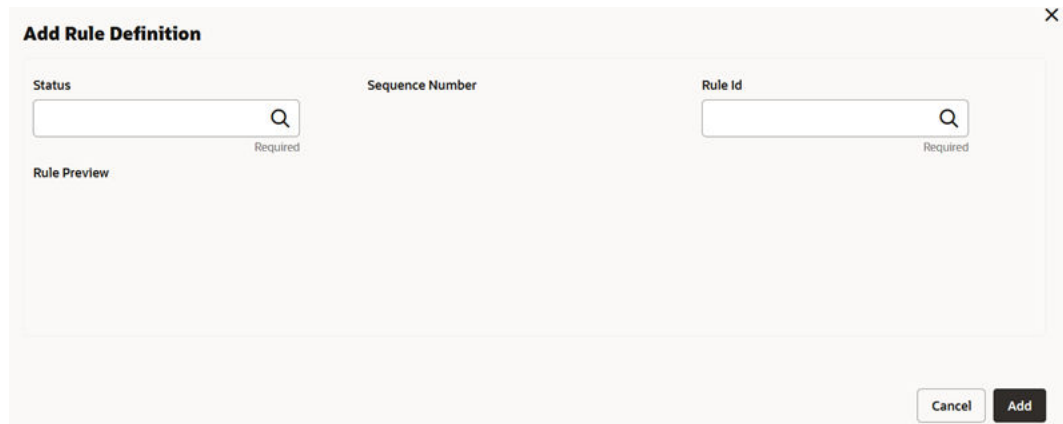
Table 1-10 Status Rule Definition - Field Description

Field	Description
Automatic Status Change	Switch this toggle ON to indicate if the account status change must be performed automatically for accounts under this business product. The default value is OFF .

22. Click the **Add** icon in **Rule Definition** to update the rule definition parameters. This option appears only if **Automatic Status Change** is toggle **ON**.

The **Add Rule Definition** screen displays.

Figure 1-11 Add Rule Definition



23. Specify the fields on **Add Rule Definition** screen.

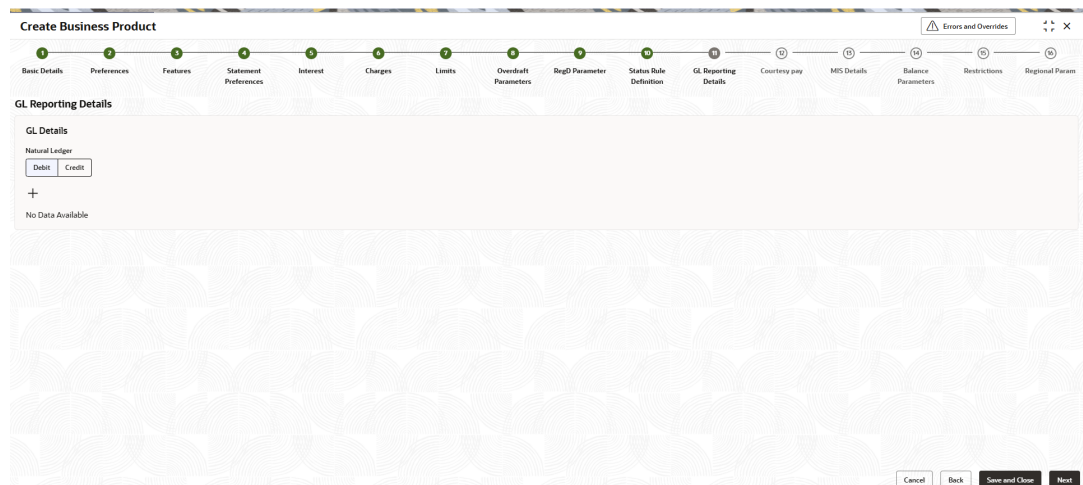
For more information on fields, refer to the field description table below.

Table 1-11 Status Rule Definition_Add Rule Definition - Field Description

Field	Description
Status	Specify the status code for which the rule is defined. Click Search icon to view and select the required status.
Sequence Number	Specify the status sequence number. This field is auto populated based on the status.
Rule ID	Specify the Rule ID to be associated for the status. Click Search icon to view and select the required rule ID.
Rule Preview	Preview the defined rules in this field. This field is non-editable.

24. After specifying the details in the **Add Rule Definition** screen, click **Add** button, the widget is added in the **Status Rule Definition** screen.
25. After specifying the fields in the **Status Rule Definition** screen, click **Next**.
The **GL Reporting Details** screen displays.

Figure 1-12 Create Business Product - GL Reporting Details



26. Specify the fields on **GL Reporting Details** screen.
For more information on fields, refer to the field description table below.

Table 1-12 GL Reporting Details - Field Description

Field	Description
Natural GL	The following values are available for natural GL as follows: <ul style="list-style-type: none"> • Credit • Debit

27. Click the **Add** icon to add an entry for GL.
The **Add GL Lines** screen displays.

Figure 1-13 Add GL Lines

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

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

Table 1-13 GL Reporting Details_Add GL Lines - Field Description

Field	Description
Status	Specify the status. Click the search icon to open the Status list of values. Select the value to add the status.
Description	Based on the Status selected. The system displays the status description.
Credit GL	Specify the GL to which the account balance should belong. Click the Search icon to open the Credit GL list of values. Select the value to add the entry.
Debit GL	Specify the GL to which the account balance should belong. Click the Search icon to open the Debit GL list of values. Select the value to add the entry.

29. After specifying the fields in the **GL Reporting Details** screen, click **Next**.

The **Courtesy pay** screen displays.

Figure 1-14 Create Business Product – Courtesy pay

30. Specify the fields on **Courtesy pay** screen.

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

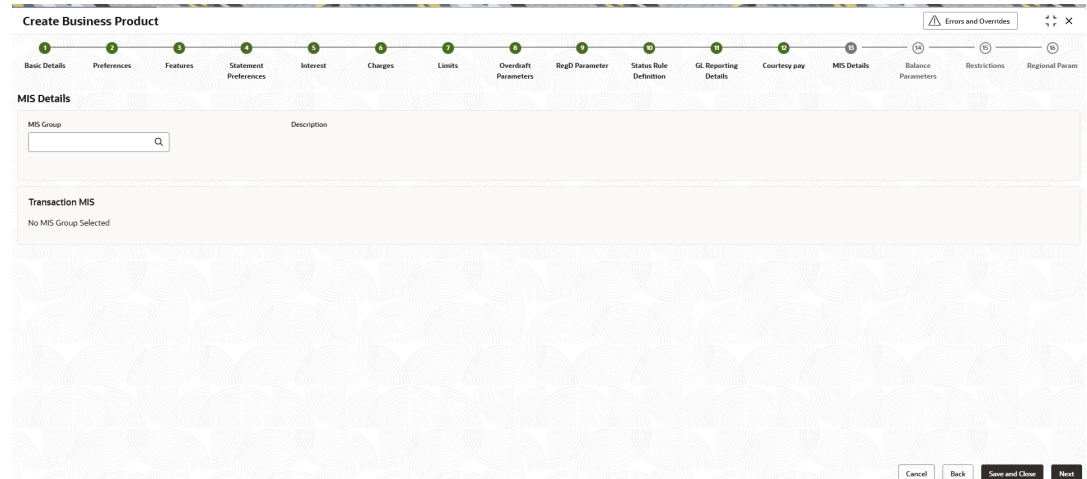
Table 1-14 Courtesy pay - Field Description

Field	Description
Courtesy pay Limit Required	Switch this toggle ON , the Courtesy Pay Limit , CP Charge Code and CP Fee Receiving Account fields are displayed. The default value is OFF .
Courtesy pay Limit	Specify the limit value of Courtesypay (The value specified has to be understood as a threshold defined in Bank's local currency).
CP Charge Code	Specify the applicable charge code. Specify the applicable charge code or click Search icon to view and select the required CP charge code.
CP Fee Receiving Account	Specify the applicable charge code or click Search icon to view and select the required CP fee receiving account.

31. After specify the fields in the **Courtesy pay** screen, click **Next**.

The **MIS Details** screen displays.

Figure 1-15 Create Business Product – MIS Details



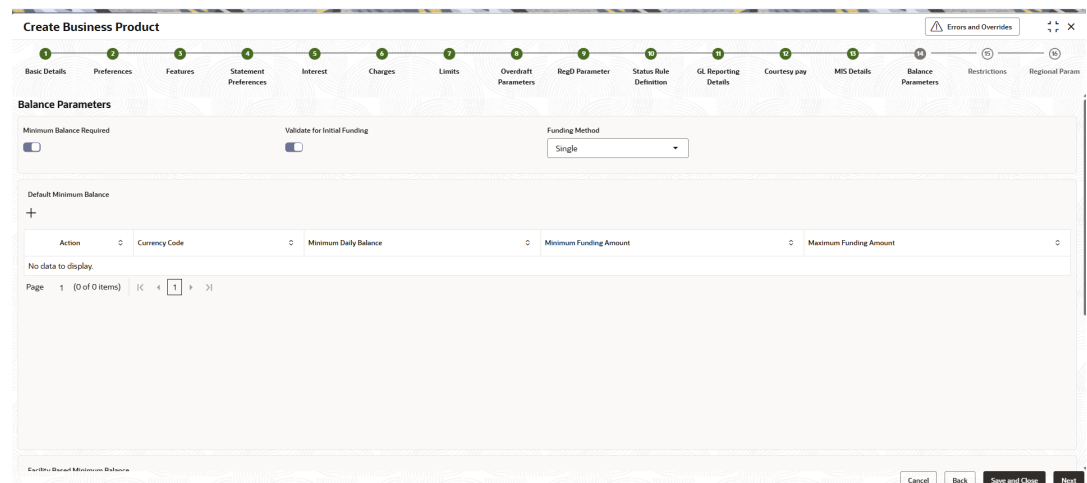
- Specify the fields on **MIS Details** screen.
For more information on fields, refer to the field description table below.

Table 1-15 MIS Details - Field Description

Field	Description
MIS Group	Specify the MIS group associated with the business product.
Description	Based on the MIS Group selected. The system displays the description.

- After specifying the fields in the **MIS Details** screen, click **Next**.
The **Balance Parameters** screen displays.

Figure 1-16 Create Business Product - Balance Parameters



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

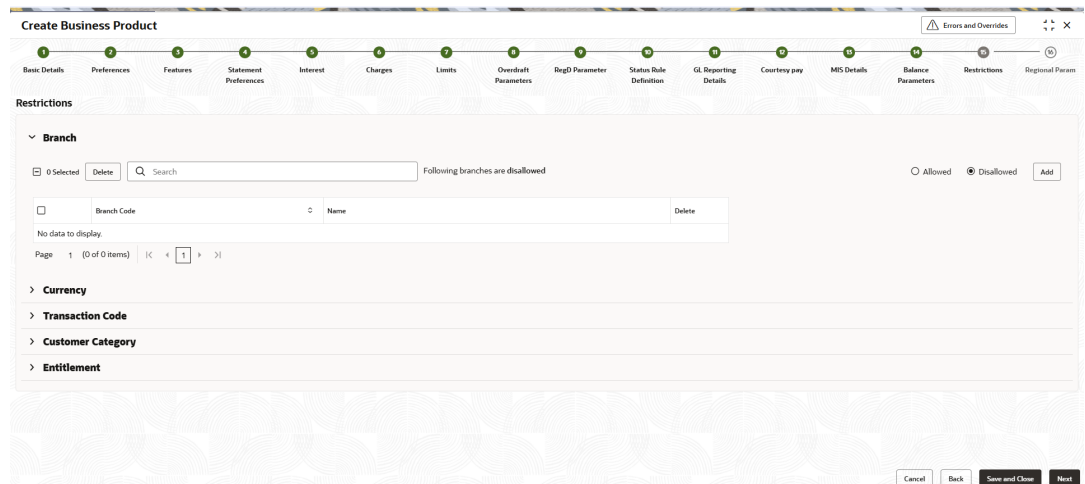
Table 1-16 Balance Parameters - Field Description

Field	Description
Minimum Balance Required	Switch this toggle ON , the user can able to define a currency-wise minimum and maximum opening amount. User can create the defined amounts as required by the financial institution. If this option is toggle ON , the below fields are displayed. <ul style="list-style-type: none"> • Currency Code • Minimum Daily Balance • Minimum Opening Balance The default value is OFF . Click the Add icon, to add the details for the minimum balance.
Action	Click the Delete icon to delete the added details.
Currency Code	Click Search icon to view and select the required currency code.
Minimum Daily Balance	Specify the minimum daily balance applicable for the selected currency code.
Minimum Opening Balance	Specify the minimum opening balance (initial funding) applicable for the selected currency code.
Currency Code	Specify the currency code of the account. Click Search icon to view and select the required currency code based on the channel preference opted for the product.
ATM	Switch this toggle ON , to define the minimum daily balance and minimum opening balance if ATM facility is availed for the account.
Check Book	Switch this toggle ON , to define the minimum daily balance and minimum opening balance if Check book facility is availed for the account.
Direct Banking	Switch this toggle ON , to define the minimum daily balance and minimum opening balance if direct banking facility (Internet banking, Mobile banking) is availed for the account.
Passbook	Switch this toggle ON , to define the minimum daily balance and minimum opening balance if passbook facility is availed for the account.
Minimum Daily Balance	Specify the minimum daily balance for facilities and currency combination. The user can maintain the minimum daily balance based on the multiple facilities and currency combinations.
Minimum Opening Balance	Specify the maximum opening balance for facilities and currency combination. The user can maintain the maximum opening balance based on the multiple facilities and currency combinations.

35. After specifying the fields in the **Balance Parameters** screen, click **Next**.

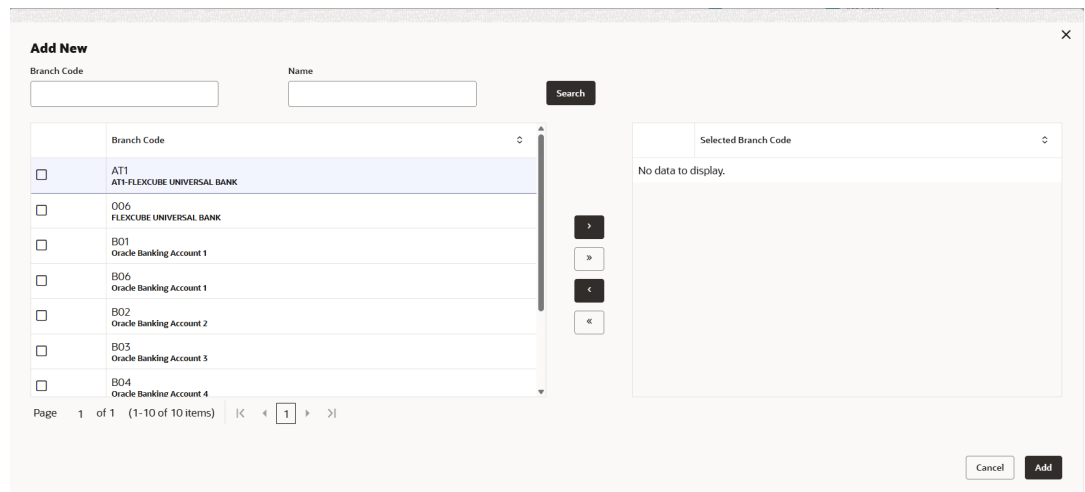
The **Restrictions** screen displays.

Figure 1-17 Create Business Product - Restrictions



36. Expand Branch and click **Add**.
The **Add New** screen displays.

Figure 1-18 Restriction - Branch - Add New



37. Select **Branch Code** check box from the list and click **▶**. Click **Add**.
38. Expand Currency, select **Disallowed** and click **Add**.
The **Add New** screen displays.

Figure 1-19 Restrictions - Currency - Add New

Add New

Currency Code: Name: Search

<input type="checkbox"/>	Currency Code
<input type="checkbox"/>	AUD Australian Dollar
<input type="checkbox"/>	CAD Canadian dollar
<input type="checkbox"/>	EUR Euro
<input type="checkbox"/>	GBP GREAT BRITAIN POUND
<input type="checkbox"/>	JPY Yen
<input type="checkbox"/>	USD US Dollar

Selected Currency Code:

No data to display.

Page 1 of 1 (1-6 of 6 items) |< < 1 > >|

Cancel Add

39. Select **Currency Code** check box from the list and click . Click **Add**.
 40. Expand Transaction Code and click **Add**.
- The **Add New** screen displays.

Figure 1-20 Restrictions - Transaction Code - Add New

Add New

Transaction Code: Description: Search

<input type="checkbox"/>	Transaction Code
<input type="checkbox"/>	S01 OBPM - Txn Code
<input type="checkbox"/>	S02 OBIC - Txn Code
<input type="checkbox"/>	S03 OBCL - Txn Code
<input type="checkbox"/>	S04 FCUBS - Txn Code
<input type="checkbox"/>	S05 OBA - DDA Txn Code
<input type="checkbox"/>	S06 OBIM - ILM Txn Code
<input type="checkbox"/>	S07 ELCM - Txn Code

Selected Transaction Code:

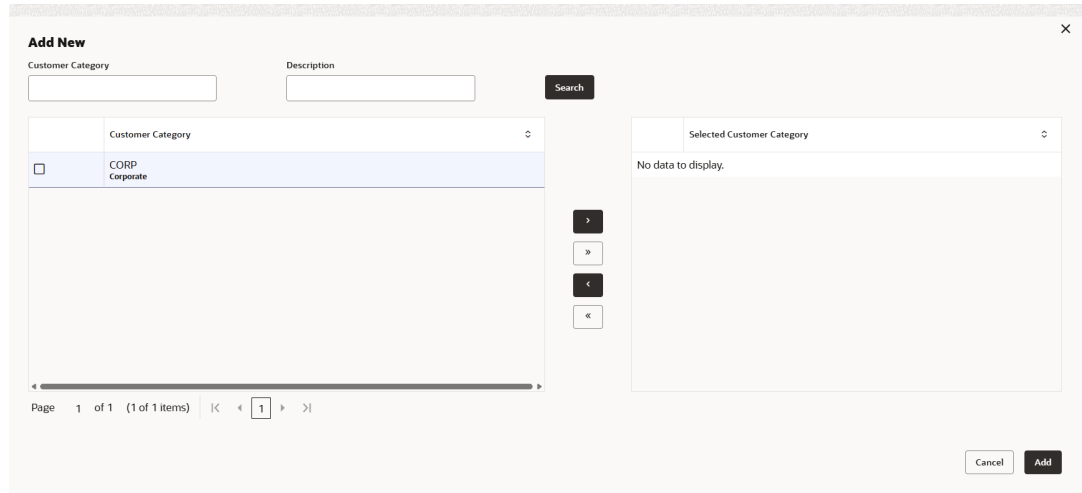
No data to display.

Page 1 of 2 (1-10 of 12 items) |< < 1 2 > >|

Cancel Add

41. Select all **Transaction Code** check boxes and click . Click **Add**.
 42. Expand Customer Category and click **Add**.
- The **Add New** screen displays.

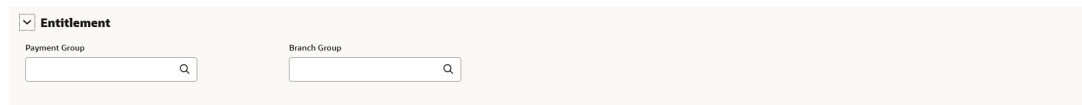
Figure 1-21 Restrictions - Customer Category - Add New



- 43. Select **Customer Category** check box and click **▶**. Click **Add**.
- 44. Expand Entitlement.

The **Entitlement** screen displays. Banks are provided with an option to add the entitlement groups instead of adding the other product processor restrictions directly.

Figure 1-22 Restrictions - Entitlement



- 45. Provide the Entitlement details:

Table 1-17 Entitlement - Field Description

Field	Remarks
Payment Group	Payment Entitlement
Branch Group	Branch Entitlement

- 46. After specifying the fields in the **Restrictions** screen, click **Next**.
The **Regional param** screen displays.

Figure 1-23 Create Business Product - Regional param

47. Specify the fields on **Regional Param** screen.

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

Table 1-18 Regional Param - Field Description

Field	Description
Pre-requisite Required	Switch this toggle ON, the user will be able to configure pre-requisite business products for a Money Market Savings Product.

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

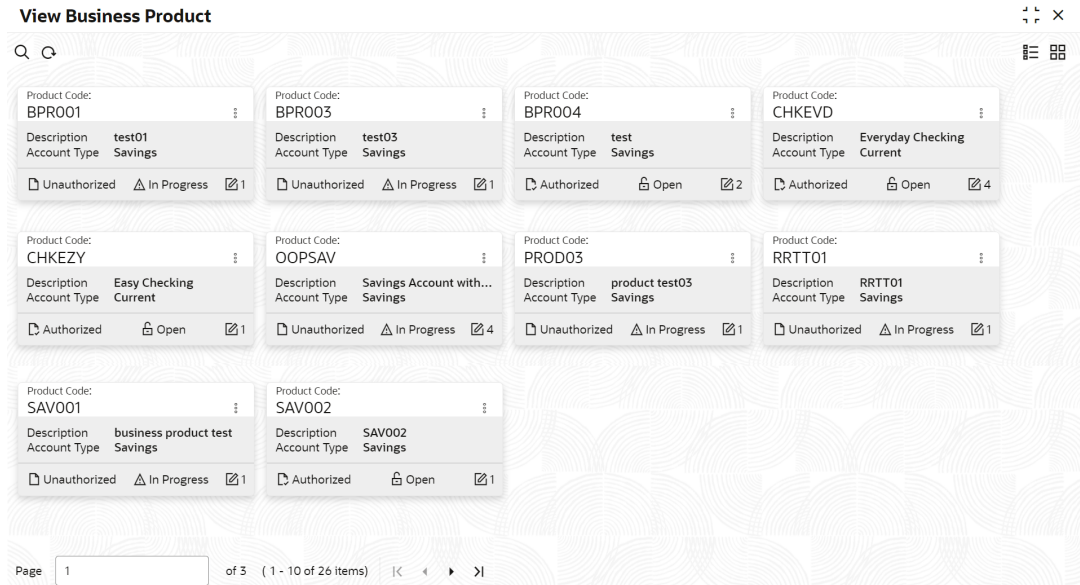
1.1.2 View Business Product

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

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

The **View Business Product** screen displays.

Figure 1-24 View Business Product



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

Table 1-19 View Business Product - Field Description

Field	Description
Product Code	Displays the product code.
Description	Displays the description of the product code.
Account Type	Displays the type of 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 Test Simple IRA Account Creation

This topic describes the account opening with minimal data input in the screen.

This topic contains the following sub-topics:

- [Test Simple IRA Account Creation](#)
This topic explains the systematic instructions to create simple IRA savings or current account.

- [Test Simple IRA Account View](#)
This topic describes the systematic instructions to view the list of an IRA accounts created.

1.2.1 Test Simple IRA Account Creation

This topic explains the systematic instructions to create simple IRA savings or current account.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Test Simple IRA Account Creation**.
2. Under **Test Simple IRA Account Creation**, click **Test Simple IRA Account Creation**.
The **Test Simple IRA Account Creation** screen displays.

Figure 1-25 Test Simple IRA Account Creation

3. Specify the fields on **Test Simple IRA Account Creation** screen.
For more information on fields, refer to the field description table below.

Table 1-20 Test Simple Account Creation - Field Description

Field	Description
Customer ID	Click Search icon to view and select the required customer ID for whom an account to be opened.
Customer Name	based on the selection of the Customer ID , this field displays the name of the customer.
Product Type	Select the type of the product as IRA .
Business Product	Click Search icon to view and select the required Business Product under which an account to be opened.

Note

- This screen is only for creating Accounts in the Host (OBA) for Testing in the UAT phase by the Bank’s Testing SMEs.
- The Functional Activity Codes for this screen should not be assigned to the Bank’s front office business roles, as this screen is not intended to perform business functions from the branch.
- There will be no additional enhancements to this screen in terms of features.
- The only purpose of this screen is to open single holder accounts, specifically Single Accounts. Any other actions related to an account must be handled through Branch Servicing screens.
- Integrations with any third-party applications for conducting KYC checks or any functions performed in the Origination Process Flow are excluded from the scope of this screen.

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

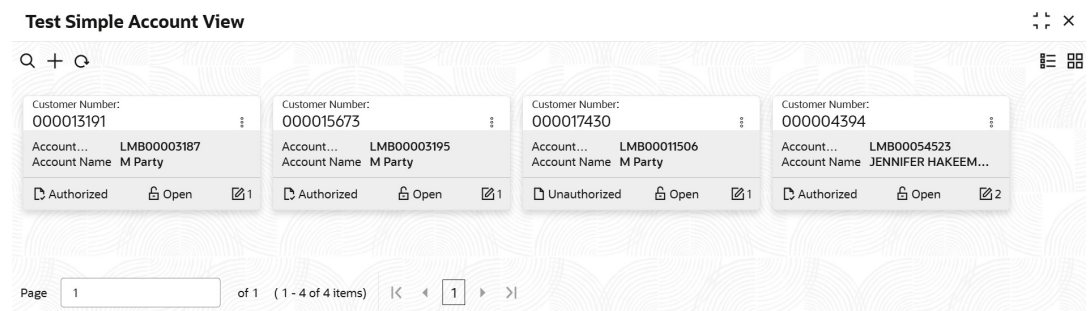
1.2.2 Test Simple IRA Account View

This topic describes the systematic instructions to view the list of an IRA accounts created.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Test Simple Account Creation**.
2. Under **Test Simple IRA Account Creation**, click **Test Simple IRA Account View**.

The **Test Simple IRA Account View** screen displays.

Figure 1-26 Test Simple IRA



Account View

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

Table 1-21 Test Simple Account View - Field Description

Field	Description
Customer Number	Displays the customer number.

Table 1-21 (Cont.) Test Simple Account View - Field Description

Field	Description
Account Number	Displays the account number.
Account Name	Displays the account name.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modifications performed on the record.

1.3 Test Simple Account Creation

This topic describes the account opening with minimal data input in the screen.

This topic contains the following sub-topics:

- [Process to Test Simple Account Creation](#)
This topic explains the systematic instructions to create simple savings or current account.
- [Process to View Test Simple Account](#)
This topic describes the systematic instructions to view the list of an accounts created.

1.3.1 Process to Test Simple Account Creation

This topic explains the systematic instructions to create simple savings or current account.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Test Simple Account Creation**.
2. Under **Test Simple Account Creation**, click **Test Simple Account Creation**.

The **Test Simple Account Creation** screen displays.

Figure 1-27 Test Simple Account Creation

The screenshot shows the 'Test Simple Account Creation' form with the following fields and values:

- Customer ID:** 000004166
- Customer Name:** Jessica Jacob
- Product Type:** Saving
- Business Product:** ABC949
- Account Details:**
 - Account Name:** Jessica Jacob
 - Account Number:** (empty)
 - Currency:** (empty)
- Address Type:** Communication
- Address Line 1 / Building Name:** buildName
- Address Line 2 / Street Name:** New Street
- Address Line 3 / City / Town Name:** Delhi
- State:** FL
- Country:** US
- Zip Code:** 61001

Buttons: Cancel, Save

Note

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

- Specify the fields on **Test Simple Account Creation** screen.

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

Table 1-22 Test Simple Account Creation - Field Description

Field	Description
Customer ID	Click Search icon to view and select the required customer ID for whom an account to be opened.
Customer Name	based on the selection of the Customer ID , this field displays the name of the customer.
Product Type	Select the type of the product from the drop-down list. The available Options are: <ul style="list-style-type: none"> Savings Current The default value is Savings .
Business Product	Click Search icon to view and select the required Business Product under which an account to be opened.
Account Name	This field indicates an account name of the customer which defaults on selecting the customer ID which can be modified if required.
Account Number	This field indicates an account number, either auto generated by the system or user can provide an input.
Currency	Click Search icon to view and select the required currency of an account to be opened.
Address Type	This field indicates the type of an address. The address types are Communication or Residential .
Address Line1/Building Name	Specify the building name.
Address Line2/Street Name	Specify the street name.
Address Line3/City/Town Name	Specify the town or city name.
State	Specify the state name.
Country	Specify the country name.
Zip Code	Specify the zip code.

Note

- This screen is only for creating Accounts in the Host (OBA) for Testing in the UAT phase by the Bank's Testing SMEs.
- The Functional Activity Codes for this screen should not be assigned to the Bank's front office business roles, as this screen is not intended to perform business functions from the branch.
- There will be no additional enhancements to this screen in terms of features.
- The only purpose of this screen is to open single holder accounts, specifically Single Accounts. Any other actions related to an account must be handled through Branch Servicing screens.
- Integrations with any third-party applications for conducting KYC checks or any functions performed in the Origination Process Flow are excluded from the scope of this screen.

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

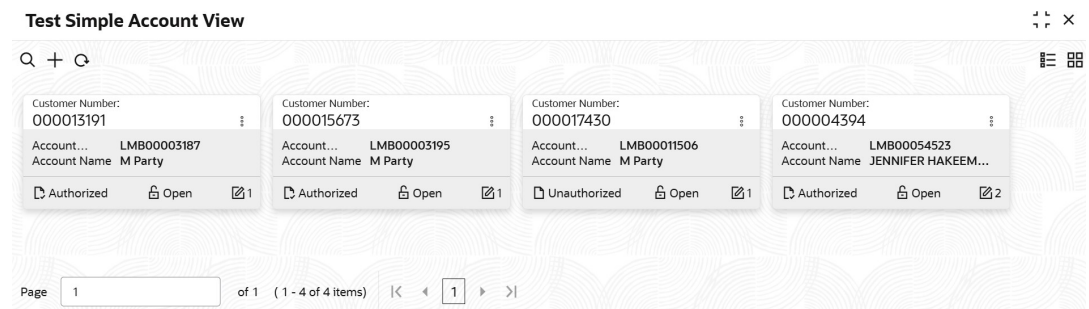
1.3.2 Process to View Test Simple Account

This topic describes the systematic instructions to view the list of an accounts created.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Test Simple Account Creation**.
2. Under **Test Simple Account Creation**, click **Test Simple Account View**.

The **Test Simple Account View** screen displays.

Figure 1-28 Test Simple Account View



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

Table 1-23 Test Simple Account View - Field Description

Field	Description
Customer Number	Displays the customer number.
Account Number	Displays the account number.
Account Name	Displays the account name.

Table 1-23 (Cont.) Test Simple Account View - Field Description

Field	Description
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modifications performed on the record.

1.4 Garnishment Parameters

A Garnishment Order is a Court Order or Statutory/regulatory authority order instructing a garnishee (i.e, to a bank) to hold funds in a customer accounts and should not be released until directed by the court. The order may instruct the bank to hold or block a particular amount or all the available funds in the customer accounts. A garnishment block fee will be charged to the account on placing a block for the garnishment amount.

This topic contains the following sub-topics:

- [Create Garnishment Parameters](#)
This topic explains the systematic instructions to create garnishment parameters.
- [View Garnishment Parameters](#)
This topic describes the systematic instructions to view the list of configured garnishment parameters.

1.4.1 Create Garnishment Parameters

This topic explains the systematic instructions to create garnishment parameters.

Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Garnishment Parameters**.
2. Under **Garnishment Parameters**, click **Create Garnishment Parameters**.

The **Create Garnishment Parameters** screen displays.

Figure 1-29 Create Garnishment Parameters

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

Table 1-24 Create Garnishment Parameters - Field Description

Field	Description
Look Back Period	The number of days prior to the garnishment start date to be considered for protected amount calculation.
Garnishment Fee Code	Click the Search icon, the list is fetched from the charge code definition defined in the pricing and decision system. Select the respective charge code from the list.
Fee Account	This is the receivable account for garnishment fee. Click the Search icon, the list is fetched from the fee account. Select the respective fee account from the list.
Business Products Excluded From Garnishment	Click Add , the Add Garnishment list displays. The values in the list are excluded from the garnishment processing. Based on the selection from the list the Business Product Code , Description and the Account Type is defaulted. Click the Delete icon from the Action to delete the selected values.
Name of the Federal Organizations	Click Add to specify the federal organizations which is excluded from the protected amount calculation.
Code	Specify the federal organization code.
Description	Specify the federal organization description.
Calculate protect amount	If it is enabled, any credit amount from this specified federal organization is considered for protected amount calculation.
Action	Click the Edit icon to edit the values, click the Save icon to save the record and Click the Delete icon to delete the record.

Note

The Garnishment fee will be applied to the account upon completion of placing a block or hold for the required amount. If there is no sufficient balance to fulfill the charge amount, subsequent actions of retrying the fee collection have to be operationally dealt with by the Bank.

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

1.4.2 View Garnishment Parameters

This topic describes the systematic instructions to view the list of configured garnishment parameters.

- On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Garnishment Parameters**.
- Under **Garnishment Parameters**, click **View Garnishment Parameters**.

The **View Garnishment Parameters** screen displays.

Figure 1-30 View Garnishment Parameters



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

Table 1-25 View Garnishment Parameters - Field Description

Field	Description
Look Back Period	Displays the look back period.
Charge Code	Displays the charge code.
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 1-25 (Cont.) View Garnishment Parameters - Field Description

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

1.5 Joint Holder Type

Joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly. The Customer can be the sole owner of the account or it can be held jointly.

This topic contains the following sub-topics:

- [Create Joint Holder Type](#)
This topic explains the systematic instructions to create joint holder type.
- [View Joint Holder Type](#)
This topic describes the systematic instructions to view the list of configured joint holder types.

1.5.1 Create Joint Holder Type

This topic explains the systematic instructions to create joint holder type.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Joint Holder Type**.
2. Under **Joint Holder Type**, click **Create Joint Holder Type**.

The **Create Joint Holder Type** screen displays.

Figure 1-31 Create Joint Holder Type

3. Specify the fields on **Create Joint Holder Type** screen.
For more information on fields, refer to the field description table below.

Table 1-26 Create Joint Holder Type - Field Description

Field	Description
Joint Holder Type Code	Specify the joint holder type code which should be an unique alpha numeric code.
Description	Specify the description of the joint holder type. For Example: Guardian, Custodian, etc.

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

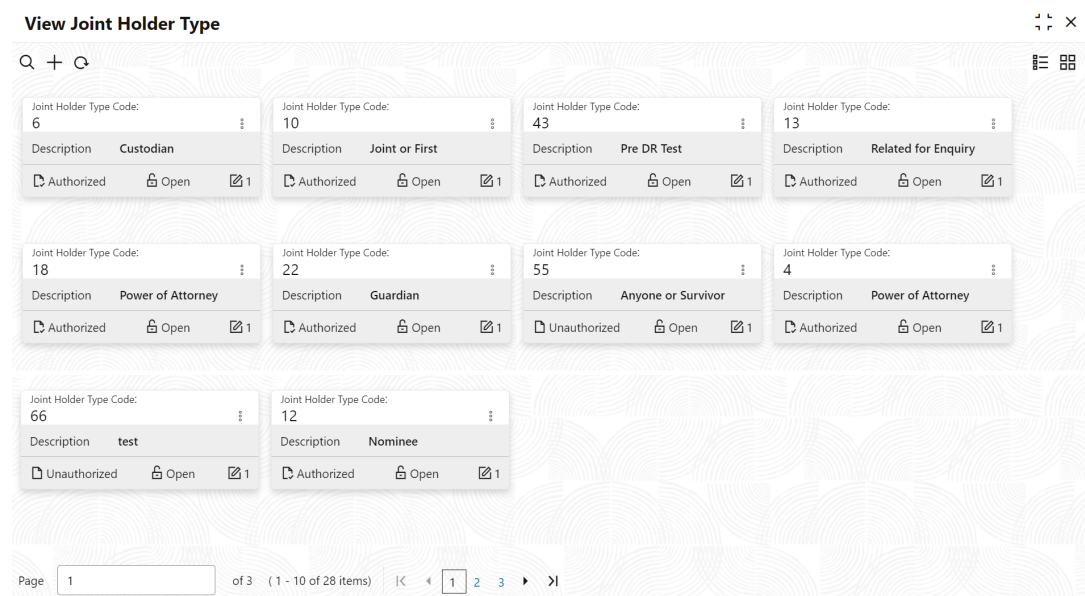
1.5.2 View Joint Holder Type

This topic describes the systematic instructions to view the list of configured joint holder types.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Account Holder Role**.
2. Under **Joint Holder Type**, click **View Joint Holder Type**.

The **View Joint Holder Type** screen displays.

Figure 1-32 View Joint Holder Type



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

Table 1-27 View Joint Holder Type - Field Description

Field	Description
Joint Holder Type Code	Displays the account holder role code.
Description	Displays the description of the joint holder type code.

Table 1-27 (Cont.) View Joint Holder Type - Field Description

Field	Description
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.

1.6 Product Switch

The automatic business product transfer for accounts based on certain events (Reg D violation).

This topic contains the following sub-topics:

- [Create Product Switch Parameters](#)
This topic explains the systematic instructions to create business product transfer.
- [View Product Switch Parameters](#)
This topic describes the systematic instructions to view the list of configured product Switch parameters.

1.6.1 Create Product Switch Parameters

This topic explains the systematic instructions to create business product transfer.

Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Product Switch**.
2. Under **Product Switch**, click **Create Product Switch Parameters**.

The **Create Product Switch Parameters** screen displays.

Figure 1-33 Create Product Switch Parameters

3. Specify the fields on **Create Product Switch Parameters** screen.
For more information on fields, refer to the field description table below.

Table 1-28 Create Product Switch Parameters - Field Description

Field	Description
Product Switch Type	Select the Reg D violation from the drop-down list. This value supports if the current product has the Reg D violation.
Old Product Code	Click the Search icon to select the old product code from the list determines the existing business product from which the account needs to be switched in case of Reg D violation.
New Product Code	Click the Search icon to select the new product code from the list determines the new business product to which the account to be switched in case of Reg D violation.

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

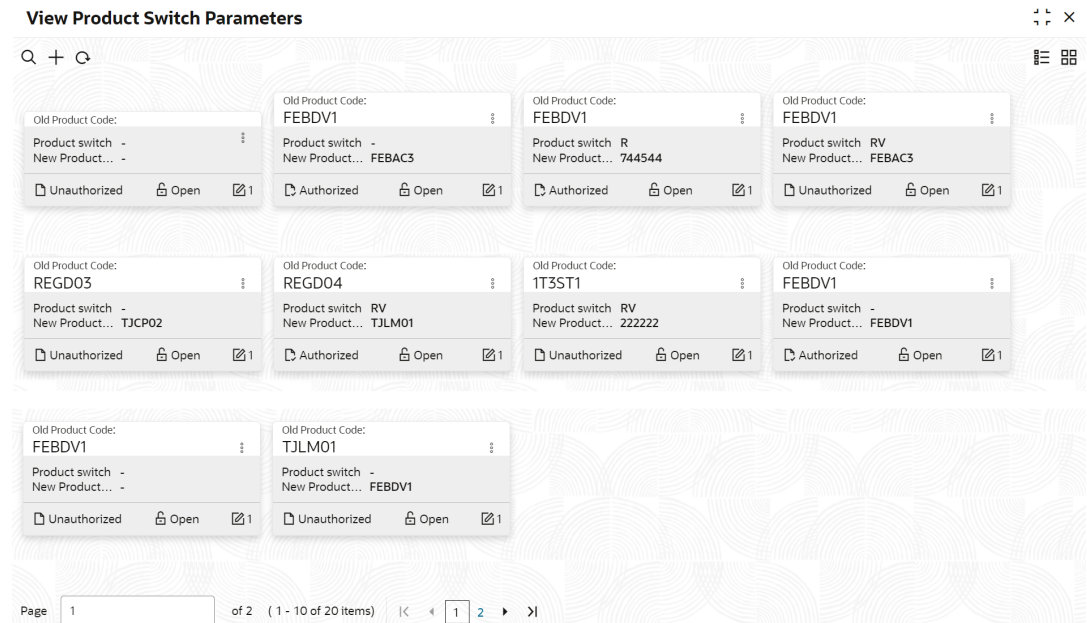
1.6.2 View Product Switch Parameters

This topic describes the systematic instructions to view the list of configured product Switch parameters.

1. On **Home** screen, under **Menu**, click **Retail Accounts Configurations**. Under **Retail Accounts Configurations**, click **Product Switch**.
2. Under **Product Switch**, click **View Product Switch Parameters**.

The **View Product Switch Parameters** screen displays.

Figure 1-34 View Product Switch Parameters



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

Table 1-29 View Product Switch Parameters - Field Description

Field	Description
Old Product Code	Displays the old product code.
Product Switch	Displays the business product switch.
New Product Code	Displays the new product code.
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.

1.7 Relationship Type

This configuration helps the user to maintain the different relationship types applicable. For instance, in the joint account case, the joint holder's relationship with the primary holder can be maintained as part of the configuration.

This topic contains the following sub-topics:

- [Create Relationship Type](#)
This topic explains the systematic instructions to create relationship type.
- [Process to View Relationship Type](#)
This topic describes the systematic instructions to view the list of configured relationship type.

1.7.1 Create Relationship Type

This topic explains the systematic instructions to create relationship type.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Relationship Type**.
2. Under **Relationship Type**, click **Create Relationship Type**.

The **Create Relationship Type** screen displays.

Figure 1-35 Create Relationship Type

3. Specify the fields on **Create Relationship Type** screen.
For more information on fields, refer to the field description table below.

Table 1-30 Create Relationship Type - Field Description

Field	Description
Relationship Code	Specify the relationship code which should be an unique alpha numeric code.
Description	Specify the description for the relationship code.

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

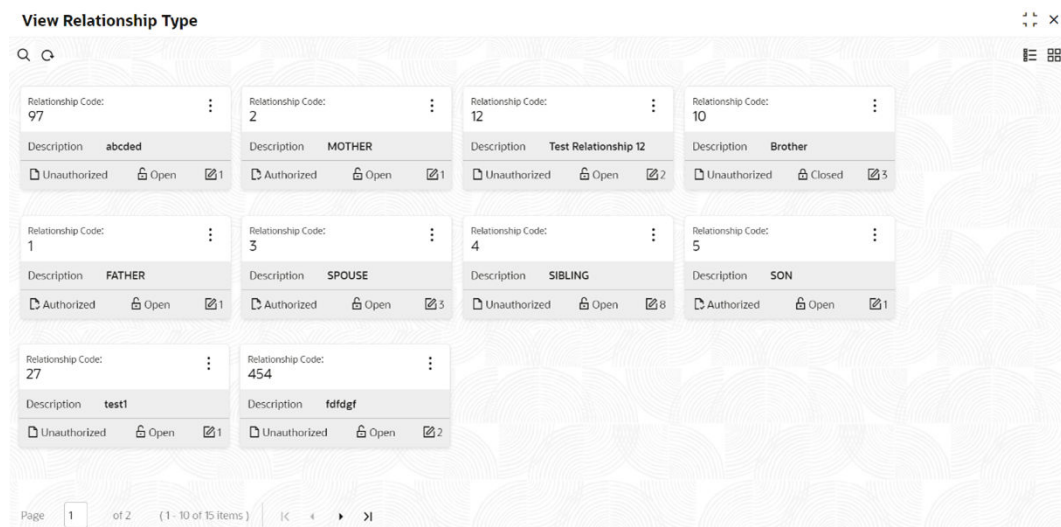
1.7.2 Process to View Relationship Type

This topic describes the systematic instructions to view the list of configured relationship type.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Relationship Type**.
2. Under **Relationship Type**, click **View Relationship Type**.

The **View Relationship Type** screen displays.

Figure 1-36 View Relationship Type



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

Table 1-31 View Relationship Type - Field Description

Field	Description
Relationship Code	Displays the relationship code.
Description	Displays the description of the relationship type.
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.

1.8 IRA Life Expectancy

This is a common screen where an user can maintain customer-level IRA Life Expectancy information required for RMD calculations in OBA.

This will be provided as Static Data and user will be able to modify the details as required basis the changes to the Life Expectancy Table.

There are three tables namely: "Single Life Expectancy" "Uniform Life time" "Joint Life and Last Survivor Expectancy" .

Basis the RMD calculation scenario - the respective table will be referred to for arriving at the Life Expectancy Factor

Once the applicable table is identified, the life expectancy factor is derived primarily based on the IRA owner's age (and spouse's age where applicable).

- [View IRA Life Expectancy](#)
This topic explains the systematic instructions to view the list of configured IRA life expectancy.

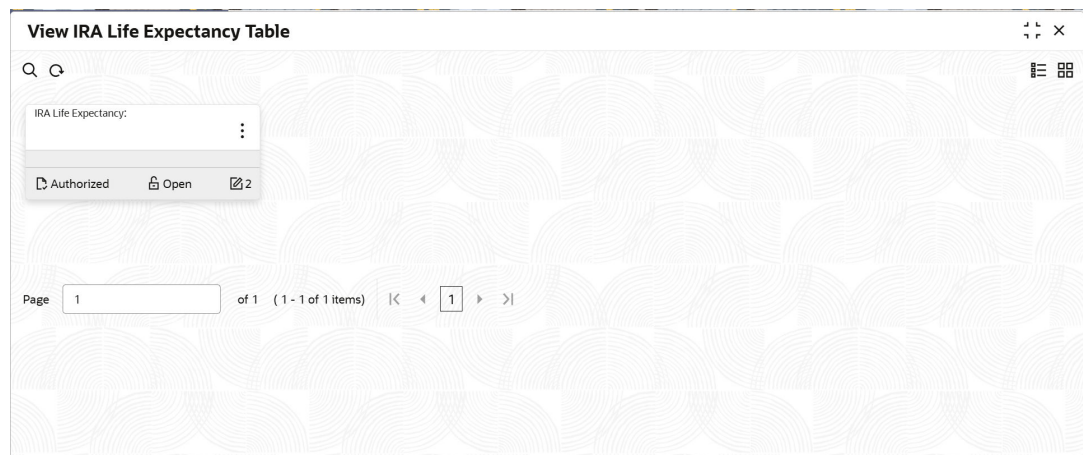
1.8.1 View IRA Life Expectancy

This topic explains the systematic instructions to view the list of configured IRA life expectancy.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Life Expectancy**.
2. Under **IRA Life Expectancy**, click **View IRA Life Expectancy Table**.

The **View IRA Life Expectancy Table** screen is displayed.

Figure 1-37 View IRA Life Expectancy Table



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

Table 1-32 View IRA Life Expectancy Table - Field Description

Field	Description
IRA Life Expectancy	Displays the IRA life expectancy.
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 1-32 (Cont.) View IRA Life Expectancy Table - Field Description

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

- On the **View IRA Life Expectancy Table** screen, click



icon.

The **View IRA Life Expectancy Table - Search** screen is displayed.

Figure 1-38 View IRA Life Expectancy Table - Search

- On the **View IRA Life Expectancy Table - Search** screen, specify the **Search Filter** to fetch the required IRA life expectancy.

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

Table 1-33 View IRA Life Expectancy Table - Search – Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized

- Click **Search** to display to required IRA life expectancy.
- On the **View IRA Life Expectancy Table** screen, click



icon to **Unlock**, **Delete**, **Authorize** or **View** the created IRA life expectancy.

- Click **Unlock** to modify the borrowing capacity.

The **IRA life expectancy - Modify** screen is displayed.

Figure 1-39 IRA life expectancy - Modify

Age	Life Expectancy
0	84.6
9	75.9
99	3
100	2.8
101	2.6
102	2.5
103	2.3
104	2.2
105	2.1
106	2.1
107	2.1
108	2
10	74.9
109	2
110	2
111	2
112	2
113	1.9
114	1.9
115	1.8
116	1.8
117	1.6
118	1.4
11	73.9
119	1.1
120	1
12	72.9
13	71.9
14	70.9
15	69.9
16	69
17	68
18	67
1	83.7

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

Table 1-34 IRA life expectancy - Modify - Field Description

Field	Description
Single Life Expectancy	Primarily used for calculating post-death Required Minimum Distributions (RMDs) for an eligible designated beneficiary. The distribution factor is determined based on the beneficiary's age in the first year of distribution and is reduced by one for each subsequent year. While this is provided as a static data, user can modify a record in this table if needed User can modify the same.

Table 1-34 (Cont.) IRA life expectancy - Modify - Field Description

Field	Description
Joint and Last Survivor Life Expectancy	Applicable when the IRA owner's spouse is the sole beneficiary and is more than 10 years younger than the owner. The life expectancy factor is determined based on both the owner's and spouse's ages and is recalculated annually. While this is provided as a static data, user can modify a record in this table if needed User can modify the same.
Uniform Lifetime	Used for most lifetime Required Minimum Distributions (RMDs) when the spouse is not the sole beneficiary or is not more than 10 years younger than the account owner. The distribution factor is determined based on the account owner's age and is recalculated each year. While this is provided as a static data, user can modify a record in this table if needed User can modify the same.

8. Click **Save** to save the details.
9. Click **View** to view the IRA life expectancy.

The **IRA life expectancy – View** screen is displayed.

Figure 1-40 IRA life expectancy – View**Table 1-35 IRA life expectancy - Modify - Field Description**

Field	Description
Single Life Expectancy	Primarily used for calculating post-death Required Minimum Distributions (RMDs) for an eligible designated beneficiary. The distribution factor is determined based on the beneficiary's age in the first year of distribution and is reduced by one for each subsequent year.
Joint and Last Survivor Life Expectancy	Applicable when the IRA owner's spouse is the sole beneficiary and is more than 10 years younger than the owner. The life expectancy factor is determined based on both the owner's and spouse's ages and is recalculated annually.
Uniform Lifetime	Used for most lifetime Required Minimum Distributions (RMDs) when the spouse is not the sole beneficiary or is not more than 10 years younger than the account owner. The distribution factor is determined based on the account owner's age and is recalculated each year.

1.9 IRA Parameters Configuration

This is a common screen where an user can capture parameters that are common across, IRA savings as well as IRA Certificate of Deposits.

This screen captures information that are common or applicable across all IRA plan types, such as federal, and state penalty tax rates to be applied in case of an early distribution from an IRA account, previous financial year contribution period, age cutoff for penalty application.

This topic contains the following sub-topics:

- [Create IRA Parameters](#)
This topic explains the systematic instructions to create IRA parameters.

- [View IRA Parameters](#)
This topic explains the systematic instructions to view the list of configured IRA parameters.

1.9.1 Create IRA Parameters

This topic explains the systematic instructions to create IRA parameters.

Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Parameters Configuration**.
2. Under **IRA Parameters Configuration**, click **Create IRA Parameters**.

The **Create IRA Parameters** screen displays.

Figure 1-41 Create IRA Parameters

Create IRA Parameters

Previous Financial Year Contribution Period

Month Day

Required Minimum Distribution

Notice Start Month Notice Start Day Age (In years)

Age Cutoff for Penalty Application

Age (In years)

Federal Penalty Tax

Rate (%) General Ledger

State Penalty Tax

Country Code	State Code	Rate (%)	General Ledger
No data to display.			

Cancel Save

3. Specify the fields on **Create IRA Parameters** screen.
For more information on fields, refer to the field description table below.

Table 1-36 Create IRA Parameters - Field Description

Field	Description
Month and Day	<p>This is the date by which tax returns need to be filed for the previous year. Contributions for prior year are possible to be done only till this date of this current year.</p> <p>For example, if this value is set to April 15th, then it implies that the customer can do a contribution that can be considered for the previous financial year until the April 15th of the current financial year.</p> <p>Note: The customer has an option to choose if the contribution being done to the IRA plan is for the current/previous financial year and accordingly the same can be defined and the right contribution code will be attached during the processing of the contribution transaction.</p>
Required Minimum Distribution	<p>Required Minimum Distribution Age (in years): "RMD Age" is the age in years, after which the customer must take a required minimum distribution from their IRA. This field "RMD Age" cannot be decreased but can be modified to be increased to a greater value than the existing age configured.</p> <p>Required Minimum Distribution Notice Start Day: This field is captured for sending the "Outstanding RMD Notification". This field will determine the date for sending the "Outstanding RMD Notification" if the IRA owner has not taken the complete RMD amount calculated for the year. Please note that, in this case OBA will publish an event with the relevant data to Event Delivery Platform (EDP) and any subscribing system to EDP can consume that event to generate the notification to the customer. This field can be modified, but any modification will take effect for the next year notice generation only.</p> <p>Required Minimum Distribution Notice Start Month: This field is captured for sending the "Outstanding RMD Notification". This field will determine the month for sending the "Outstanding RMD Notification" if the IRA owner has not taken the complete RMD amount calculated for the year. Please note that, in this case OBA will publish an event with the relevant data to Event Delivery Platform (EDP) and any subscribing system to EDP can consume that event to generate the notification to the customer. This field can be modified, but any modification will take effect for the next year notice generation only.</p>
Age Cutoff for Penalty Application	<p>This is the customer age before which if any distribution is done in an IRA account it would be deemed as a premature distribution and federal and state penalty tax will apply.</p> <p>Note: It is to be noted that distributions will stop being deemed premature in the year after the year in which the customer reaches the cutoff age for penalty application.</p>
Federal Penalty Tax Rate (%)	This field captures the Federal penalty tax rate to be applied as penalty tax on in case of a premature distribution.
Federal Penalty Tax GL	This field captures the GL account to which the federal penalty tax amount is to be accounted.
Country Code	Specify the applicable country code from the list of values.
State Code	Specify the applicable state code from the list of values.

Table 1-36 (Cont.) Create IRA Parameters - Field Description

Field	Description
State Penalty Rate (%)	This field defines the state penalty percentage to apply on early distribution from an IRA account over and above the federal penalty rate if any, if the customer withdraws from the IRA before customer reaches the configured age threshold for penalty. The system considers the Customer's residential address state code to determine the corresponding state penalty rate to apply on early distribution.
State Penalty GL	Select from the list of GL account numbers, the GL account to which the state penalty amount needs to be accounted.

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

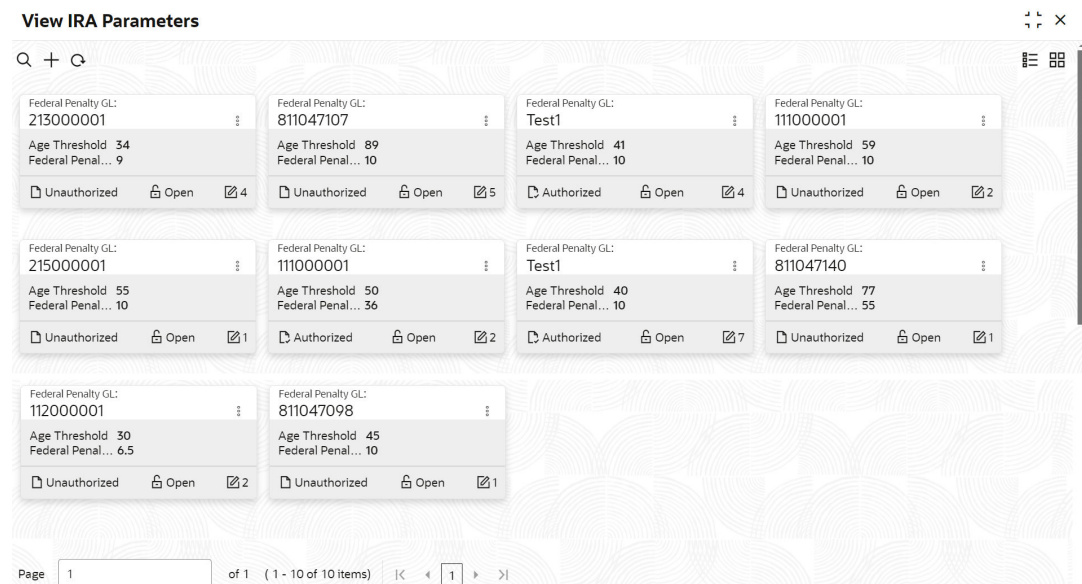
1.9.2 View IRA Parameters

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

- On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Parameters Configuration**.
- Under **IRA Parameters Configuration**, click **View IRA Product**.

The **View IRA Parameters** screen displays.

Figure 1-42 View IRA Parameters



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

Table 1-37 View IRA Parameters - Field Description

Field	Description
Federal Penalty GL	Displays the federal penalty GL.
Age Threshold	Displays the age threshold.
Federal Penalty Rate	Displays the federal penalty tax rate.
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.

1.10 IRA Plans Configuration

This is a common screen where an user can choose plans that are common for IRA savings as well as IRA Certificate of Deposits.

This is a common screen where an user can define plan level attributes that are common for IRA savings as well as IRA Certificate of Deposits.

This screen captures data that are specific to a IRA plan type such as Contribution Limits, Age cut-off and Contribution limits beyond age-cut-off (catch-up contribution limits), List of applicable contribution and distribution codes that can be associated while doing a contribution OR distribution transaction for the IRA plan, and so on.

Note: The contribution, distribution and exception codes (exception codes for exception from early distribution penalty in exception cases) are static configurations that can be associated to a IRA transaction during a contribution or distribution to an IRA plan.

This topic contains the following sub-topics:

- [Create IRA Plans](#)
This topic explains the systematic instructions to create IRA plans.
- [View IRA Plans](#)
This topic explains the systematic instructions to view the list of configured IRA plans.

1.10.1 Create IRA Plans

This topic explains the systematic instructions to create IRA plans.

Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Plans Configuration**.

- Under **IRA Plans Configuration**, click **Create IRA Plans**.
The **Create IRA Plans** screen is displayed.

Figure 1-43 Create IRA Plans

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

Table 1-38 Create IRA Plans - Field Description

Field	Description
IRA Plan type	Click the Search icon to select the value from the list. The values are as follow: <ul style="list-style-type: none"> TRA – Traditional IRA RTH – Roth IRA SEP – Simplified Employee Pension IRA
Plan Description	Based on the selection of the IRA Plan Type , the plan description is displayed.

Table 1-38 (Cont.) Create IRA Plans - Field Description

Field	Description
Lock-in Period for Penalty (Years)	This field captures the number of years before which, if a distribution is made on a ROTH IRA, the penalty will apply for distribution (withdrawals). This field is applicable only if the selected IRA type is ROT (Roth IRA).
Age Cut-off for Contribution (Years)	This field specifies whether the age of the customer is to be taken into consideration while doing contribution transactions. The User can proceed to set up the contribution limits for the plan basis the customer age. For Example: If the value of this field is 50 years then separate contribution limits can be set for customers who are less than or equal to 50 years and greater than 50 years. The User can leave it blank if the contribution limit for a plan does not differ by age.
Plan for combined limit	The user can select the plan from the list of values, for which the contribution limits below will be cumulatively applicable. In this case during IRA transaction, the system will check if there is a plan mapped in this field for combined limit check and if yes, the system will validate the cumulative contributions against the contribution limit defined for both the plans. For Example: It is to be noted that, currently the regulation requires combined limit validation across Traditional and Roth IRA plans for a customer. Therefore, in this case the user can select the plan for combined limit as "RTH" when setting up the contribution limits data for IRA plan "TRA" -Traditional. In which case, the system will consider the contribution limits set cumulatively for all IRA accounts under both Traditional and Roth plans of the customer. Note: If combined limit check is applicable, that is, the plan details for combined limit is provided, then the system will validate that the contribution limits cannot be provided for the plan attached in the field Plan for combined limit when the plan-wise parameter maintenance is done for the same plan.

- Click **Add** button in the **Contribution Parameters** section.
The **Add Contribution Parameters** screen is displayed.

Figure 1-44 Add Contribution Parameters

Add Contribution Parameters

✕

Effective Financial Year

Q

Required

Currency

Q

Required

Limits

Required

Limits Beyond Age Cut-off

Cancel

Add

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

Table 1-39 Create IRA Plans_Add Contribution Parameters - Field Description

Field	Description
Effective Financial Year	The user can set Financial Year wise contribution limits in this screen. The user will select the value of the Financial Year (from the financial year list maintained as part of Interest and charges period code definition) to set the contribution limits for the mentioned financial year. If there are no contribution limits set for the current Financial Year, then the system will consider the latest set Financial Year limits as contribution limits for the IRA plan.
Currency	This field denotes the currency for defining the contribution limit amounts for the plan. This can always be USD for IRA plans.

Table 1-39 (Cont.) Create IRA Plans_Add Contribution Parameters - Field Description

Field	Description
Limits	<p>This amount field defines the contribution limit for the plan.</p> <ul style="list-style-type: none"> If the field Age Cutoff for contribution is provided for the plan, then this value denotes the contribution limits for customers whose age is less than or equal to the configured Age Cut-off. If the field Age Cutoff for contribution is not provided for the plan, then this value denotes the generic contribution limits for all customer ages.
Limits Beyond Age Cut-off	<p>This amount field defines the contribution limit for the plan for customers whose age is greater than the configured Age Cut-off. This field is required only if an age value is provided for the Age Cutoff for contribution field. If no age value is given, this field does not need to be captured.</p>

- Click **Add** button to add the contribution parameters detail in the main screen, or Click **Cancel** button to close the **Add Contribution Parameters** screen.
- Click **Add** button in the **Contribution Codes** section.

The **Add Contribution Code** screen is displayed.

Figure 1-45 Add Contribution Code

Add Contribution Code ✕

Contribution Code 🔍
Required

Description

Applicable For Rollover

Cancel Add

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

Table 1-40 Create IRA Plans_Add Contribution Parameters - Field Description

Field	Description
Contribution Code	Click the Search icon to select the Contribution Code from the list of values available as part of static maintenance. Refer the <i>Contribution Code Maintenance</i> table for the codes list.
Description	Based on the selection of Contribution Code , the description is displayed.

Table 1-40 (Cont.) Create IRA Plans_Add Contribution Parameters - Field Description

Field	Description
Applicable for Rollover	Click this toggle status to enable the contribution codes permitted for rollover transactions.
Actions	It allows the user to edit or delete the record.

Table 1-41 Contribution Code Maintenance

Code	IRS Description
50	Prior Year contribution
51	Current Year contribution
52	Rollover from Retirement account to IRA
53	Employer contribution prior year
54	Employer contribution current year
55	Direct Rollover
56	Late Rollover
57	Recharacterized rollover deposit
58	Trustee to Trustee Transfer
59	Roth Conversion
60	Qualified Distribution Repayment

Note

1. Following are repayment codes. These codes are optionally captured for Qualified Distribution Repayment Contribution Code 60.

Codes	Type	IRS Description
QR	Contribution	Qualified Reservist Distribution
DD	Contribution	Qualified Disaster Distribution
BA	Contribution	Qualified Birth or Adoption Distribution
EP	Contribution	Emergency Personal Expense Distribution
TI	Contribution	Terminally Ill Individual Distribution
DA	Contribution	Eligible Distribution to a Domestic Abuse Victim

2. These are secondary reason codes and are optionally captured for Late Contribution Code 56.

Reason Codes	IRS Description
FD	Participants in a federally designated disaster area
PO	Participants who are making a rollover of a qualified plan loan offset amount.
SC	Participant who has self-certified
E013239	Participants in a designated combat zone. "EO13239" for Afghanistan and those countries in direct support, including Djibouti, Jordan, Kyrgyzstan, Pakistan, Somalia, Syria, Tajikistan, Uzbekistan, and Yemen.
EO12744	Participants in a designated combat zone. "EO12744" for the Arabian Peninsula, including air space and adjacent waters (the Persian Gulf; the Red Sea; the Gulf of Oman, the Gulf of Aden; the portion of the Arabian Sea that lies north of 10 degrees north latitude and west of 68 degrees east longitude; the total land areas of Iraq, Kuwait, Saudi Arabia, Oman, Bahrain, Qatar, and the United Arab Emirates; Lebanon, and Turkey east of longitude 33.51E), and Jordan, which is indirect support of the Arabian Peninsula
EO13119	Participants in a designated combat zone. "EO13119" or "P.L.106-21" for the Federal Republic of Yugoslavia (Serbia and Montenegro), Albania, Kosovo, the Adriatic Sea, and the Ionian Sea north of the 39th parallel
P.L.106-21	Participants in a designated combat zone. "EO13119" or "P.L.106-21" for the Federal Republic of Yugoslavia (Serbia and Montenegro), Albania, Kosovo, the Adriatic Sea, and the Ionian Sea north of the 39th parallel
P.L.115-97	Participants in a designated combat zone. "P.L.115-97" for the Sinai Peninsula of Egypt

7. Click **Add** button to add the contribution code detail in the main screen, or Click **Cancel** button to close the **Add Contribution Code** screen.
8. Click **Add** button in the **Distribution Codes** section.

The **Add Distribution Code** screen is displayed.

Figure 1-46 Add Distribution Code

The screenshot shows a mobile-style form titled "Add Distribution Code". At the top right is a close button (X). The form contains the following elements:

- Distribution Code:** A search input field with a magnifying glass icon on the right. Below the field is the label "Required".
- Description:** A large, empty text input field.
- Applicable For Rollover:** A toggle switch that is currently turned off.
- Buttons:** "Cancel" and "Add" buttons are located at the bottom right of the form.

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

Table 1-42 Create IRA Plans_Add Distribution Parameters - Field Description

Field	Description
Distribution Code	Click the Search icon to select the Distribution Code from the list of values available as part of static maintenance. Refer the <i>Distribution Code Maintenance</i> table for the codes list.

Table 1-42 (Cont.) Create IRA Plans_Add Distribution Parameters - Field Description

Field	Description
Description	Based on the selection of Distribution Code , the description is displayed.
Applicable for Rollover	Click this toggle status to enable the distribution codes permitted for rollover transactions.
Actions	It allows the user to edit or delete the record.

Table 1-43 Distribution Code Maintenance

Code	IRS Description
1	Early distribution, no known exception (in most cases, under age 59½).
2	Early distribution, exception applies (under age 59½).
3	Disability
4	Death
5	Prohibited Transaction (this generally means the account is no longer an IRA).
6	Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).
7	Normal distribution
8	Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in current year.
9	Cost of current life insurance protection.
A	May be eligible for 10-year tax option.
B	Designated Roth account distribution.
C	Reportable death benefits under section 6050Y.
D	Annuity payments from nonqualified annuities and distributions from life insurance contracts that may be subject to tax under section 1411.
E	Distributions under Employee Plans Compliance Resolution System (EPCRS).
F	Charitable gift annuity.
G	Direct rollover and direct payment (distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA).
H	Direct rollover of a designated Roth account distribution to a Roth IRA.
J	Early distribution from a Roth IRA, no known exception (in most cases, under age 59½).
K	Distribution of traditional IRA assets not having a readily available FMV (fair market value).
L	Loans treated as deemed distributions under section 72(p).
M	Qualified plan loan offset.
N	Recharacterized IRA contribution made for current year.
P	Excess contributions plus earnings/excess deferrals taxable in previous year.
Q	Qualified distribution from a Roth IRA.
R	Recharacterized IRA contribution made for previous year and recharacterized in current year.

Table 1-43 (Cont.) Distribution Code Maintenance

Code	IRS Description
S	Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).
T	Roth IRA distribution, exception applies.
U	Dividend distribution from ESOP under section 404(k). (this distribution isn't eligible for rollover).
W	Charges or payment for purchasing qualified long-term care insurance contracts under combined arrangements.
Y	Qualified Charitable Distribution.

Note

Joint holders can never be associated to an IRA account. Therefore, system to validate and do not allow joint accounts to be opened for IRA plans. While joint accounts are not allowed, it is important to note that custodian and guardians can still be attached to an IRA account.

- Click **Add** button to add the distribution code detail in the main screen, or Click **Cancel** button to close the **Add Distribution Code** screen.

Note

For distribution transaction where exception is applicable, the list of below exception codes and descriptions will be applicable. This is a common list of codes for all IRA plan types.

Table 1-44 Exception Codes for Distribution Transaction

Code	Exception
1	First Time Home Buyer
2	Closing of account within 7 days of opening
3	Terminally ill patient
4	SCRA on active duty
5	Divorce
6	Disaster recovery distribution upto \$22,000 to qualified individuals
7	Emergency Personal Expense
8	Medical Expenses

- Click **Add** button to add the Plan Types for Rollover detail in the main screen, or Click **Cancel** button to close the **Add Plan** screen.
- Click **Add** button in the **Add Plan** section.
The **Add Plan** screen is displayed.

Figure 1-47 Add Plan

The screenshot shows a mobile-style form titled "Add Plan" with a close button (X) in the top right corner. The form contains two main input sections:

- Plan Type:** A text input field with a search icon (magnifying glass) on the right side. Below this field, the word "Required" is displayed.
- Description:** A larger, empty text input field.

At the bottom of the form, there are two buttons: a "Cancel" button and an "Add" button.

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

Table 1-45 Add Plan - Field Description

Field	Description
Plan Type	<p>Click the Search icon to select the Plan Type from the list of values available as part of static maintenance.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • SEP • TRA • RTH <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can configure to select the plan types to which rollover can happen from, for the plan being maintained.</p> </div>
Description	Based on the selection of Plan Type , the description is displayed.
Actions	It allows the user to edit or delete the record.

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

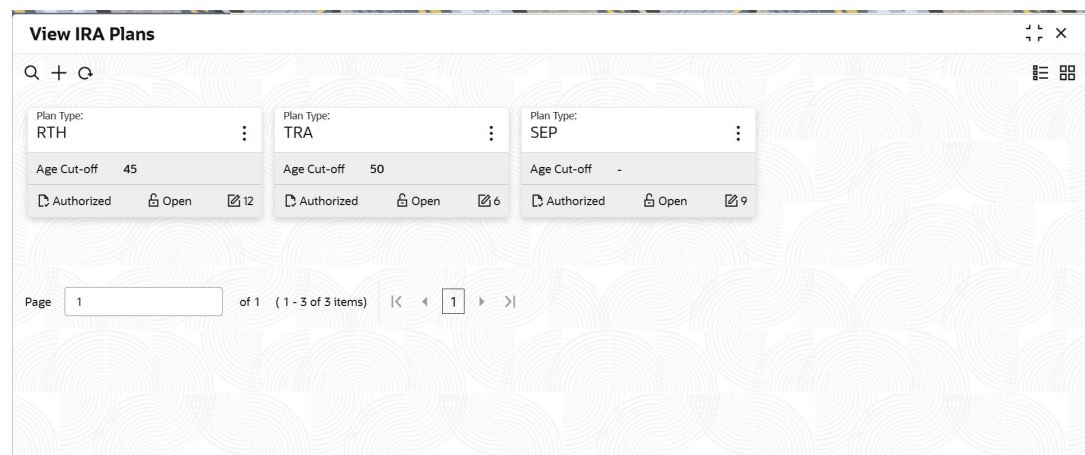
1.10.2 View IRA Plans

This topic explains the systematic instructions to view the list of configured IRA plans.

- On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Plans Configuration**.
- Under **IRA Plans Configuration**, click **View IRA Plans**.

The **View IRA Plans** screen is displayed.

Figure 1-48 View IRA Plans



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

Table 1-46 View IRA Plans - Field Description

Field	Description
Plan Type	Displays the type of IRA plan.
Age Cut-off	Displays the cut-off age for IRA plan.
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.

1.11 IRA Product Configuration

User can classify the IRA (Individual Retirement Account) accounts of the bank into different groups and assign each group an identifying code.

For example, user may define a group called IRASAV for retirement savings accounts and assign a plan (Traditional or Roth) to each of the IRA accounts opened under the product. Each group is referred to an IRA Product and is maintained in the IRA Product screen.

The various features of a IRA product configurations are captured across the following sub-screens covered as subtopics.

- **Basic Details**
- **Preferences**
- **Statement Preferences**
- **Interest**
- **GL Reporting Details**
- **MIS Details**

This topic contains the following sub-topics:

- [Create IRA Product](#)
This topic describes the systematic instructions to create IRA product. The maintenance screen allows the user to configure IRA product details.
- [View IRA Product](#)
This topic explains the systematic instructions to view the list of configured IRA product parameters.

1.11.1 Create IRA Product

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

① Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Product Configuration**.
2. Under **IRA Product Configuration**, click **Create IRA Product**.

The **Create IRA Product** screen displays.

Figure 1-49 Create IRA Product - Basic Details

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

Table 1-47 Basic Details - Field Description

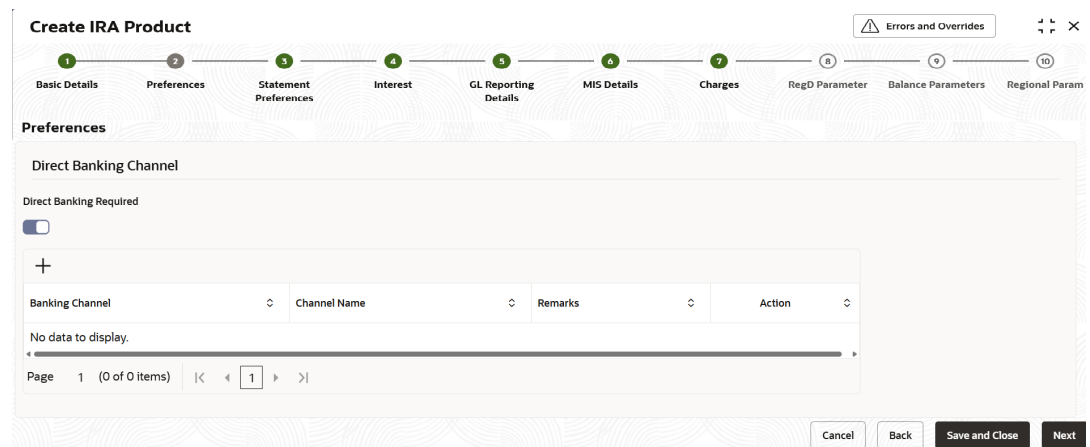
Field	Description
IRA Product Code	Specify the six digit alpha numeric unique product code for identifying the IRA product.
Description	Specify the brief description of the IRA product.
Account Code	As per your bank's requirement, you can choose to classify IRA products into different account codes. The bank can decide the way the IRA products are to be assigned to different account codes. The IRA product or an account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is replaced in the account number.

Table 1-47 (Cont.) Basic Details - Field Description

Field	Description
Validity	Specify the validity period of the IRA product by specifying the start date and the end date. The start date is mandatory and is defaulted to the current date. End date is optional.

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

Figure 1-50 Create IRA Product - Preferences



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

Table 1-48 Preferences - Field Description

Field	Description
Direct Banking Required	Switch this toggle ON whether direct banking is required for accounts under the IRA product. The default value is OFF . Once it is enabled, an Add icon and the related fields are displayed. Click Add icon to add a direct banking channel details. A new row is added with the below fields. <ul style="list-style-type: none"> Banking Channel - Banking channels maintained in Static Type Maintenance, are listed here as permissible channels for the IRA product. The channels include Internet Banking, Interactive Voice Response, Mobile, ATM, Credit Card and so on. Channel Name - This field indicates the name of the banking channel and it is auto-populated based on the banking channel code selected. Remarks - Capture if any remarks for the channel. Action - Click the Delete icon to delete the added details.

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

Figure 1-51 Create IRA Product - Statement Preferences

7. Specify the fields on the **Statement Preferences** screen.
For more information on fields, refer to the field description table below.

Table 1-49 Statement Preferences - Field Description

Field	Description
Statement Type	Specify the type of account statement. The options are as follow: <ul style="list-style-type: none"> • None • Summary • Detailed
Start Date	Select the start date of the account statement cycle begins.
Frequency	Select the frequency of an account statements are to be generated.
Statement Format	Specify the format in which the account statement should be generated. Click Search icon to view and select the required statement format. This field is available only when the Statement Type is selected as Summary or Detailed .

Validations

When the **Cycle** is selected as follows:

- **Monthly** - the list of value displays value from **1** to **31**. This shows the day of the month for statement generation.
- **Weekly** - the list of value displays value from **Sunday** to **Saturday**.
- **Fortnightly** - the list of value displays value from **Sunday** to **Saturday**.
- **Quarterly** - the list of value displays value from **January** to **December**.
- **Semi Annual** - the list of value displays value from **January** to **December**.

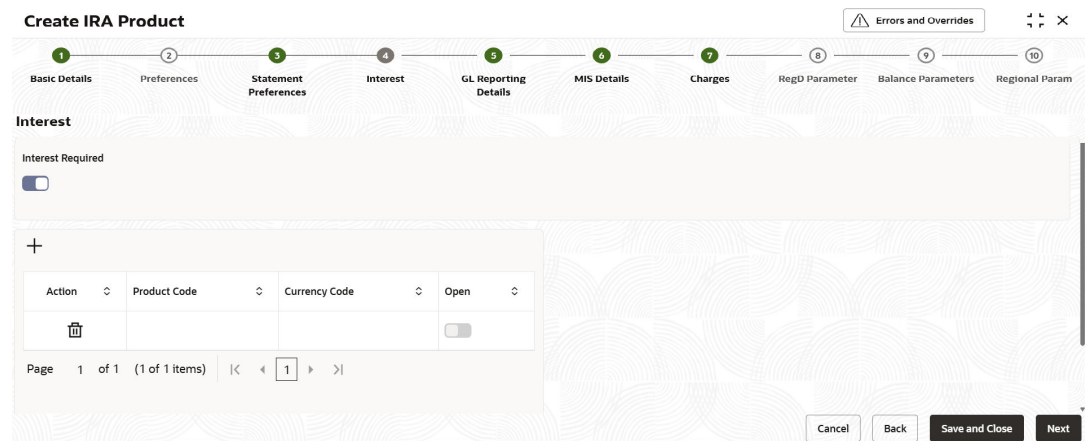
- **Annual** - the list of value displays value from **January** to **December**.
8. After specifying the fields in the **Statement Preferences** screen, click **Next**.

The **Interest** screen displays.

To calculate interest for an account, you must apply an interest product code on the account. To recall, every interest product code that you create is linked to an interest rule. The logic to calculate interest is built into an interest rule. When you apply an interest product code on the account, interest for the account will be calculated according to the interest rule definition.

The interest rule that is linked to the product(s) will determine the interest that is applied on the account. You may want to apply more than one interest product code on an account. For example, you may want to pay credit interest on the credit balance maintained in a current account and levy a debit interest if the account lapses into a debit balance. In order to achieve this, you would have to apply two product codes (one defined for credit interest and another defined for debit interest). In this screen, you can choose the interest product codes that you want to apply on the account.

Figure 1-52 Create IRA Product - Interest



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

Table 1-50 Interest - Field Description

Field	Description
Interest Required	Switch this toggle ON to indicate that the interest is applicable for the accounts with this IRA product. The default value is ON . Click the Add icon, a new row is added to update the details for the interest.
Action	Click the Delete icon to delete the added row.
Product Code	The IC product code can be selected for the product (currency-wise) for the IRA product. This is applicable only if Interest Required flag is ON .
Currency Code	Click Search icon to view and select the applicable currency code. This is applicable only if Interest Required flag is ON .

Table 1-50 (Cont.) Interest - Field Description

Field	Description
Open	Switch this toggle ON to change the status of the product code to open. The default value is OFF .

For more information about Interest, refer to *Interest and Charges User Guide*

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

The **GL Reporting Details** screen displays.

Figure 1-53 Create IRA Product - GL Reporting Details

- Specify the fields on **GL Reporting Details** screen.

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

Table 1-51 GL Reporting Details - Field Description

Field	Description
Natural GL	The following values are available for natural GL as follows: <ul style="list-style-type: none"> Credit Debit

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

The **Add GL Lines** screen displays.

Figure 1-54 Add GL Lines

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

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

Table 1-52 GL Reporting Details_Add GL Lines - Field Description

Field	Description
Status	Specify the status. Click the search icon to open the Status list of values. Select the value to add the status.
Description	Based on the Status selected. The system displays the status description.
Credit GL	Specify the GL to which the account balance should belong. Click the Search icon to open the Credit GL list of values. Select the value to add the entry.
Debit GL	Specify the GL to which the account balance should belong. Click the Search icon to open the Debit GL list of values. Select the value to add the entry.

- After specify the fields in the **GL Reporting Details** screen, click **Next**.

The **MIS Details** screen displays.

Figure 1-55 Create IRA Product - MIS Details

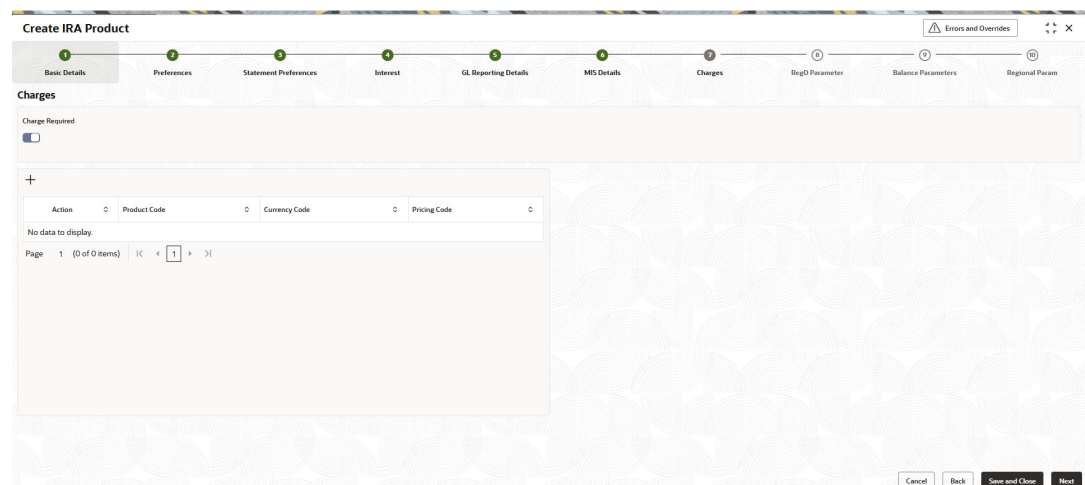
- Specify the fields on **MIS Details** screen.
For more information on fields, refer to the field description table below.

Table 1-53 MIS Details - Field Description

Field	Description
MIS Group	Specify the MIS group associated with the IRA product.
Description	Based on the MIS Group selected. The system displays the description.

- After specifying the fields in the **MIS** screen, click **Next**.
The **Charges** screen displays.

Figure 1-56 Create IRA Product - Charges



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

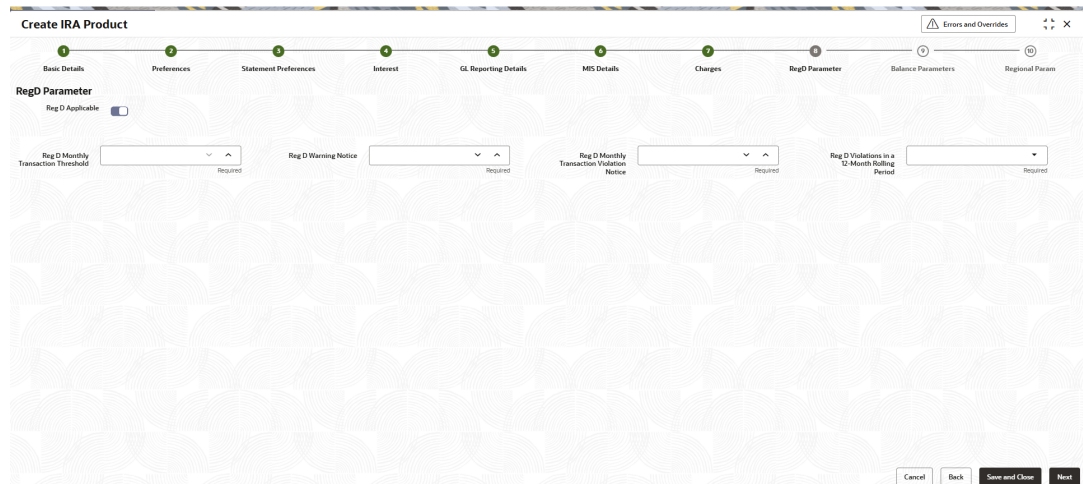
Table 1-54 Charges - Field Description

Field	Description
Charges Required	Switch this toggle ON to indicate that the charges are applicable for the accounts with this business product. The default value is OFF . Click the Add icon, a new row is added to update the details for the charges.

For more information about Charges, refer to *Interest and Charges User Guide*

- After specifying the fields in the **Charges** screen, click **Next**.
The **RegD Parameter** screen displays.

Figure 1-57 Create Business Product – RegD Parameter



19. Specify the fields on **RegD Parameter** screen.

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

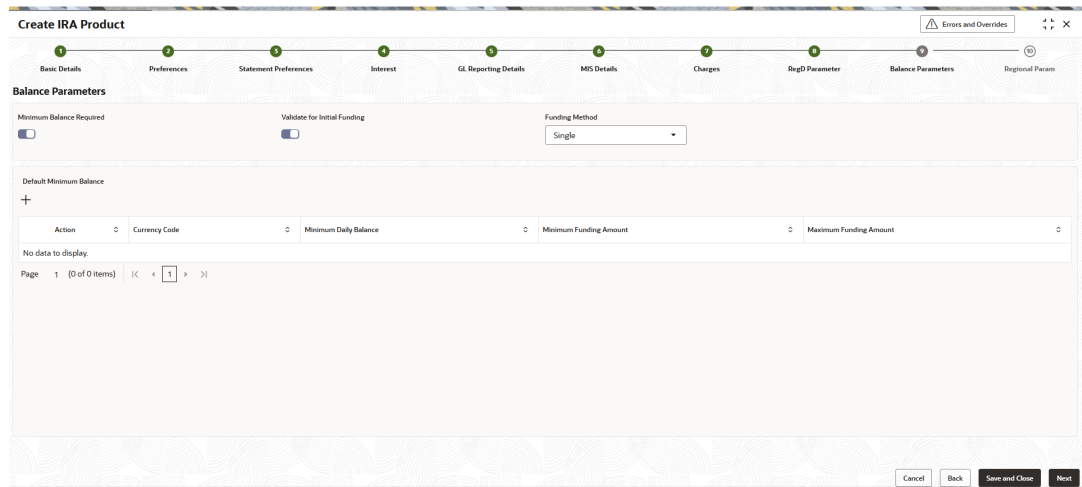
Table 1-55 RegD Parameter - Field Description

Field	Description
Reg D Applicable	Switch this toggle ON , then the business product is also applicable for Reg D. The below fields are displayed. <ul style="list-style-type: none"> Reg D Monthly Transaction Threshold Reg D Warning Notice Reg D Monthly Transaction Violation Notice Reg D Violation in a 12 Month Rolling Period The default value is OFF .
Reg D Monthly Transaction Threshold	It denotes the number of transactions threshold for Reg D in a calendar month.
Reg D Warning Notice	It denotes the number of transactions before a Reg D violation within the calendar month, at which a warning notice or disclosure needs to be sent to the customer.
Reg D Monthly Transaction Violation Notice	It denotes the number of transactions within a calendar month post violation of Reg D, where a notice or disclosure needs to be sent to customer (this notice also mentions switching the customer account from MMDA or Savings account to Checking).
Reg D Violations in a 12-Month Rolling Period	It denotes the minimum number of months in a 12-month rolling period, where if there is a violation of Reg D for these many months, a notice or disclosure will be sent to customer.

20. After specifying the fields in the **RegD Parameter** screen, click **Next**.

The **Balance Parameter** screen displays.

Figure 1-58 Create Business Product – Balance Parameter



21. Specify the fields on **Balance Parameter** screen.

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

Table 1-56 Balance Parameter - Field Description

Field	Description
Minimum Balance Required	<p>Switch this toggle ON, the user can able to define a currency-wise minimum and maximum opening amount. User can create the defined amounts as required by the financial institution. If this option is toggle ON, the below filed are displayed.</p> <ul style="list-style-type: none"> • Currency Code • Minimum Daily Balance • Minimum Opening Balance <p>The default value is OFF. Click the Add icon, to add the details for the minimum balance.</p>

22. After specifying the fields in the **Balance Parameter** screen, click **Next**.

The **Regional param** screen displays.

Figure 1-59 Create Business Product – Regional param

23. Specify the fields on **Regional param** screen.

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

Table 1-57 Regional param - Field Description

Field	Description
Pre-requisite Required	Switch this toggle ON, the user will be able to configure pre-requisite business products for a Money Market Savings Product.
Pre-requisite Type	Select the pre-requisite type value.

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

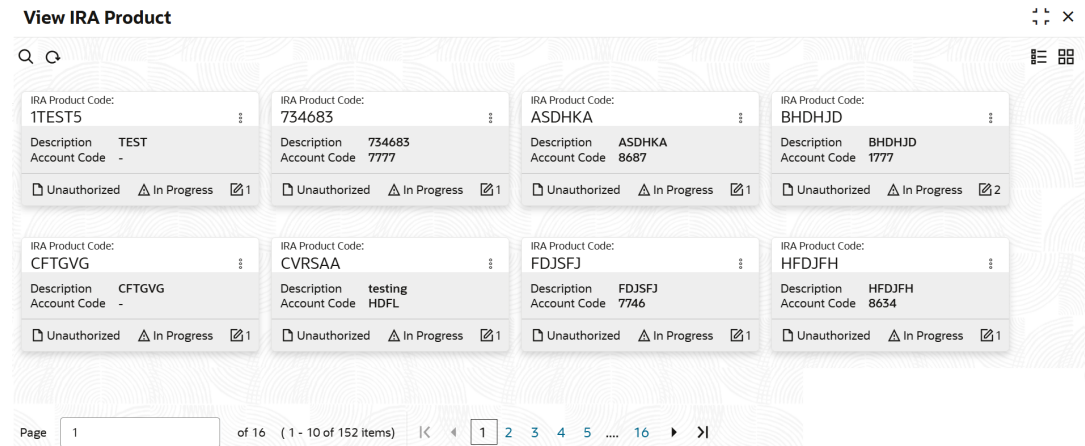
1.11.2 View IRA Product

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Product Configuration**.
2. Under **IRA Product Configuration**, click **View IRA Product**.

The **View IRA Product** screen displays.

Figure 1-60 View IRA Product



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

Table 1-58 View IRA Product - Field Description

Field	Description
IRA Product Code	Displays the IRA product code.
Description	Displays the description of the IRA product code.
Account Code	Displays the account code of the product.
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.

1.12 IRA Customer Plan Configuration

This is a common screen where an user can choose plans that are common for IRA savings as well as IRA Certificate of Deposits.

This is a common screen where an user can define plan level attributes that are common for IRA savings as well as IRA Certificate of Deposits.

This screen captures data that are specific to a IRA plan type such as Contribution Limits, Age cut-off and Contribution limits beyond age-cut-off (catch-up contribution limits), List of applicable contribution and distribution codes that can be associated while doing a contribution OR distribution transaction for the IRA plan, and so on.

Note: The contribution, distribution and exception codes (exception codes for exception from early distribution penalty in exception cases) are static configurations that can be associated to a IRA transaction during a contribution or distribution to an IRA plan.

This topic contains the following sub-topics:

- [Create IRA Customer Plan Configuration](#)
This topic explains the systematic instructions to create IRA Customer plans.
- [View IRA Customer Plan Configuration](#)
This topic explains the systematic instructions to view the list of configured IRA Customer plans.

1.12.1 Create IRA Customer Plan Configuration

This topic explains the systematic instructions to create IRA Customer plans.

Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Customer Plans Configuration**.
2. Under **IRA Customer Plans Configuration**, click **Create IRA Customer Plans**.

The **Create IRA Customer Plans Configuration** screen is displayed.

Figure 1-61 Create IRA Customer Plans Configuration

Create IRA Customer Plan Configuration Errors and Overrides

Customer Details

Customer Number Required Customer Name Plan Type Required Plan Description

Currency Required RMD Distribution Order

Employer Details

Effective from Date	Employee Type	Employer Name	Employer Address	Annual Compensation	Actions
No data to display.					

Page 1 (0 of 0 items) |< < 1 > >|

Account Details

Account Domain	Account Number	Is Closed?	Include for RMD	Inherited Ira	Actions
No data to display.					

Page 1 (0 of 0 items) |< < 1 > >|

RMD Payment Details

Payment Method Payout Account Required Payment Frequency Payment At Month End

Payment Start Date Use Calculated RMD Amount If not Using Calculated RMD Required Cancel Scheduled RMD

- Specify the fields on **Create IRA Customer Plans Configuration** screen. For more information on fields, refer to the field description table below.

Table 1-59 Create IRA Customer Plans - Field Description

Field	Description
Customer Details	Displays the employment history for the customer with the required details as expected by the plan. This is a multi-grid field.
Customer Number	The customer ID of the customer who holds the plan
Customer Name	Name of the customer who holds the plan. This is automatically populated based on the selected Customer ID
IRA Plan Type	This is the plan of the customer, in which the transaction is being carried out. This can take values TRA for Traditional or ROT for Roth or SEP for SEP as available in the static maintenance provided.
Plan Description	The description of the IRA plan type selected. This is automatically populated based on the selected Plan Type.
Currency	This LOV allows the user to select the currency under which the “Annual Compensation” of the employee will be defined. In case of IRA – this currency value can be defaulted to “USD” as required.

Table 1-59 (Cont.) Create IRA Customer Plans - Field Description

Field	Description
RMD Distribution Order	<p>Click Search icon and select the distribution order from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Distribute from Lowest Rate to Highest Rate - RMD is withdrawn starting from the account with the lowest current interest rate at the time of distribution. Once that account is exhausted, withdrawals continue from accounts with progressively higher interest rates. • Distribute from Lowest Balance to Highest Balance - RMD is withdrawn first from the account with the lowest available balance at the time of distribution. If additional funds are required, the system proceeds to accounts with higher balances in ascending order. • Distribute from Lowest to Highest Account Number - RMD is withdrawn from accounts in ascending order of account numbers. The system begins with the lowest account number and continues to the next higher numbers until the required RMD amount is fulfilled. • Distribute from Shortest Term to Longest Term - RMD is withdrawn based on the shortest to longest account term. IRA CDs are processed according to their term, while IRA Savings and IRA MMSA are treated as 0-term accounts and used first. If multiple accounts share the same opening date, Savings accounts are processed before MMSA. • Distribute as Sequence Given - RMD is withdrawn based on the custom sequence defined for the accounts under the plan. The system follows the specified withdrawal order to complete the distribution. • Not Applicable: If RMD is not applicable for the customer the RMD distribution option can be chosen as "Not Applicable". When this option is chosen, the user can "Waive RMD" for the customer by enabling the Waive RMD flag in this screen. The Waive RMD flag will be displayed only if the distribution option is selected as "Not Applicable" <p>This field will be enabled, if the Plan Type is selected as SEP and TRA.</p>
Waive RMD:	This flag is enabled and displayed for selection only if the RMD distribution option selected is "Not Applicable". This flag will determine if the customer wants RMD to be waived for the plan held at the Bank/ FI. If this flag is checked, there will be no RMD processing and payouts for this plan for the customer by the Bank
Employer Details	Maintains the employment history for the customer with the required details as expected by the plan. This is a multi-grid field.
Effective from Date	Denotes the "effective from" date of the employment for the owner/customer.
Employee Type	"Denotes the type of employment the customer held with the employer. This is a LOV/ drop-down and the supported values are: <ul style="list-style-type: none"> • Employee • Self-Employed
Employer Name	This is a free text field. The employer name is captured as part of this field.
Employer Address	This is a free text field. The employer address is captured as part of this field.

Table 1-59 (Cont.) Create IRA Customer Plans - Field Description

Field	Description
Annual Compensation	This field will capture the annual compensation of the employee using which the contribution limits will be defined at plan level for SEP IRA.
Actions	It allows the user to edit or delete the record.
Account Details	This multi-grid will display all the accounts ALREADY associated to the IRA plan selected for the customer. This grid will also allow user to ADD any customer IRA accounts for which there is no plan associated (that is, a plan was not associated/ user missed associating a plan to the account during origination). When the account is added to the grid, then this IRA account of the customer will automatically be assigned to the mentioned plan selected in the maintenance screen.
Account Domain	Denotes the account domain. Retail Accounts for IRA savings accounts and Retail Deposits for IRA CD accounts.
Account Number	Denotes the IRA Savings OR IRA CD account number that is associated to the plan for the customer.
Is Closed?	Denotes if the said IRA account is closed/ not.
Include for RMD	Here user will have the option to update if the account under the plan can be included for RMD processing in the "Include for RMD" field. The default value for this will be "N" which means the account is excluded by default from RMD distribution. If the user wants the account to be part of RMD distribution, then this needs to be updated to Yes, which is "Y". If the user chooses to not include any account under the plan for auto-distribution of RMD sequence, then that account will not be considered for RMD distribution
Inherited IRA	This field will identify those accounts that are Inherited IRA accounts.
Actions	It allows the user to edit or delete the record.
RMD Priority Order	The user can provide the order of the sequence for the accounts under the plan of the customer in the field "RMD Priority Order". This is applicable if the user has selected the "RMD Distribution Order" as "Distribute as Sequence Given". The balance will be utilized for RMD distribution as per the mentioned order. It is to be noted that, the priority order can be provided only to those accounts that are "Include for RMD" = "Y".
RMD Payment Details	This section will allow the user to maintain the payment instructions for RMD payouts that needs to be made to the customer. Based on the payment method, payment account, frequency, and start date maintained, the system will schedule and generate RMD payments accordingly. The user can choose to distribute using the calculated RMD for the year or provide a manual amount when required. This section also allows the user to temporarily cancel scheduled RMDs and restart them later, with payments resuming from the next due date and no arrears paid for the cancelled period.
Payment Method	Select the payment method from the drop-down list. This field indicates payment method by which the customer receives the distribution payment. The available options are: <ul style="list-style-type: none"> • Transfer to Internal Account • Transfer to GL
Payout Account	Click Search icon and select payout account from the list.

Table 1-59 (Cont.) Create IRA Customer Plans - Field Description

Field	Description
Payment Frequency	Select the frequency of RMD payments issued to the customer from the drop-down list. The available options are: <ul style="list-style-type: none"> • Weekly • Monthly • Quarterly • Annual
Payment At Month End	Select the toggle to make the payment at the last working day of the month. For a payment frequency in months or multiples of a month (for example: quarterly, half yearly, every two months, etc.), the user can select payment has to be carried out as of the last working day of the month.
Payment Start Date	Specify the date when the scheduled RMD auto-payments begin. Subsequent payments follow the selected payment frequency from this date.
Use Calculated RMD	Click the toggle status to indicates whether the payment amount is based on the system-calculated RMD for the year. If not selected, the user must enter the RMD amount manually.
Amount if not Using Calculated RMD	Click the toggle to manually enter the RMD amount instead of using the system-calculated amount. This field is displayed only when Use Calculated RMD is unchecked.
Cancel Scheduled RMD	Click the toggle status to temporarily pauses scheduled RMD auto-distributions when enabled. When disabled, payments resume from the next scheduled payment date without catch-up for the paused period.

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

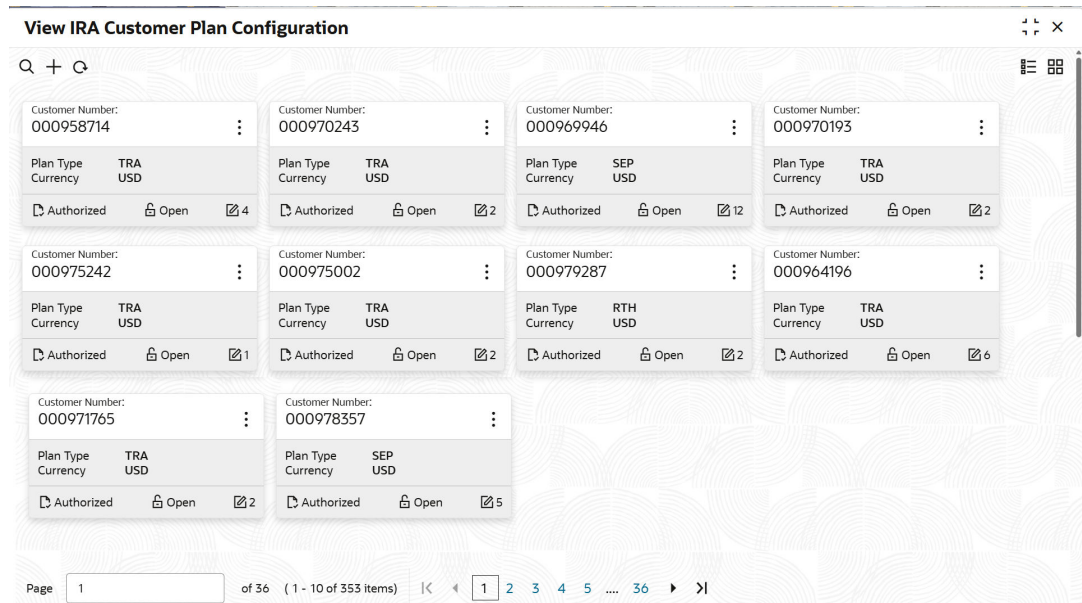
1.12.2 View IRA Customer Plan Configuration

This topic explains the systematic instructions to view the list of configured IRA Customer plans.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **IRA Plans Configuration**.
2. Under **IRA Customer Plans Configuration**, click **View IRA Customer Plan Configuration**.

The **View IRA Customer Plan Configuration** screen is displayed.

Figure 1-62 View IRA Customer Plan Configuration



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

Table 1-60 View IRA Customer Plan Configuration- Field Description

Field	Description
Customer Number	The customer ID of the customer who holds the plan
Plan Type	This is the plan of the customer, in which the transaction is being carried out. This can take values TRA for Traditional or ROT for Roth or SEP for SEP as available in the static maintenance provided.
Currency	This LOV allows the user to select the currency. This will be USD in general for IRA.

1.13 ESA Parameters Configuration

This is a common screen where an user can capture parameters that are common across, ESA savings as well as ESA Certificate of Deposits.

This screen captures information that are common or applicable across all ESA plan types, such as federal, and state penalty tax rates to be applied in case of an early distribution from an ESA account, previous financial year contribution period, age cutoff for penalty application.

This topic contains the following sub-topics:

- [Create ESA Parameters](#)
This topic explains the systematic instructions to create ESA parameters.
- [View ESA Parameters](#)
This topic explains the systematic instructions to view the list of configured ESA parameters.

1.13.1 Create ESA Parameters

This topic explains the systematic instructions to create ESA parameters.

Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA Parameters Configuration**.
2. Under **ESA Parameters Configuration**, click **Create ESA Parameters**.

The **Create ESA Parameters** screen displays.

Figure 1-63 Create ESA Parameters

3. Specify the fields on **Create ESA Parameters** screen.
For more information on fields, refer to the field description table below.

Table 1-61 Create ESA Parameters - Field Description

Field	Description
Rate (%)	Captures the Federal penalty tax rate to be applied as penalty tax on in case of a non-qualified ESA distribution. The Federal Penalty GL captures the GL account to which the penalty tax amount is to be accounted
General Ledger	This field captures the GL account to which the federal penalty tax amount is to be accounted.
State Penalty Rate (%)	State-code wise maintenance of State Penalty tax rates – if state penalty tax rate is applicable at state level. This penalty tax is applied on non-qualified ESA distributions over and above the federal penalty tax rate. The state penalty GL captures the GL account to which the penalty tax amount is to be accounted. This is a multi-grid entry, and the state penalty tax rates and GL can be configured for multiple states as applicable.

Table 1-61 (Cont.) Create ESA Parameters - Field Description

Field	Description
Country Code	Specify the applicable country code from the list of values.
State Code	Specify the applicable state code from the list of values.
Rate	This field captures the state penalty tax rate to be applied as penalty tax on in case of a premature distribution.
General Ledger	Select from the list of GL account numbers, the GL account to which the state penalty amount needs to be accounted.

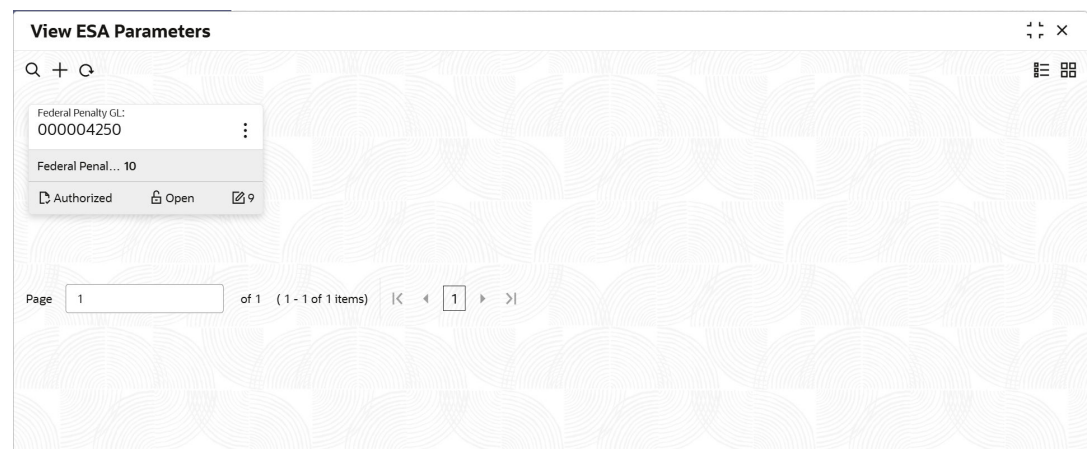
- After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.13.2 View ESA Parameters

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

- On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA Parameters Configuration**.
- Under **ESA Parameters Configuration**, click **View ESA Parameters**.

The **View ESA Parameters** screen displays.

Figure 1-64 View ESA Parameters

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

Table 1-62 View ESA Parameters - Field Description

Field	Description
Federal Penalty GL	Displays the federal penalty GL.
Federal Penalty Rate	Displays the federal penalty rate.

Table 1-62 (Cont.) View ESA Parameters - Field Description

Field	Description
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.

1.14 ESA Plans Configuration

This is a common screen where an user can choose plans that are common for ESA savings as well as ESA Certificate of Deposits.

Provide plan-level ESA maintenance mirroring IRA configuration flows. This screen enables plan-level controls such as distribution age cutoff and year-wise contribution limits.

- [Create ESA Plans](#)
This topic explains the systematic instructions to create ESA plans.
- [View ESA Plans](#)
This topic explains the systematic instructions to view the list of configured ESA plans.

1.14.1 Create ESA Plans

This topic explains the systematic instructions to create ESA plans.

Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA Plans Configuration**.
2. Under **ESA Plans Configuration**, click **Create ESA Plans**.

The **Create ESA Plans** screen is displayed.

Figure 1-65 Create ESA Plans

- Specify the fields on **Create ESA Plans** screen.

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

Table 1-63 Create ESA Plans - Field Description

Field	Description
ESA Plan type	Click the Search icon to select the ESA from the list.
Plan Description	Based on the selection of the ESA Plan Type , the plan description is displayed.
Age Cut-off for Contribution (Years)	This field specifies the age of the ESA owner, by which the funds in the ESA account must be used or transferred. This will not be applicable if the ESA owner is a special needs beneficiary. There will be a system level validation to allow modification to ONLY increase the Age Cut-off for distribution from the current value.
Age Cut-off for Notice Days (in days)	This field determines the no. of days before the ESA owner turns the age cut-off for distribution (30 years currently as per regulation and as configured in the previous field) a notification to be published to Event Delivery Platform (EDP) with the required data. There will be a system level validation to allow modification to ONLY decrease of the no. of notice days modification for the plan (this is because notice days are at customer-plan level and if there is an increase in the notice days, there is a possibility that the notice has already been sent to the customer).

- Click **Add** button in the **Contribution Parameters** section.

The **Add Contribution Parameters** screen is displayed.

Figure 1-66 Add Contribution Parameters

Add Contribution Parameters ✕

Effective from Tax year

Required

Currency

USD
🔍

Limits

Required

Cancel

Add

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

Table 1-64 Create ESA Plans_Add Contribution Parameters - Field Description

Field	Description
Effective from Tax year	The user can set Financial Year wise contribution limits in this screen. The user will select the value of the Financial Year (from the financial year list maintained as part of Interest and charges period code definition) to set the contribution limits for the mentioned financial year. If there are no contribution limits set for the current Financial Year, then the system will consider the latest set Financial Year limits as contribution limits for the ESA plan.

Table 1-64 (Cont.) Create ESA Plans_Add Contribution Parameters - Field Description

Field	Description
Currency	This field denotes the currency for defining the contribution limit amounts for the plan. This can always be USD for ESA plans.
Limits	This amount field defines the contribution limit for the plan for the tax year.

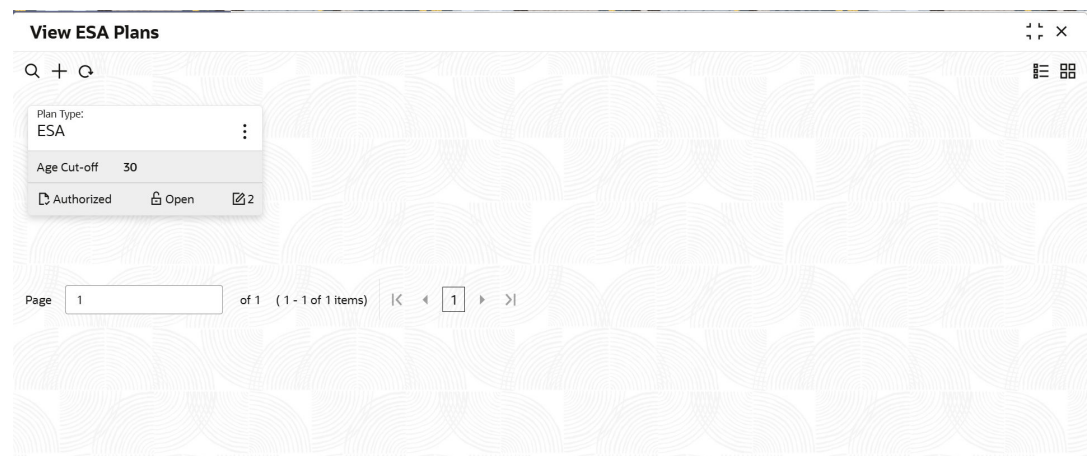
5. Click **Add** button to add the contribution parameters detail in the main screen, or Click **Cancel** button to close the **Add Contribution Parameters** screen.

1.14.2 View ESA Plans

This topic explains the systematic instructions to view the list of configured ESA plans.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA Plans Configuration**.
2. Under **ESA Plans Configuration**, click **View ESA Plans**.

The **View ESA Plans** screen is displayed.

Figure 1-67 View ESA Plans

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

Table 1-65 View ESA Plans - Field Description

Field	Description
Plan Type	Displays the type of ESA plan.
Age Cut-off	Displays the cut-off age for ESA plan.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized

Table 1-65 (Cont.) View ESA Plans - Field Description

Field	Description
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.

1.15 ESA Product Configuration

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

Add ESA Savings/MMSA and ESA CD product maintenance entries mirroring IRA product segments. This enables creation and servicing of ESA products using aligned data segments.

The various features of a ESAproduct configurations are captured across the following sub-screens covered as subtopics.

- **Basic Details**
- **Preferences**
- **Statement Preferences**
- **Interest**
- **GL Reporting Details**
- **MIS Details**
- **Charges**
- **Regulatory Parameter**
- **Balance Parameter**
- **Regional Parameter**

This topic contains the following sub-topics:

- [Create ESA Product](#)
This topic describes the systematic instructions to create ESA product. The maintenance screen allows the user to configure ESA product details.
- [View ESA Product](#)
This topic explains the systematic instructions to view the list of configured ESA product parameters.

1.15.1 Create ESA Product

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

① Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA Product Configuration**.
2. Under **ESA Product Configuration**, click **Create ESA Product**.

The **Create ESA Product** screen displays.

Figure 1-68 Create ESA Product - Basic Details

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

Table 1-66 Basic Details - Field Description

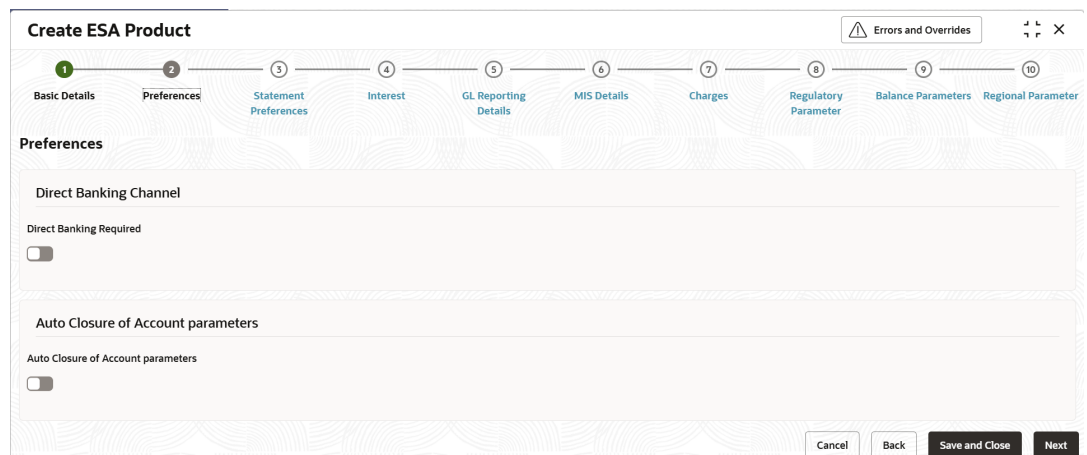
Field	Description
ESA Product Code	Specify the six digit alpha numeric unique product code for identifying the ESA product.
Description	Specify the brief description of the ESA product.
Account Code	As per your bank's requirement, you can choose to classify ESA products into different account codes. The bank can decide the way the ESA products are to be assigned to different account codes. The ESA product or an account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is replaced in the account number.

Table 1-66 (Cont.) Basic Details - Field Description

Field	Description
Validity	Specify the validity period of the ESA product by specifying the start date and the end date. The start date is mandatory and is defaulted to the current date. End date is optional.

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

Figure 1-69 Create ESA Product - Preferences



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

Table 1-67 Preferences - Field Description

Field	Description
Direct Banking Required	Switch this toggle ON whether direct banking is required for accounts under the ESA product. The default value is OFF . Once it is enabled, an Add icon and the related fields are displayed. Click Add icon to add a direct banking channel details. A new row is added with the below fields. <ul style="list-style-type: none"> Banking Channel - Banking channels maintained in Static Type Maintenance, are listed here as permissible channels for the ESA product. The channels include Internet Banking, Interactive Voice Response, Mobile, ATM, Credit Card and so on. Channel Name - This field indicates the name of the banking channel and it is auto-populated based on the banking channel code selected. Remarks - Capture if any remarks for the channel. Action - Click the Delete icon to delete the added details.

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

Figure 1-70 Create ESA Product - Statement Preferences

7. Specify the fields on the **Statement Preferences** screen.
For more information on fields, refer to the field description table below.

Table 1-68 Statement Preferences - Field Description

Field	Description
Statement Type	Specify the type of account statement. The options are as follow: <ul style="list-style-type: none"> • None • Summary • Detailed
Start Date	Select the start date of the account statement cycle begins.
Frequency	Select the frequency of an account statements are to be generated.
Statement Format	Specify the format in which the account statement should be generated. Click Search icon to view and select the required statement format. This field is available only when the Statement Type is selected as Summary or Detailed .

Validations

When the **Cycle** is selected as follows:

- **Monthly** - the list of value displays value from **1** to **31**. This shows the day of the month for statement generation.
- **Weekly** - the list of value displays value from **Sunday** to **Saturday**.
- **Fortnightly** - the list of value displays value from **Sunday** to **Saturday**.
- **Quarterly** - the list of value displays value from **January** to **December**.
- **Semi Annual** - the list of value displays value from **January** to **December**.

- **Annual** - the list of value displays value from **January** to **December**.
8. After specifying the fields in the **Statement Preferences** screen, click **Next**.

The **Interest** screen displays.

To calculate interest for an account, you must apply an interest product code on the account. To recall, every interest product code that you create is linked to an interest rule. The logic to calculate interest is built into an interest rule. When you apply an interest product code on the account, interest for the account will be calculated according to the interest rule definition.

The interest rule that is linked to the product(s) will determine the interest that is applied on the account. You may want to apply more than one interest product code on an account. For example, you may want to pay credit interest on the credit balance maintained in a current account and levy a debit interest if the account lapses into a debit balance. In order to achieve this, you would have to apply two product codes (one defined for credit interest and another defined for debit interest). In this screen, you can choose the interest product codes that you want to apply on the account.

Figure 1-71 Create ESA Product - Interest

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

Table 1-69 Interest - Field Description

Field	Description
Interest Required	Switch this toggle ON to indicate that the interest is applicable for the accounts with this ESA product. The default value is ON . Click the Add icon, a new row is added to update the details for the interest.
Action	Click the Delete icon to delete the added row.
Product Code	The IC product code can be selected for the product (currency-wise) for the ESA product. This is applicable only if Interest Required flag is ON .
Currency Code	Click Search icon to view and select the applicable currency code. This is applicable only if Interest Required flag is ON .

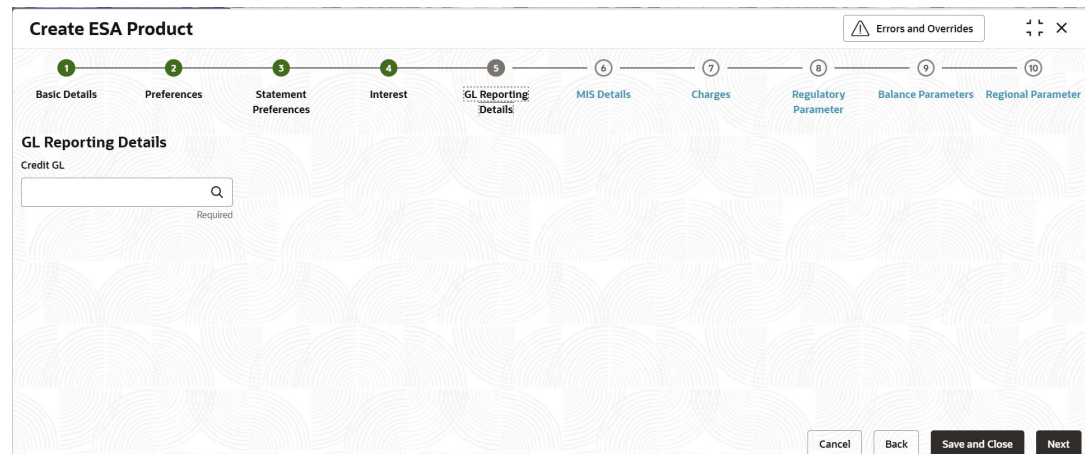
Table 1-69 (Cont.) Interest - Field Description

Field	Description
Open	Switch this toggle ON to change the status of the product code to open. The default value is OFF .

For more information about Interest, refer to *Interest and Charges User Guide*

- After specifying the fields in the **Interest** screen, click **Next**.
The **GL Reporting Details** screen displays.

Figure 1-72 Create ESA Product - GL Reporting Details



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

Table 1-70 GL Reporting Details - Field Description

Field	Description
Natural GL	The following values are available for natural GL as follows: <ul style="list-style-type: none"> Credit Debit

- Click the **Add** icon to add an entry for GL.
The **Add GL Lines** screen displays.

Figure 1-73 Add GL Lines

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

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

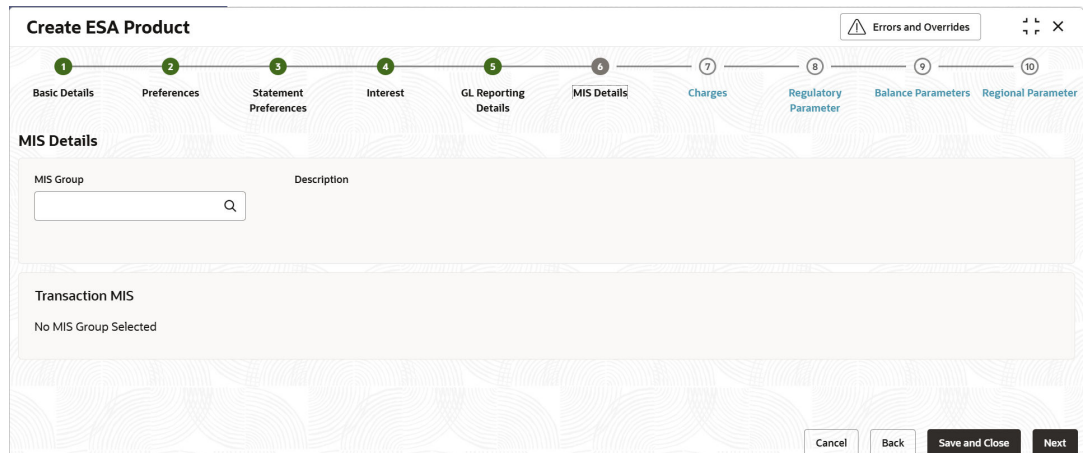
Table 1-71 GL Reporting Details_Add GL Lines - Field Description

Field	Description
Status	Specify the status. Click the search icon to open the Status list of values. Select the value to add the status.
Description	Based on the Status selected. The system displays the status description.
Credit GL	Specify the GL to which the account balance should belong. Click the Search icon to open the Credit GL list of values. Select the value to add the entry.
Debit GL	Specify the GL to which the account balance should belong. Click the Search icon to open the Debit GL list of values. Select the value to add the entry.

- After specify the fields in the **GL Reporting Details** screen, click **Next**.

The **MIS Details** screen displays.

Figure 1-74 Create ESA Product - MIS Details



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

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

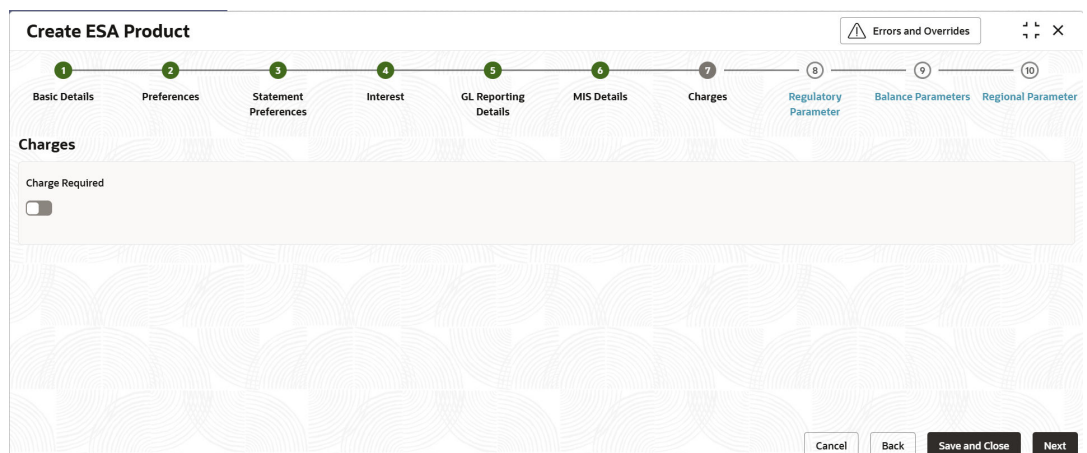
Table 1-72 MIS Details - Field Description

Field	Description
MIS Group	Specify the MIS group associated with the ESA product.
Description	Based on the MIS Group selected. The system displays the description.

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

The **Charges** screen displays.

Figure 1-75 Create ESA Product - Charges



17. Specify the fields on **Charges** screen.

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

Table 1-73 Charges - Field Description

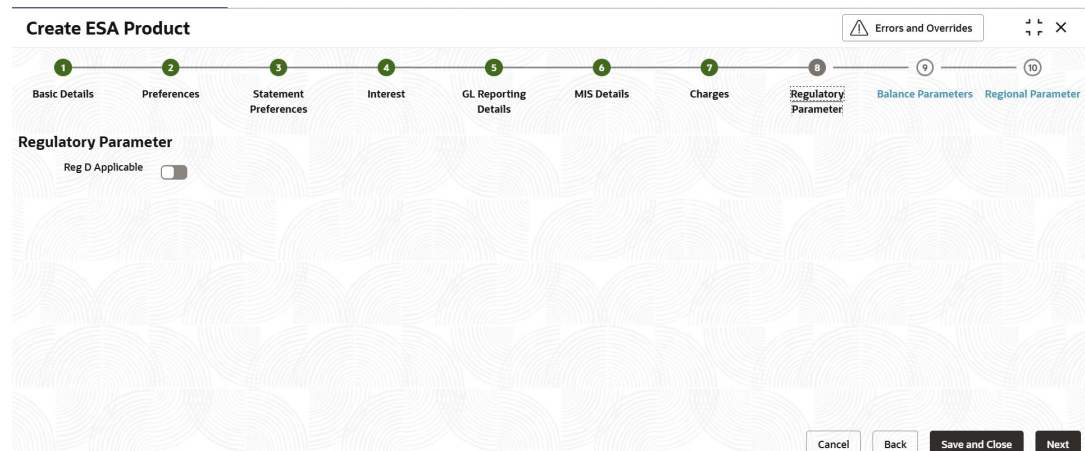
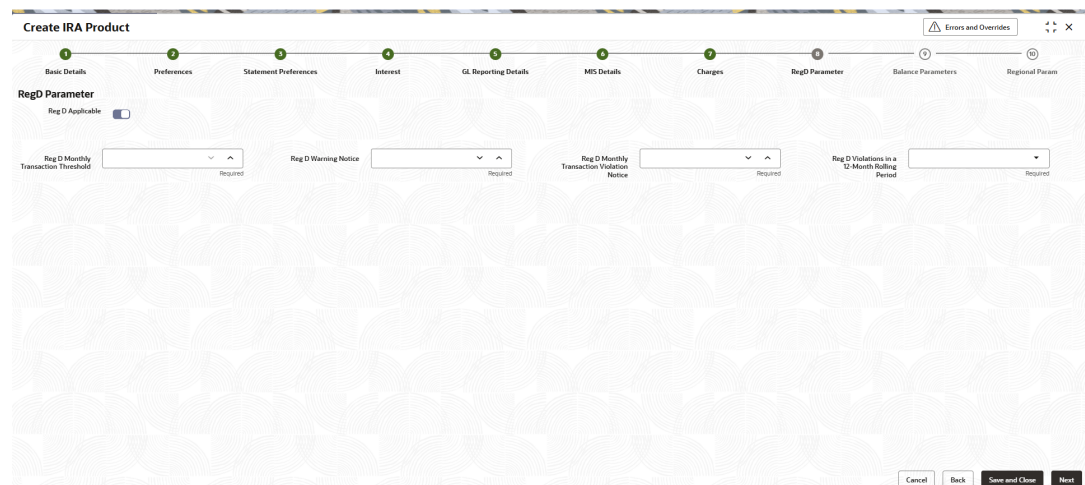
Field	Description
Charges Required	Switch this toggle ON to indicate that the charges are applicable for the accounts with this business product. The default value is OFF . Click the Add icon, a new row is added to update the details for the charges.

For more information about Charges, refer to *Interest and Charges User Guide*

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

The **Regulatory Parameter** screen displays.

Figure 1-76 Create ESA Product – Regulatory Parameter



- Specify the fields on **Regulatory Parameter** screen.

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

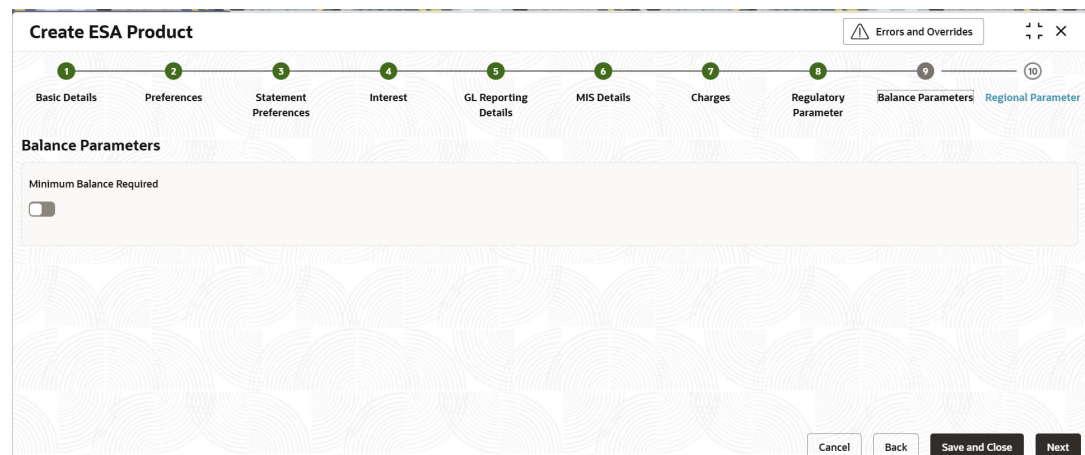
Table 1-74 Regulatory Parameter - Field Description

Field	Description
Reg D Applicable	Switch this toggle ON , then the business product is also applicable for Reg D. The below fields are displayed. <ul style="list-style-type: none"> • Reg D Monthly Transaction Threshold • Reg D Warning Notice • Reg D Monthly Transaction Violation Notice • Reg D Violation in a 12 Month Rolling Period The default value is OFF .
Reg D Monthly Transaction Threshold	It denotes the number of transactions threshold for Reg D in a calendar month.
Reg D Warning Notice	It denotes the number of transactions before a Reg D violation within the calendar month, at which a warning notice or disclosure needs to be sent to the customer.
Reg D Monthly Transaction Violation Notice	It denotes the number of transactions within a calendar month post violation of Reg D, where a notice or disclosure needs to be sent to customer (this notice also mentions switching the customer account from MMDA or Savings account to Checking).
Reg D Violations in a 12-Month Rolling Period	It denotes the minimum number of months in a 12-month rolling period, where if there is a violation of Reg D for these many months, a notice or disclosure will be sent to customer.

20. After specifying the fields in the **Regulatory Parameter** screen, click **Next**.

The **Balance Parameter** screen displays.

Figure 1-77 Create ESA Product – Balance Parameter



21. Specify the fields on **Balance Parameter** screen.

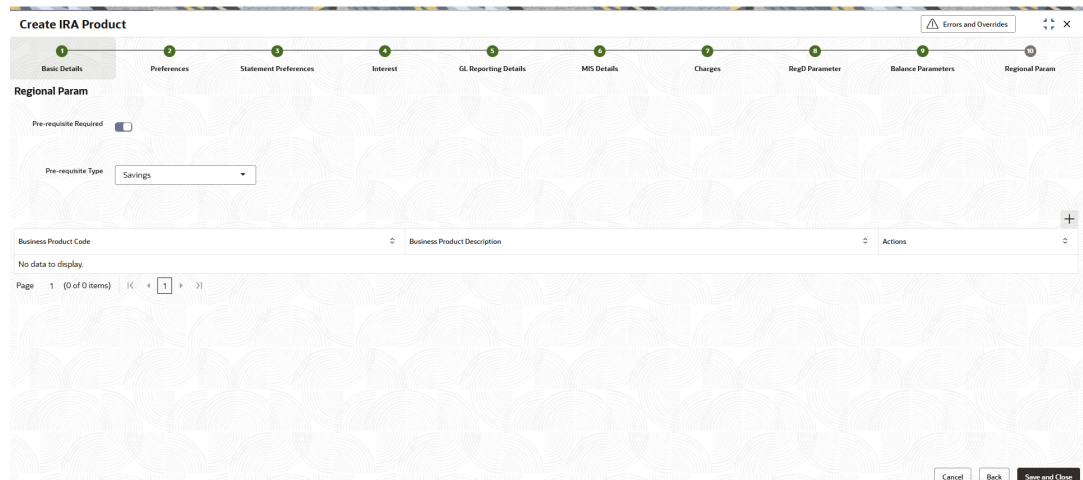
For more information on fields, refer to the field description table below.

Table 1-75 Balance Parameter - Field Description

Field	Description
Minimum Balance Required	<p>Switch this toggle ON, the user can able to define a currency-wise minimum and maximum opening amount. User can create the defined amounts as required by the financial institution. If this option is toggle ON, the below fields are displayed.</p> <ul style="list-style-type: none"> • Currency Code • Minimum Daily Balance • Minimum Opening Balance <p>The default value is OFF.</p> <p>Click the Add icon, to add the details for the minimum balance.</p>

- After specifying the fields in the **Balance Parameter** screen, click **Next**.
The **Regional parameter** screen displays.

Figure 1-78 Create ESA Product – Regional parameter



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

Table 1-76 Regional parameter - Field Description

Field	Description
Pre-requisite Required	Switch this toggle ON, the user will be able to configure pre-requisite business products for a Money Market Savings Product.
Pre-requisite Type	Select the pre-requisite type value.

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

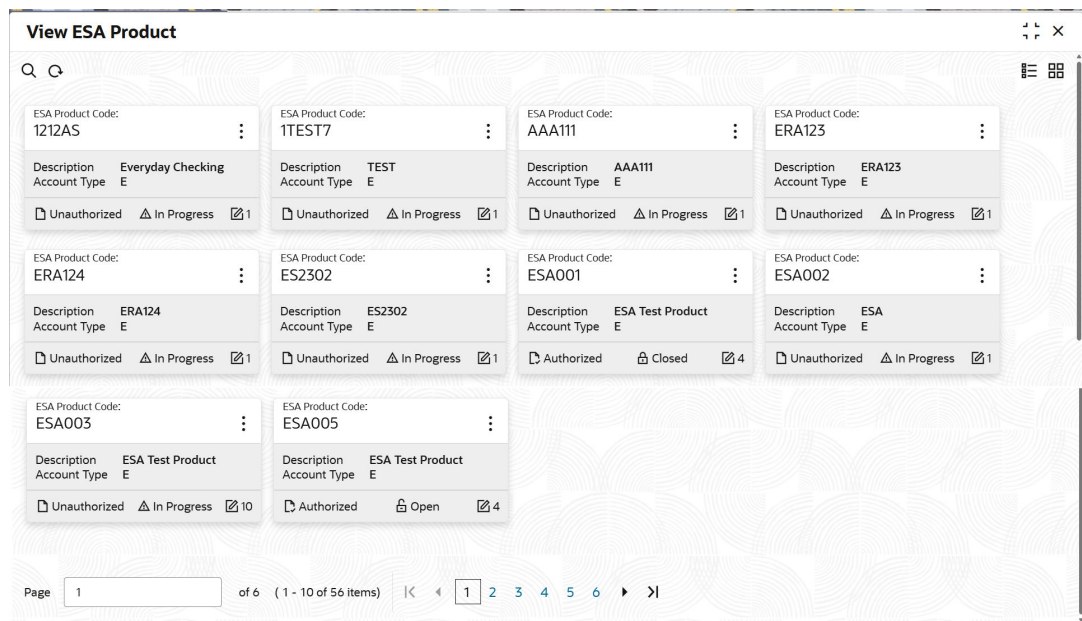
1.15.2 View ESA Product

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA Product Configuration**.
2. Under **ESA Product Configuration**, click **View ESA Product**.

The **View ESA Product** screen displays.

Figure 1-79 View ESA Product



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

Table 1-77 View ESA Product - Field Description

Field	Description
ESA Product Code	Displays the ESA product code.
Description	Displays the description of the ESA product code.
Account Type	Displays the account type of the product.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized

Table 1-77 (Cont.) View ESA Product - Field Description

Field	Description
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.

1.16 Retail Account Inquiries

This topic contains the following Inquiries as subtopics:

- [Amount Block Inquiry](#)
This topic explains the systematic instructions to inquire Amount Block details.

1.16.1 Amount Block Inquiry

This topic explains the systematic instructions to inquire Amount Block details.

1. On **Home** screen, under **Menu**, click **Retail Account Inquiries**. Under **Retail Account Inquiries**, click **Amount Block Inquiry**.

The Amount Block Inquiry screen is displayed.

Figure 1-80 Amount Block Inquiry

The screenshot displays the 'Amount Block Inquiry' interface. On the left is a navigation menu with 'Retail Account Inquiries' selected, containing 'Amount Block Inquiry' and 'Portfolio Screening'. The main area features a search form with the following fields: 'Account Number' (marked as Required), 'Block Type' (set to 'External Credit Approval'), 'Date' (set to 'Effective Date'), 'From Effective' (set to 'November'), and 'To Effective' (set to 'November'). There are 'Advance Search' and 'Search' buttons at the bottom right of the form.

2. Specify the fields on **Amount Block Inquiry** screen.
For more information on fields, refer to the field description table below.

Table 1-78 Amount Block Inquiry - Field Description

Field	Description
Account Number	Click Search icon to view and select the required account number.

Table 1-78 (Cont.) Amount Block Inquiry - Field Description

Field	Description
Block Type	Select the type of the block from the drop-down list. The available Options are: <ul style="list-style-type: none"> • External Credit Approval • Legal
Date	Select the date type from the drop-down list. The available Options are: <ul style="list-style-type: none"> • Effective Date • Expiry Date • No Expiry Date
From Effective Date	Specify the from date to arrive at the date range.
To Effective Date	Specify the to date to arrive at the date range.

3. Click **Search** icon to search the **Amount Block Inquiry**.
4. By invoking the **Advanced Search** button, users can retrieve block details filtered by **Customer Number**, **Transaction Reference Number**, **Source Code**, and **Amount** as criteria.

1.17 Online Account Sweep History

This screen provides the systematic instructions to view the history of the online account sweep.

Note

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

To view the online account sweep history:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Online Account Sweep History**, or specify the **Online Account Sweep History** in the Search icon bar.

The **Online Account Sweep History** screen is displayed.

Figure 1-81 Online Account Sweep History

Table 1-79 (Cont.) Online Account Sweep History - Field Description

Field	Description
Transaction Date	Displays the date on which the transaction was initiated.
Sweep Amount	Displays the sweep amount of the account.
Account Number	Displays the account number.
Account Name	Displays the name for the selected account.
Branch	Displays the branch code from where the transaction was initiated.

- To view the online sweep setup details, click **View Sweep Setup**. The **Online Account Sweep In** screen is displayed.

1.18 Account Balance Inquiry

This screen provides a systematic instructions to perform an inquiry on the account balance details.

Note

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

To inquire the account balance:

- On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Balance Inquiry**, or specify the **Account Balance Inquiry** in the Search icon bar.

The **Account Balance Inquiry** screen is displayed.

Figure 1-83 Account Balance Inquiry

- On **Account Balance Inquiry** screen, specify the fields.

The existing account balance details are displayed in respective fields and sections.

Table 1-80 (Cont.) Account Balance Inquiry - Field Description

Field	Description
Current Balance	Displays the current balance in the account.
Available Balance	Displays the available balance in the account.
Uncollected Balance	Displays the uncollected balance amount in the account.
Unutilized Limits	Displays the unutilized limit amount in the account.
Minimum Required Balance	Displays the account's minimum required balance.
Amount Block	Displays the account's amount block.
Interest Details	This section displays the interest details of the account.
Accrued Credit Interest	Displays the accrued credit interest of the account.
Accrued Debit Interest	Displays the accrued debit interest of the account.
Turnover Details	This section turnover details.
Credit	Displays the credit amount in the account.
Debit	Displays the debit amount in the account.

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.
- [Bulletin Board Maintenance](#)
This topic helps you to create, view, modify, or delete the bulletin messages.
- [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

- 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

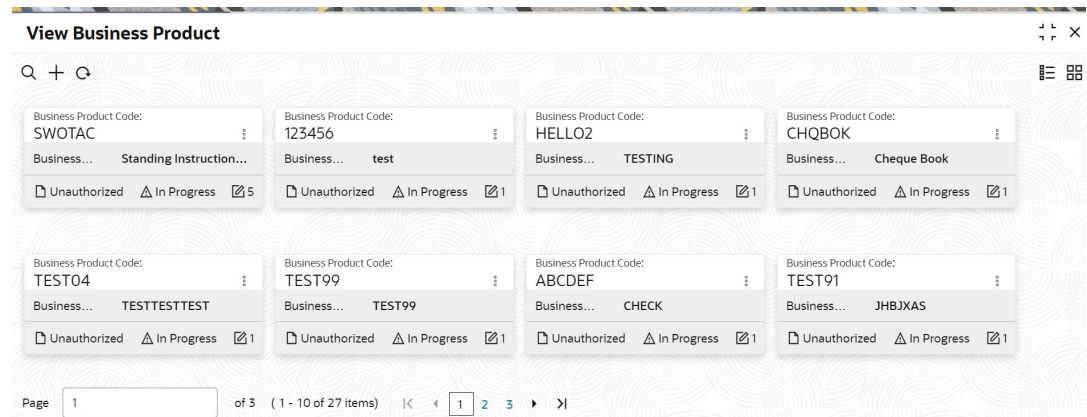
business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

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.

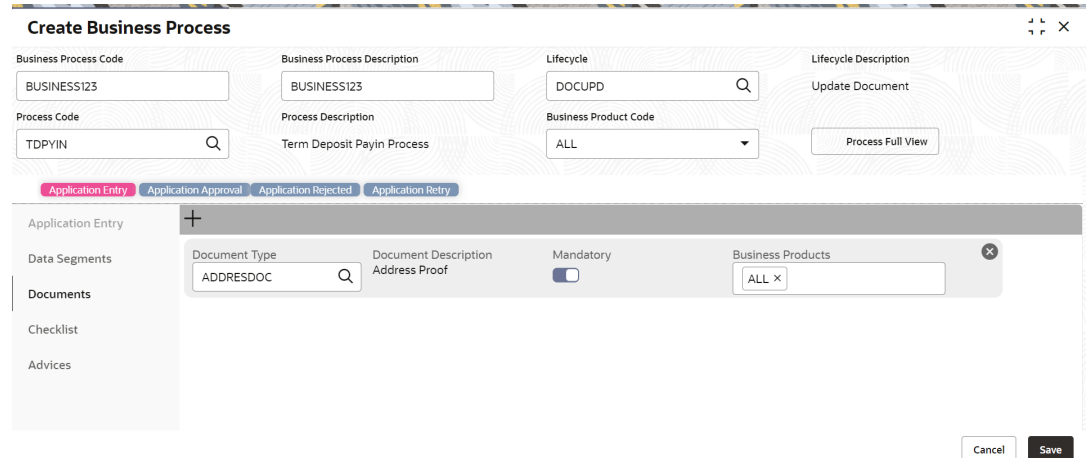
Note

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



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

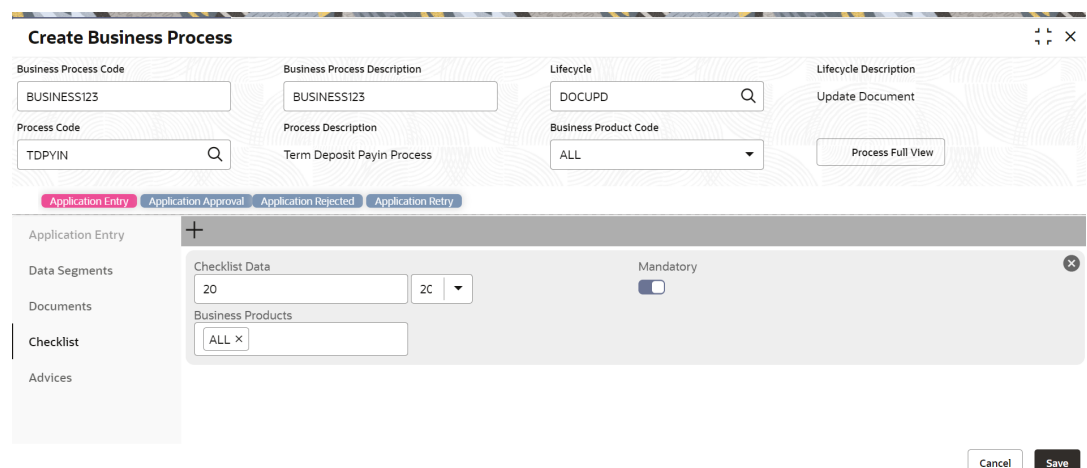
Table 2-9 Documents - Field Description

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

8. 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



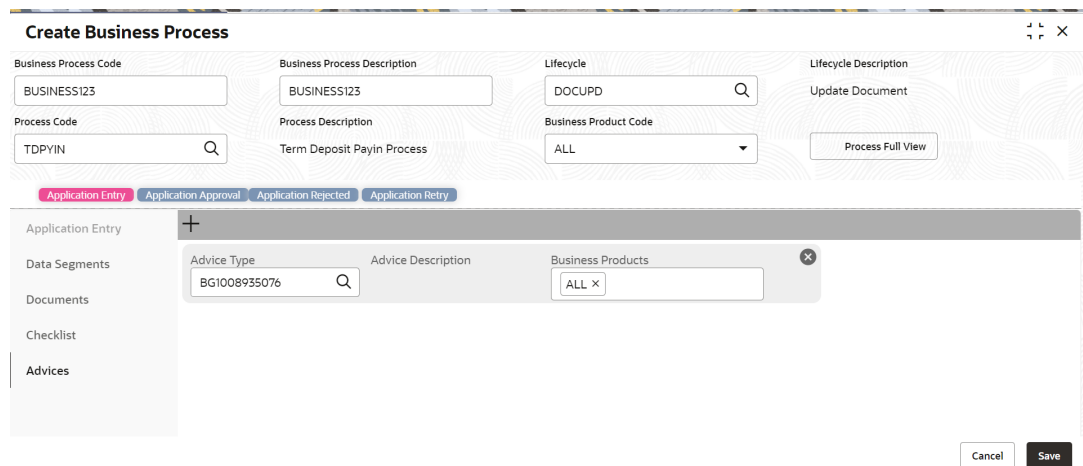
- On the **Checklist** segment, specify the fields. For more information on fields, refer to the field description table.

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

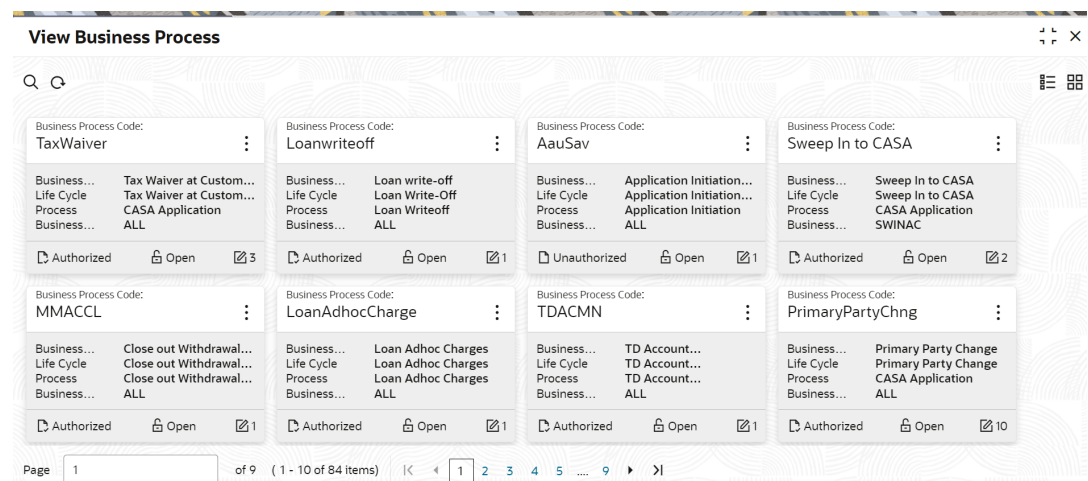
Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

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

2. 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

3. Click **Save**.

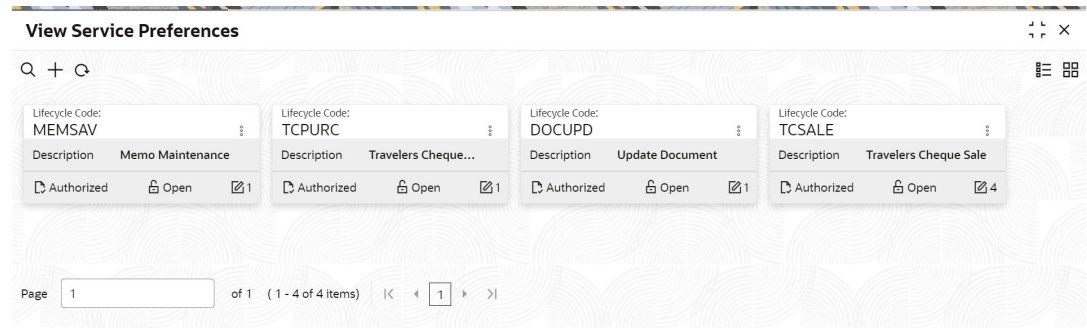
2.4.2 View Service Preferences

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 Bulletin Board Maintenance

This topic helps you to create, view, modify, or delete the bulletin messages.

This topic contains the following subtopics:

- [Create Bulletin](#)
This topics helps you to create, view, modify, or delete the bulletin messages.
- [View Bulletin](#)
This topic describes the systematic instructions to View or Modify the Bulletin Message.

2.5.1 Create Bulletin

This topics helps you to create, view, modify, or delete the bulletin messages.

However, Joint account holders share equal responsibility for charges or any other liability arising from holding such accounts.

To create bulletin:

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

Create Bulletin screen is displayed.

Figure 2-15 Create Bulletin

The screenshot shows the 'Create Bulletin' form with the following details:

- Message Type:** Alert
- Start Date:** Feb 1, 2023
- Expiry Date:** (empty)
- Subject:** Payment Due
- Message:** (empty text area)
- Attachments:** Drop files here or click to select. A file named 'Document.txt' is listed.
- User Role Mapping Table:**

User / Role	ID	Name	Action
User	CASAUSER2	CASAUSER2	[Trash icon]

2. On the **Create Bulletin** screen, specify the fields.

Note

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

Table 2-15 Create Bulletin - Field Description

Field	Description
Message Type	Select the message type from the drop-down list. The available options are: <ul style="list-style-type: none"> Alert - Select this option if the message requires immediate attention from the users. When this option is selected, the Bulletin message is represented with Alert icon on the widget. Information - Select this option if the bulletin is for information purposes only. When this option is selected, the Bulletin message is represented with Information icon on the widget.
Start Date	Select the date from which the bulletin message displays on the widget. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be lesser than the current business date.</p> </div>
End Date	Users can specify the expiry date of the bulletin message. Once the bulletin message reaches the expiry date, the message gets removed from the bulletin board widget.
Subject	Enter a brief description of the bulletin message.
Message	Enter a detailed description of the message.
Attachments	You can attach relevant documents using this option. You can either drag and drop files into the space provided or select documents from your local drive. You can preview or delete an attachment before submitting the transaction for authorization.

- To preview an attached document, click the document link.

The **Document Uploaded** pop up window is displayed.

Note

The document preview is available only to those document types that support the preview feature by default. Where the preview feature is not supported, click on **Download** button to download the attached document before viewing.

- Click the **Close** icon to close the **Document Uploaded** pop up window.
- User can target bulletin messages towards user groups or specific users. Using the **User Role Mapping** table, User can configure User Roles or Users to a particular bulletin.
- Click the **Add** icon to specify User Role or User mapping to the bulletin message.

Note

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

Table 2-16 User Role Mapping - Field Description

Field	Description
User/Role	Select User/Role from the drop-down list.
ID	When User is selected, click the search icon to view the User Mapping pop-up window. By default, this window lists all the Users present in the system. User can search for a specific User by providing User, or Username and click Fetch . When Role is selected, click the search icon to view the Role Mapping pop-up window. By default, this window lists all the Roles present in the system. You can search for a specific Role by providing Role or Role Name and click Fetch .
Name	User or Role name is displayed based on the user id or role id selected.
Actions	Displays the Delete icon, to remove the respective user or role.

7. After the message is created, the status of the message is updated as **Active** or **Awaited**.

System updates the status of the Bulletin message as **Active** if the start date is equal to the current business date.

Note

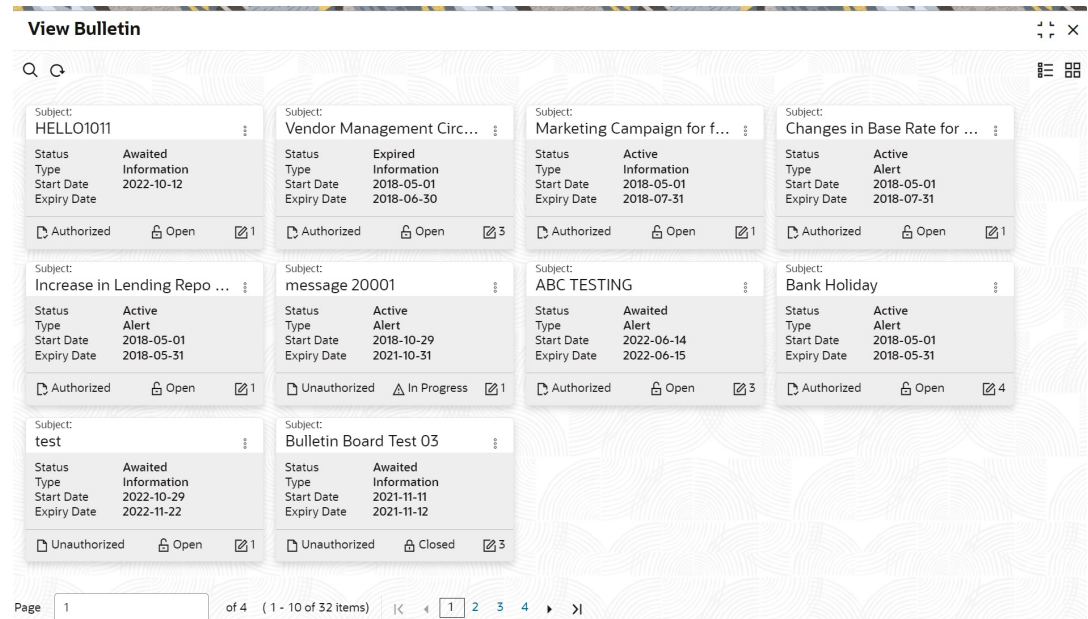
If the Start Date is future date, then the status of Bulletin message is updated as **Awaited** until the date is reached. The system automatically updates the status to **Active** once the start date is reached

2.5.2 View Bulletin

This topic describes the systematic instructions to View or Modify the Bulletin Message.

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

View Bulletin screen is displayed.

Figure 2-16 View Bulletin

2. On **View Bulletin** screen, the system displays all the bulletin messages with status:
 - a. Awaited
 - b. Active
 - c. Paused
 - d. Expired
3. On the **View Bulletin** screen, user can search for specific bulletin using the **Search** icon. user can use any of the following options to search:
 - a. Message Type
 - b. Message Status
 - c. Message Reference Number
 - d. Subject
 - e. Start Date
 - f. Expiry Date
 - g. Authorization Status
 - h. Record Status
4. After the input of any options mentioned above, click the **Search** button.
5. Click the **Action** icon to display the following options:
 - a. Unlock
 - b. Authorize
 - c. Delete
 - d. Close
 - e. Copy
 - f. View

- To modify an existing bulletin message, click the **Unlock** option from the **Action** icon. The **Bulletin Message** screen is displayed.

Figure 2-17 Bulletin Message

Bulletin Message Errors & Overrides

Message Type: Information Start Date: Oct 12, 2022 Expiry Date:

Message Status: Awaiting Message Reference Number: BTN180890461

Subject: HELLO1011

Message: TESTING MESSAGE

Attachments: Drop files here or click to select

User Role Mapping

User / Role	ID	Name	Action
Role	CASA_OFFICER	CASA OFFICER ROLE	
Role	CASA_ALL	CASA ALL ROLES	
Role	CASA_SUPERVISOR	CASA SUPERVISOR ROLE	
Role	ALL_ROLE	ALL_ROLES	

Page 1 of 1 (1-4 of 4 items) Audit Cancel Save

- To view the bulletin message, click the **View** option from the **Action** icon. **Create Bulletin** screen is displayed.

Note

On the create bulletin screen, all the fields are non-editable.

- To replicate an existing bulletin, click the **Copy** option from the **Action** icon.
- To permanently delete the existing bulletin, click the **Delete** option from the **Action** icon.
- On **View Bulletin** screen, the system displays all the bulletin messages with status

Note

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

Table 2-17 Tax Deducted at Source Inquiry - Field Description

Field	Description
Customer ID	Enter the Customer ID or click the search icon to view the Customer ID pop-up window. By default, this window lists all the Customer ID's present in the system. User can search for a specific Customer ID by providing Customer Number or Customer Name and click on the Fetch button.
Customer Name	Customer Name is displayed based on the Customer ID selected.
Account Number	User can enter a specific account number of the customer and search Tax Deducted at Source details or click the drop-down list to select the available account numbers listed for the customer id to search the Tax Deducted at Source details. Note: This is an optional field.
Financial Year	By default, the current financial year is displayed in this field. User can select the previous financial years from the drop-down. The system displays the Tax Deducted at Source details financial year-wise.
Branch	The system displays the Branch Code based on the account number.
Account Number	The system displays the Account Number.
Account Name	The system displays the Account Name.
Interest Amount	The system displays the Credit interest on the account.
Taxation Date	The system displays the date of the tax application on the account.
Tax Amount	The system displays the Tax amount calculated on the credit interest.

2.6 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 2-18 Memo Maintenance

Note

The fields marked as Required are Mandatory.

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

Figure 2-19 Memo Maintenance Details

The screenshot shows the 'Memo Maintenance' interface. At the top, there are tabs for 'Memo', 'Remarks', and 'Documents'. Below the tabs, there are input fields for 'Create memo for' (Account Number: B01M000000071), 'Account Name' (PHIL FRANZ), and a search icon. The main area is titled 'Memo Details' and contains an 'Add Memo' button. Below this is a table with columns 'Message' and 'Action'. The message is 'Get Instant personal Loan at 9.9% p.a.' and the action column contains edit and delete icons. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Note

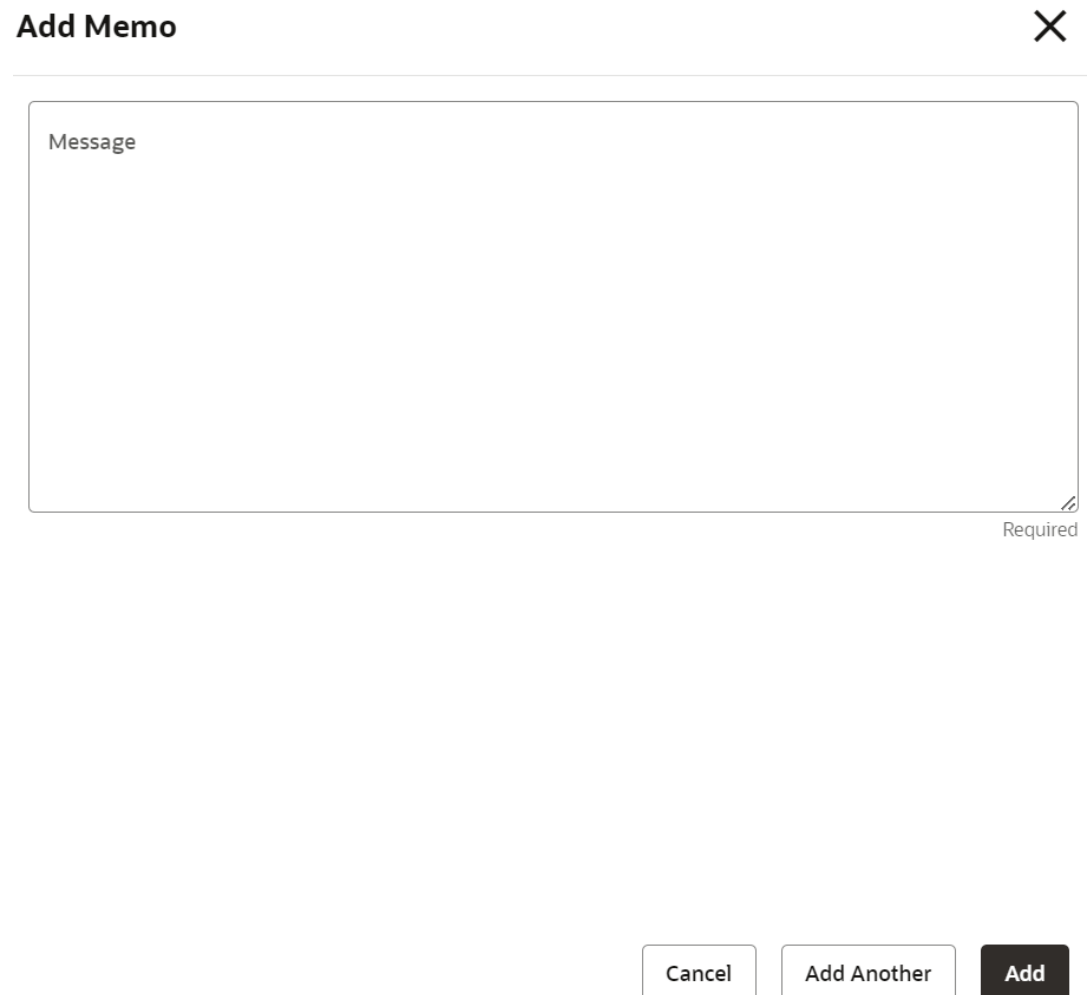
For more information on fields, refer to the field description table.

Table 2-18 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.

- Click **Add Memo** in the **Memo Maintenance** screen.
The **Add Memo** screen is displayed to specify the memo message.

Figure 2-20 Add Memo



The screenshot shows a modal dialog box titled "Add Memo" with a close button (X) in the top right corner. The main content area is a large text input field labeled "Message" with a "Required" indicator at the bottom right. Below the text area are three buttons: "Cancel", "Add Another", and "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.

2.7 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

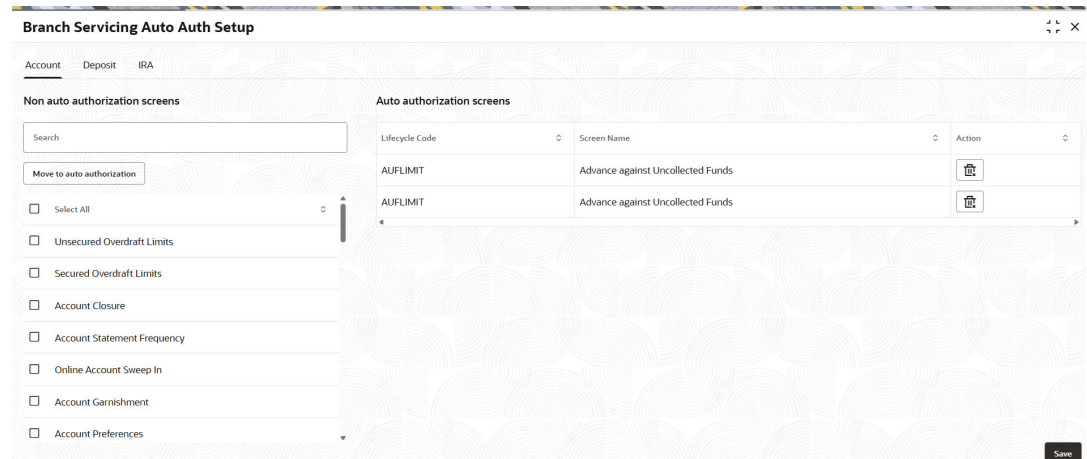
The fields marked as **Required** are mandatory.

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 2-21 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 2-19 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:

- [Dashboard](#)
This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users which helps the user in managing the transaction life cycle of different activities in an efficient manner.
- [Account Creation](#)
This topic provides the account creation details for the Retail Accounts.
- [Servicing Charge](#)
You can configure online service charge configure account servicing screens. The system validates the charge amount against the account balance when you modify or waive the charge details. You can define multiples charges for the servicing transactions.
- [Customer Information](#)
Customer information includes Customer Name, Customer Id, and KYC details. Based on the selection of the account number in a screen, the Customer Information is displayed in a widget, to the right of a screen.
- [Account View](#)
Under the **Account View** menu, user can view and perform various vital transactions on an account.
- [Maintenance](#)
Under the **Maintenance** menu, user can maintain the details of an account.
- [Statement](#)
Under the **Statement** menu, User can perform the required actions related to statement of an account.
- [Status Update](#)
Under the **Status Update** menu, User can update the status of an account.
- [Limits](#)
Under the **Limits** menu, User can perform actions related to limits for an account.
- [Amount Block](#)
Under the **Amount Block** menu, User can perform the amount block related actions for an account.
- [Check Book](#)
Under the **Check Book** menu, User can perform the check book related actions for an account.
- [Inquiry](#)
Under the **Inquiry** menu, User can perform inquire the details of an account.
- [Standing Instructions](#)
This topic describes about the standing instructions. Under the **Standing Instructions** menu, you can perform the standing instruction related actions for an account.
- [Access Restriction](#)

- [Death Claim Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of death claim in Oracle Banking Retail Accounts.
- [Inactive, Dormancy, and Escheatment Marking based on Last Contact Date \(LCD\) in Oracle Banking Retail Accounts](#)
This topic describes about the processing of inactive, dormancy, and escheatment marking based on last contact date in Oracle Banking Retail Accounts.
- [Overdraft Protection/Sweep-in in Oracle Banking Retail Accounts](#)
This topic describes about the processing of overdraft protection/sweep-in in Oracle Banking Retail Accounts.
- [Escheatment Processing in Oracle Banking Retail Accounts](#)
This topic describes about the processing of escheatment in Oracle Banking Retail Accounts.
- [Effective Dates for Address Types in Oracle Banking Retail Accounts](#)
This topic describes the effective dates for the address types in Oracle Banking Retail Accounts.
- [Multiple Guardians or Custodians in Oracle Banking Retail Accounts](#)
This topic describes the multiple guardians or custodians in Oracle Banking Retail Accounts.
- [Account Profile Questionnaire Capture in Oracle Banking Retail Accounts](#)
This topic describes about the account profile questionnaire capture in Oracle Banking Retail Accounts.
- [Notes and Memos in Oracle Banking Retail Accounts](#)
This topic describes the notes and memos in Oracle Banking Retail Accounts.
- [FIDM Processing in Oracle Banking Retail Accounts](#)
This topic describes about the processing of FIDM in Oracle Banking Retail Accounts.
- [OFAC Processing in Oracle Banking Retail Accounts](#)
This topic describes about the processing of OFAC in Oracle Banking Retail Accounts.
- [Regulation D Processing in Oracle Banking Retail Accounts](#)
This topic describes about the processing of Regulation D in Oracle Banking Retail Accounts.
- [Regulation DD Processing in Oracle Banking Retail Accounts](#)
This topic describes about the processing of Regulation DD in Oracle Banking Retail Accounts.
- [Regulation E Processing in Oracle Banking Retail Accounts](#)
This topic describes about the processing of Regulation E in Oracle Banking Retail Accounts.
- [Back-up Withholding Tax in Oracle Banking Retail Accounts](#)
This topic describes about the processing of back-up withholding tax in Oracle Banking Retail Accounts.
- [FDIC Modernization in Oracle Banking Retail Accounts](#)
This topic describes about the processing of FDIC Modernization in Oracle Banking Retail Accounts.
- [Staff Restrictions](#)
- [Business Events in Oracle Banking Retail Accounts](#)
This topic describes about the processing of business events in online for Oracle Banking Retail Accounts.
- [Tax Forms in Oracle Banking Retail Accounts](#)
This topic describes about the processing of tax forms in Oracle Banking Retail Accounts.

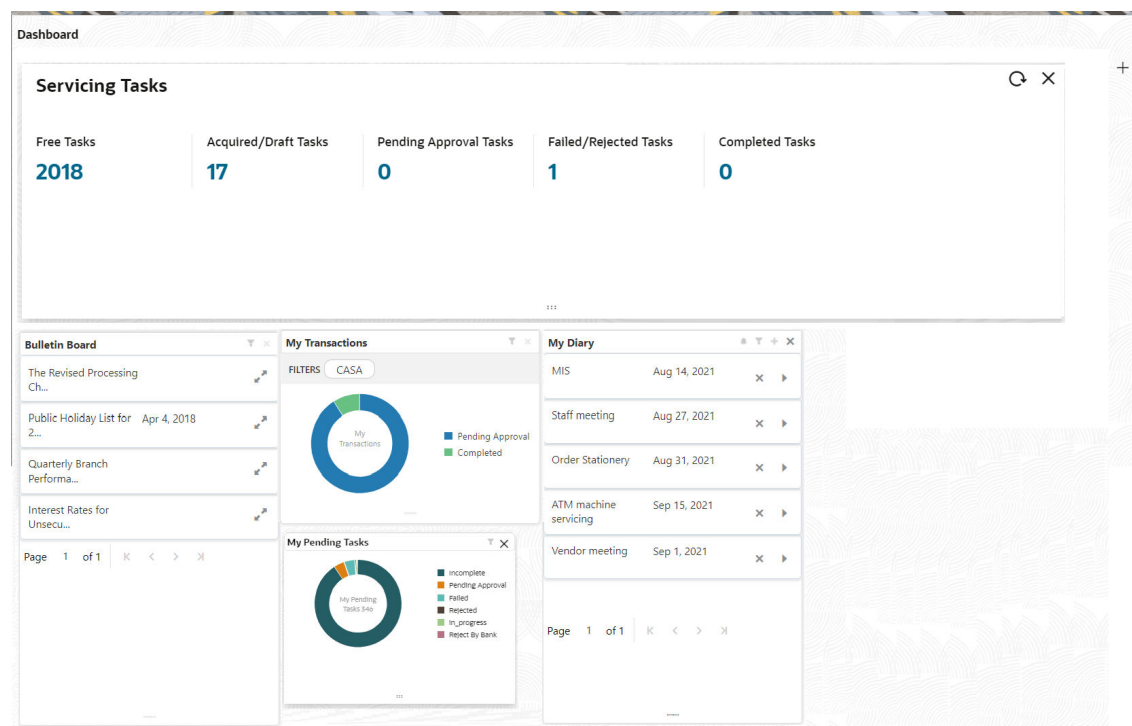
- [Auto-Closure of Account Basis Balance Threshold in Oracle Banking Retail Accounts](#)
This topic describes about the auto-closure of an account basis balance threshold in Oracle Banking Retail Accounts.

3.1 Dashboard

This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users which helps the user in managing the transaction life cycle of different activities in an efficient manner.

The Dashboard is used to visualize the data by graphically representing them using a doughnut wheel. In Dashboard the filters are used to narrow down the data to the transaction level.

Figure 3-1 Dashboard



The Dashboard displays widgets for which access is granted to the user. Following widgets are available in the Account Dashboard and described in the sub-sections:

- [Servicing Tasks](#)
This topic describes the process of viewing, acquiring, releasing, and tracking the transactions that was performed during the day.
- [Bulletin Board](#)
This topic describes the systematic instruction about the Bulletin Board widget in Dashboard.
- [My Diary](#)
This topic describes the systematic instruction about the My Diary widget in Dashboard.

- [My Pending Tasks](#)
This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

3.1.1 Servicing Tasks

This topic describes the process of viewing, acquiring, releasing, and tracking the transactions that was performed during the day.

The Servicing Tasks widget provides an overall view of the servicing transaction status for the day and the activities to be completed during the day without having to refer for information in different pages.

Based on the user rights, user can view the count of transactions categorized as free tasks, acquired, or pending tasks, tasks awaiting approval, rejected or failed tasks, and completed tasks. User can search for or filter a particular transaction and drill down to the transaction level to execute it under each category.

1. On the **Dashboard** screen, the **Servicing Tasks** widget is displayed:

Figure 3-2 Servicing Tasks

Servicing Tasks				
Free Tasks	Acquired/Draft Tasks	Pending Approval Tasks	Failed/Rejected Tasks	Completed Tasks
2453	151	9	7	0

2. In the Servicing Tasks widget, view the details. For more information on fields, refer to the field description table.

Table 3-1 Servicing Tasks - Field Description

Field	Description
Free Task	Displays the number of free tasks available either for editing or claiming based on the rights. If the user clicks on a number, the system performs the action on the task. If the user lacks authorization rights, the system displays a zero instead.
Acquired/Draft Tasks	Displays the tasks that have been acquired for authorization and tasks where a servicing screen was launched, actions were performed, and were saved and closed to be continued later. Depending on user Authorization rights, user can acquire the tasks from Free Tasks for further processing if the user have Maker rights. If yes, then the draft numbers are populated. The Acquired/Draft Tasks counts are displayed in the My Pending Tasks page too. They can be identified as tasks in Approval and Incomplete status respectively. Also, if a transaction is rejected or when it fails, the number is also populated in this field.

Table 3-1 (Cont.) Servicing Tasks - Field Description

Field	Description
Pending Approval Tasks	<p>Displays the number of approvals pending for the transactions. The values in this field are displayed in following two scenarios:</p> <ul style="list-style-type: none"> • Pending approval tasks are those which the maker has submitted and the initiation task is completed. Once the initiation is complete, user will find the task on the free task page for approval. Hence, the value in this field represents those tasks that are completed by the maker but are yet to be authorized or actioned further. • The maker and the first authorizer will display this field after a transaction has been approved in a multi-auth set up. So, there is a track of the transaction count that each role has performed during the day.
Failed/Rejected Tasks	<p>Displays the number of transactions that are failed or rejected. The following are the scenarios, where the transactions that are failed and rejected are displayed, based on the rights:</p> <ul style="list-style-type: none"> • In case of maker, when the authoriser rejects a transaction, then the transaction is sent back to the maker. The maker's transaction has been rejected and is now displayed as such on the My Pending Tasks page. • If a transaction fails host validation during authorization, then the authorizer updates its status to Failed and displays it on the My Pending Tasks page.
Completed Tasks	<p>Displays the transactions that are completed from maker as well as checker perspective.</p>

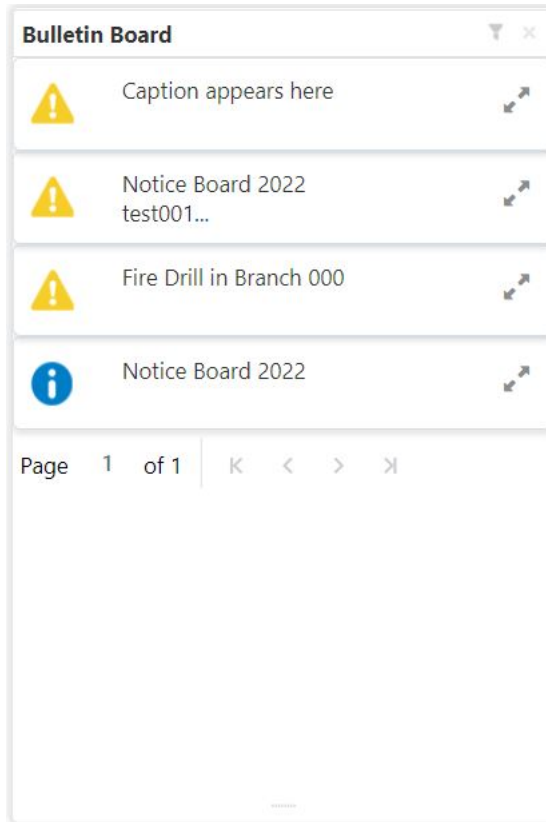
3.1.2 Bulletin Board

This topic describes the systematic instruction about the Bulletin Board widget in Dashboard.

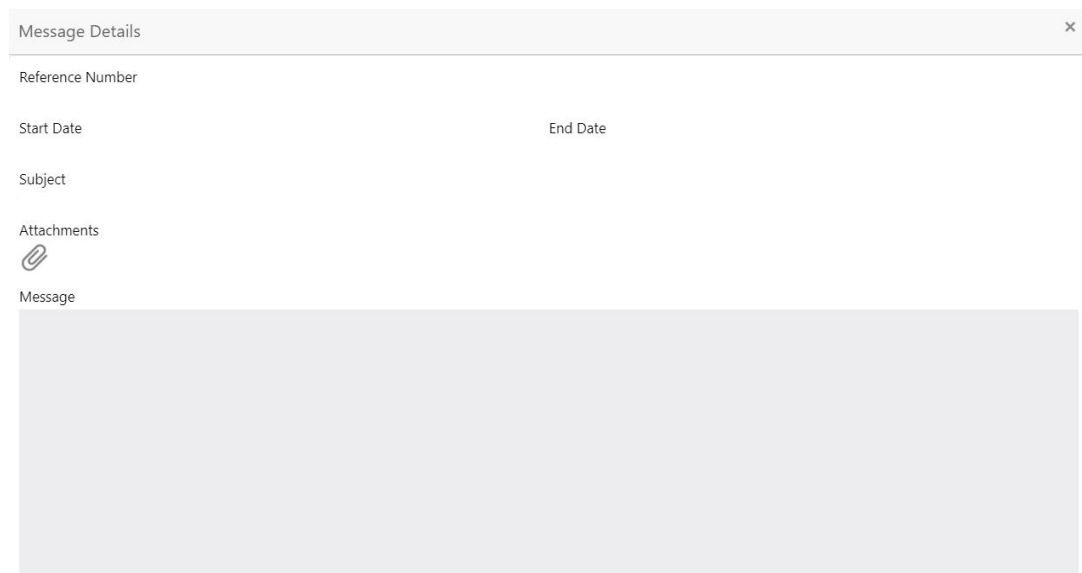
The Bulletin Board widget posts all messages about the business in between the bank and its customers. If the bulletin message is Alert, the **Alert** icon is displayed and if the bulletin message is information, the **Information** icon is displayed.

The messages are:

- Public news and its messages
- Bank policies and notices
- System Messages like system downtime information, network failures, etc.

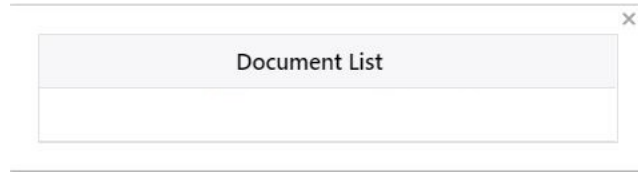
Figure 3-3 Bulletin Board

1. To view the details of the bulletin, click the **Expand** icon. The **Message Details** pop-up window is displayed.

Figure 3-4 Message Details

- Click the **Attachments** icon, to view the list of attachments.
The **Document List** pop-up window is displayed.

Figure 3-5 Document List



- Click the attachment to view the document.
- Click the **Filter** icon to filter the bulletin board based on Reference Number, Start Date, End Date. For more information on fields, refer to the field description table.

Table 3-2 Bulletin Board-Filter - Field Description

Field	Description
Reference Number	Enter the Reference Number or click the search icon to view the Reference Number pop-up window. By default, this window lists all the Reference Numbers present in the system. User can search for a specific Reference Number by providing Reference Number , and click on the Fetch button.
Start Date	Click on the adjoining calendar icon and specify the Start Date .
End Date	Click on the adjoining calendar icon and specify the End Date .

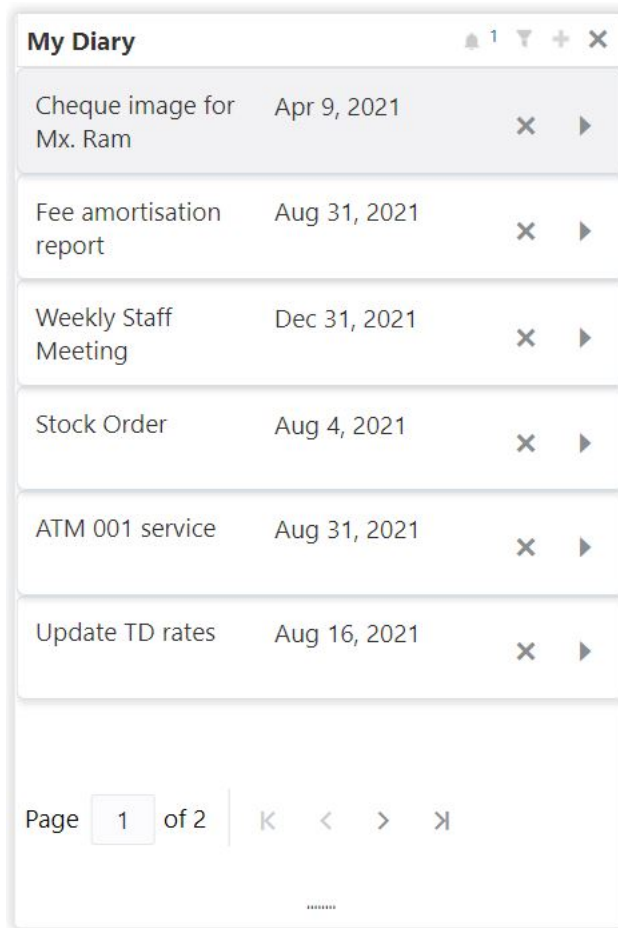
- Click the **Filter** button.
The applied Filters will appear in the band within the widget.
- To remove the filters, click the **Filter** icon, and then click **Clear**.

3.1.3 My Diary

This topic describes the systematic instruction about the My Diary widget in Dashboard.

My Diary widget helps users to keep a record of activities that they would perform in the near future or perform at regular intervals. This widget allows users to set reminders, define a frequency for reminders as well as define an end date to the event.

Figure 3-6 My Diary



1. Click the **Filter** icon to filter the events based on due date.

Note

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

Table 3-3 My Diary-Filter

Field	Description
Filter By Due Date	Click on the adjoining calendar icon and specify the Due date.

2. The dairy event within the widget will show the Title and the End-Date. Click the **Expand** icon to view or edit the diary event.
3. When the user defines the reminder date for a dairy event, the bell icon with the number of reminder events will be displayed. Click the **Bell** icon to view the events that are due for the day.
4. Click the **Add** icon to create a new Diary event
Add Event pop up screen is displayed.

Figure 3-7 Add Event

The screenshot shows a modal window titled "Add Event" with a close button (X) in the top right corner. The form contains the following fields:

- Title:** A text input field with the placeholder text "Please enter Heading".
- Message:** A larger text input field for details.
- Reminder:** A date selection field with a calendar icon on the right.
- Reminder Frequency:** A field with a dropdown arrow and two buttons for increasing and decreasing the frequency.
- End Date:** A date selection field with a calendar icon on the right.

At the bottom of the modal are two buttons: "Cancel" and "Save".

5. On **Add Event** pop up screen, specify the fields.

Note

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

Table 3-4 My Diary-Add Event

Field	Description
Title	Enter an appropriate title for the diary event. When event is saved, the title appears on the widget.
Message	Enter details about the diary event.
Reminder	Click on the adjoining calendar icon and specify the reminder date.
Reminder Frequency	Users can define a reminder frequency for the diary event in Days, Months, or Years. By using the increment and decrement button, the frequency can be increased or decreased.

Table 3-4 (Cont.) My Diary-Add Event

Field	Description
End Date	<p>Click on the adjoining calendar icon and specify the End date. On this date, the event will be removed from the widget.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If the Due Date is not specified, the event remains in the widget indefinitely.</p> </div>

6. Click the **Filter** button.
The applied Filters will appear in the band within the widget.
7. To remove the filters, click the **Filter** icon and click the **Clear** button.

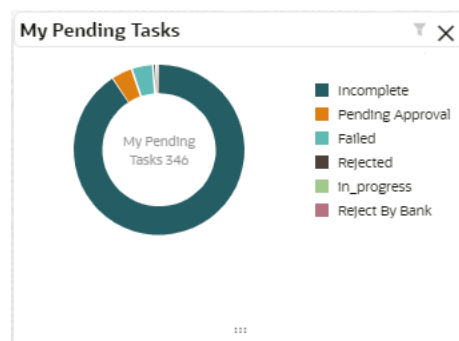
3.1.4 My Pending Tasks

This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

My Pending Tasks widget provides the user list of transactions that are in different statuses such as rejected, failed, and incomplete. Users can click on each section of the widget to access the transactions and proceed to complete them.

My Pending Tasks doughnut is classified as follows:

- Failed
- Incomplete
- Rejected

Figure 3-8 My Pending Tasks

1. To view the Pending Tasks, hover the mouse on each section of the doughnut.
2. Click the **Filter** icon to display the transactions based on process name.

Note

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

Table 3-5 My Pending Tasks-Filter

Field	Description
Process Name	Enter the Process Name or click on the search icon to select the processes available under a particular sub-domain.

- Click the **Filter** button.
The applied Filters will appear in the band within the widget.
- To remove the filters, click the **Filter** icon and click the clear button.

3.2 Account Creation

This topic provides the account creation details for the Retail Accounts.

For the detailed explanation on the savings account and current account creation, refer to the following user guides under the *Oracle Banking Origination* product.

- *Current Account Origination User Guide*
- *Savings Account Origination User Guide*

If a user searches for accounts using a minor customer ID, whether directly or indirectly, by employing various search criteria like SSN, mobile number, or email, the accounts managed by the custodians will not appear. The user will be prohibited from conducting any transactions related to a minor account.

3.3 Servicing Charge

You can configure online service charge configure account servicing screens. The system validates the charge amount against the account balance when you modify or waive the charge details. You can define multiples charges for the servicing transactions.



Based on the charge maintenance, you can configure the charges in the following screens:

- **Account Address Update**
- **Activate Inactive/Dormant Account**
- **Check Book Status**
- **Stop Check Request**
- **Account Statement Frequency**
- **Beneficiary Details Update**
- **Joint Holder Maintenance**
- **Account Preferences**
- **Account Status Change**
- **View and Modify Stop Check Payment**
- **Account Closure**

To configure charge details:

- In the **Charge Details** section, view the required details.

Figure 3-9 Charge Details

Charge Code	Currency	Defaulted Amount	Modified Amount	Charge Details	Waiver
ADDCHR	USD	50	50		<input type="checkbox"/>
STAX	USD	5	5		<input type="checkbox"/>

Total Charge Amount in Local Currency: 55 Total Charge Amount in Account Currency: 55

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

Table 3-6 Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Defaulted Amount	Displays the defaulted charge amount.
Modified Amount	Displays the modified charge amount.
Charge Details	Displays the Details icon to view more details on the charge. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For more information, refer <i>View Charge Details</i>.</p> </div>
Waiver	Switch to toggle ON to waive the particular charge applied on the account. Switch to toggle OFF to retain the charges applied on the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To enabled the field, you need to double click in the field.</p> </div>
Total Charge Amount in Local Currency	Displays the total charge amount in local currency.
Total Charge Amount in Account Currency	Displays the total charge amount in account currency.

View Charge Details

- If you click the **Details** icon from the **Charge Details** field, the following section is displayed:

Figure 3-10 Charge Details

< >×

Charge Details

Charge Code
ADDCHR

Currency
USD

Charge Amount
USD 50

Charge in Transaction Currency
USD 50

Charge in Local Currency
USD 50

Basis
TXNAMT

Minimum Charge
5

Maximum Charge
100

Pricing Rule ID
PRCRULE300318_0000003002

Credit Account
313300010

Debit Account
DR_LEG

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

Table 3-7 View Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Charge Amount	Displays the charge amount on the account.
Charge in Transaction Currency	Displays the charge amount in transaction currency.
Charge in Local Currency	Displays the charge amount in local currency.
Basis	Displays the basis of the charge.
Minimum Charge	Displays the minimum charge amount applied on the account.
Maximum Charge	Displays the maximum charge amount applied on the account.
Pricing Rule ID	Displays the pricing rule ID applied on the charge.
Credit Account	Displays the credit account number.
Debit Account	Displays the debit account number.

- If there are multiple charges applied on the account, you can click the **Navigate** icon to move forward or backward, to view the details of a specific charge code.
2. Click **Close** icon, to close the section.

3.4 Customer Information


Customer information includes Customer Name, Customer Id, and KYC details. Based on the selection of the account number in a screen, the Customer Information is displayed in a widget, to the right of a screen.

To view the customer information:


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

Figure 3-11 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 3-8 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 3-8 (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	<p>Displays the current status of the account.</p> <p>Note: The possible account status are Active, Closed, and Overdue. Following status is displayed when there are combination of account status:</p> <ul style="list-style-type: none"> • If the account is Frozen and Dormant, then the status is displayed as Frozen. • If the account is Inactive and Frozen, then the status is displayed as Frozen.
Account Balance	Displays the total account 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, user can view the customer's basic information.



- To launch the Customer 360 screen, click .

3.5 Account View

Under the **Account View** menu, user can view and perform various vital transactions on an account.

This topic contains the following subtopics:

- [Account 360](#)
The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

3.5.1 Account 360

The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

Note

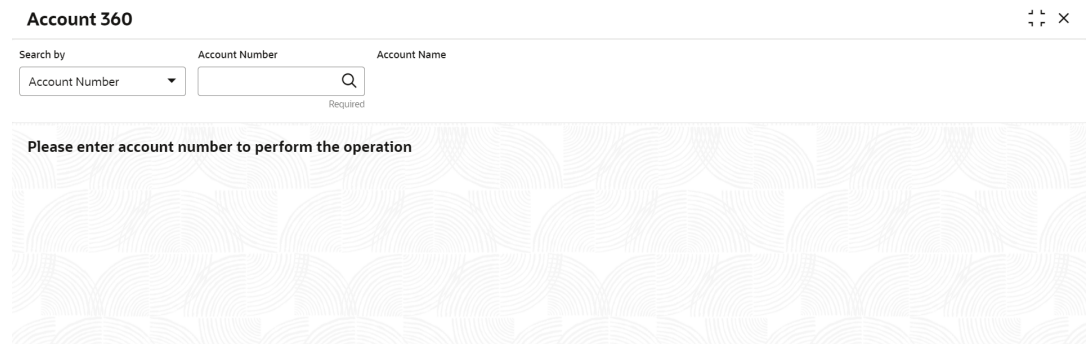
The fields marked as **Required** are mandatory.

To view the 360 account details:

1. On the **Home** screen, from **Retail Account Services**, under **Account View**, click **Account 360**, or specify **Account 360** in the Search icon bar.

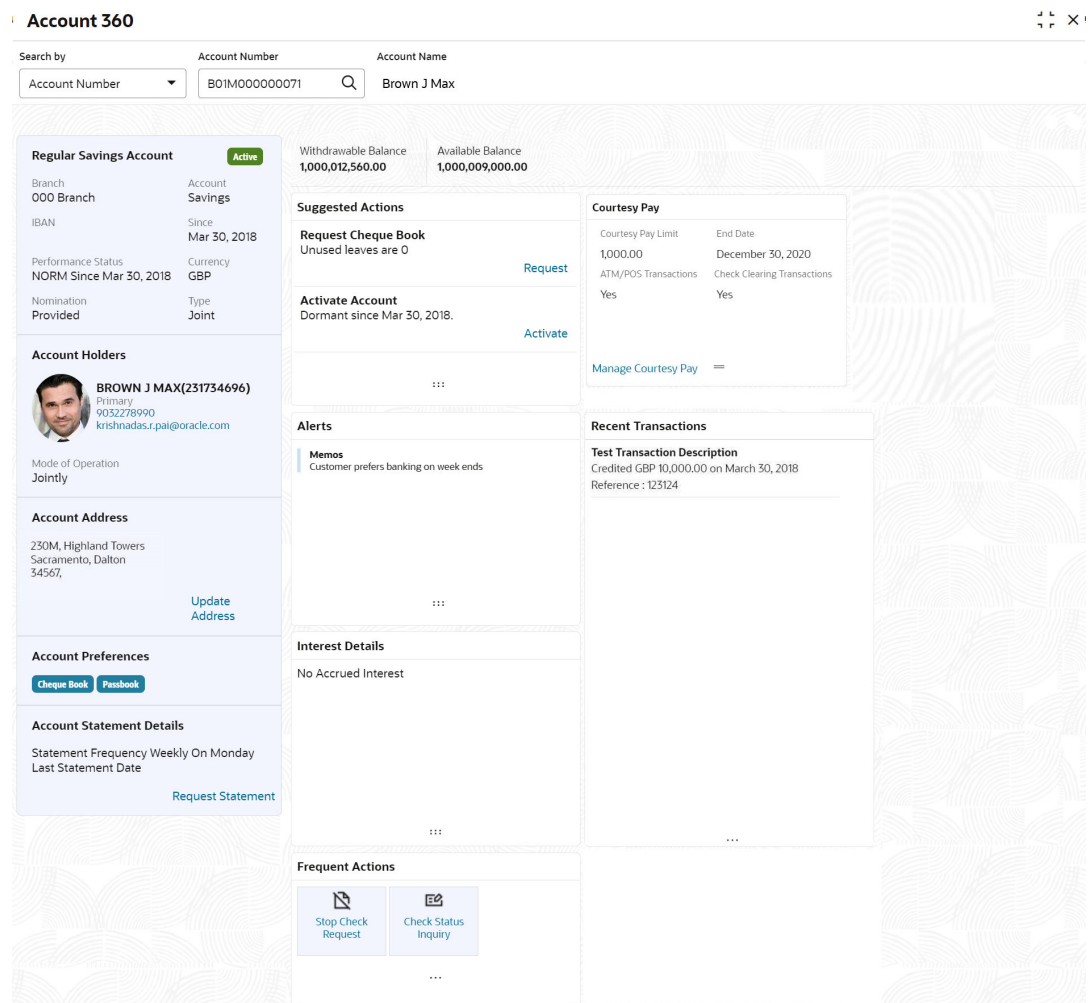
The **Account 360** screen is displayed.

Figure 3-12 Account 360



2. On **Account 360** screen, specify the account number.
- Account 360 details for account is displayed.

Figure 3-13 Account 360 Details for Active Account



- On **Account 360** screen, specify the fields.

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

Table 3-9 Account 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> <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>

- On the **Account 360** screen, click the **Refresh** icon to refresh the information on the screen.
- On the **Account 360** screen, click the **Hamburger** icon to browse the account services menu.
 - [Account Balance](#)
This topic helps the user to know the account balance details while performing account servicing transactions.
 - [Account Information](#)
This topic helps the user to know the account information details while performing account servicing transactions.
 - [Account Holder Details](#)
This topic helps the user to know the Account Holder details while performing account servicing transactions.
 - [Account Address and Account Preferences](#)
This topic helps the user to know the Account Address details and preferences enabled to the account.

- [Account Statement Details](#)
This topic helps the user to know the statement frequency and the last statement details for the account.
- [Suggested Actions](#)
This topic describes the systematic instruction about the Suggested Actions in Account 360 screen. The Suggested Actions widget in the Account 360 screen displays the account's upcoming events and pending actions. This helps the user to inform the account holder and take the required actions.
- [Alerts](#)
This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.
- [Courtesy Pay](#)
This topic helps the user to know the courtesy pay details for an account.
- [Recent Transactions](#)
This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.
- [Interest Details](#)
This topic describes about Interest Details in the Account 360 screen.
- [Frequent Actions](#)
This topic describes the about the Frequent Actions in the Account 360 screen. The Frequent Actions helps the user to perform account servicing related transactions from the account 360 view screen without navigating to the main menu.

3.5.1.1 Account Balance

This topic helps the user to know the account balance details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following details for the account balance:

- **Withdrawable Balance**
- **Available Balance**
- **Unutilized Limits**
- **Utilized Limits**

Figure 3-14 Account Balance

Withdrawable Balance	Available Balance	Unutilized Limits	Utilized Limits
1,000,012,560.00	1,000,009,000.00	1,000.00	9,000.00

3.5.1.2 Account Information

This topic helps the user to know the account information details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following account information details:

- Account Product Description

- Account Branch Description
- Account Status
- IBAN
- Account class Type (Savings/Current)
- Account Currency
- Account Opening Date
- Nomination Status
- Performance Status
- Account Type

Figure 3-15 Account Information

Regular Savings Account		Active
Branch 006 Branch	Account Savings	
IBAN	Since Mar 30, 2018	
Performance Status NORM Since Mar 30, 2018	Currency USD	
Nomination Provided	Type Single	

Note

Account status is displayed as Active, Inactive, Frozen, Dormant, Closure Initiated, or Closed based on account status.

Following status is displayed when there are combination of account status:

- If the account is frozen and Dormant, then the status is displayed as Frozen.
- If the account is Dormant and Closed, then the status is displayed as Closed.
- If the account is Inactive and Frozen, then the status is displayed as Frozen.

3.5.1.3 Account Holder Details

This topic helps the user to know the Account Holder details while performing account servicing transactions.

On the Account 360 screen, the system displays the following account holder details:

- Account holders photo
- Name
- Customer ID
- Account holder relation (Primary/Joint, first/Joint, other etc)
- Mobile Number with ISD code
- Email Id
- Mode of Operation

Figure 3-16 Account Holder

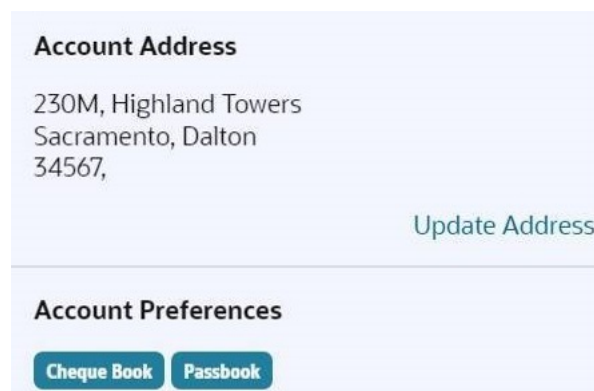


3.5.1.4 Account Address and Account Preferences

This topic helps the user to know the Account Address details and preferences enabled to the account.

On the **Account 360** screen, the Account Address widget displays the preferred communication address for the account.

Figure 3-17 Account Details



To update the account address, click **Update Address** hyperlink and the system displays the **Account Address Update** screen.

Note

For more information, refer [Account Address Update](#).

On the **Account Address Update** screen, user can modify the below details:

- Building
- Street
- City
- State
- Country
- Zip Code

3.5.1.5 Account Statement Details

This topic helps the user to know the statement frequency and the last statement details for the account.

The below account statement details are displayed:

- Account Statement Frequency and Cycle
- Last Statement Date

Figure 3-18 Account Statement Details



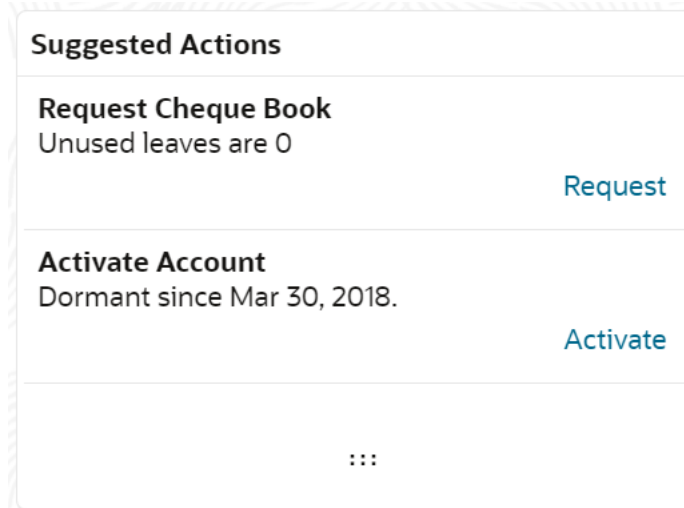
To generate the ad hoc account statement, click the **Request Statement** link.

3.5.1.6 Suggested Actions

This topic describes the systematic instruction about the Suggested Actions in Account 360 screen. The Suggested Actions widget in the Account 360 screen displays the account's upcoming events and pending actions. This helps the user to inform the account holder and take the required actions.

On the **Account 360** screen, the system displays the suggested actions for the account.

Figure 3-19 Suggested Actions



The suggested actions widget displays two suggested actions at a time. If more than 2 suggested actions are present for the account, the **View All** button is enabled to the user.

1. To view all the suggested actions, click on **View All** button.
2. Click the **Close** icon on the **Suggested Actions** pop-up window.
The view all display is closed.
3. On the **Suggested Actions** widget, the below cases are displayed. If no suggested actions are displayed, the system displays the message as **No Suggested Actions**.

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

Table 3-10 Suggested Actions - Field Description

Field	Description
Deliver Check Book	<p>Displayed, if any check book delivery is pending for the account at branch. To deliver the check book, click on Deliver button, and the Check Book Status screen is launched.</p> <p>The system displays the message with check book request date and status.</p> <p>For example, Requested on March 30, 2019, pending delivery.</p>
Request Check Book	<p>Displayed, if the number of pending check leaves are less than or equal to the specified limit at Account 360 parameter. By default the limit is 5 and can modify the value. To request new check book, click on Request button, and the Check Book Request screen is launched.</p> <p>For example, Unused leaves are 5.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The pending check leaves consider unused, stopped, and rejected checks. It excludes canceled and used checks.</p> </div>

Table 3-10 (Cont.) Suggested Actions - Field Description

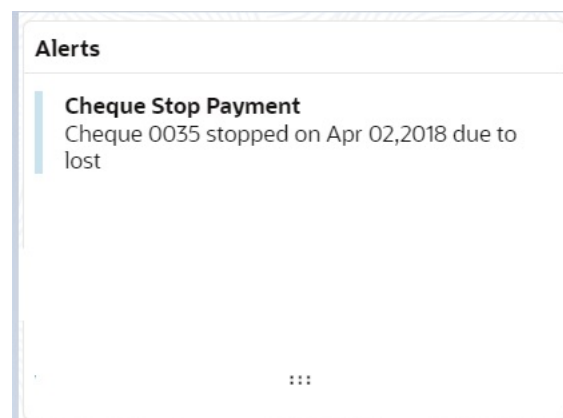
Field	Description
Activate Dormant Account	Displayed, if the account status is dormant. To activate the dormant account, click on the Activate button, and the Activate Dormant Account screen is launched. The system displays the message with a dormant date. For example: Dormant since Jan 10, 2022.

3.5.1.7 Alerts

This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.

1. On the **Account 360** screen, the system displays the alerts of any exceptions, memo, and warnings on the account.

Account Alert details are displayed.

Figure 3-20 Alerts

2. The alerts widget displays two alerts at a time. If more than 2 alerts are present for the account, the **View All** button is enabled to the user.
3. To view all alerts, click on **View All** button.
Alerts pop-up window is displayed.
4. Click the **Close** icon on the **Alerts** pop-up window.
Alerts pop-up window is closed.
5. On the **Alerts** widget, the below details are displayed.

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

Note

If no alerts are displayed, the system displays the message as **No Alerts**.

Table 3-11 Alerts - Field Description

Alerts	Description
Check Stop Payment	Displayed if any active stop payment is available on the account. The alert message displays the check number, Stop payment date, and stop payment reason. For example, check 0002 stopped on Jan 10, 2022 due to an incorrect amount.
Check Rejected	Displayed if any check clearing is rejected on the account. The alert message displays the check Number, Rejected date, and Reject reason. For example, check CHQ00000003023063 Rejected on Jan 15, 2022, due to Insufficient Balance.
Amount Block	Displayed if any active amount is blocked on the account. The alert message displays the Blocked amount, Date, and Block reason details. For example, GBP 10,000.00 blocked on Dec 10, 2021, due to legal notice.
Memo	Displayed if any active memo is maintained for the account. The memo message is displayed in the alert.
Debit Restricted	Displayed if any debit restriction is there for the account.
Credit Restricted	Displayed if any credit restriction is there on the account.

3.5.1.8 Courtesy Pay

This topic helps the user to know the courtesy pay details for an account.

If courtesy pay is enabled for an account, the below details are displayed:

- Courtesy Pay Limit
- End Date
- ATM/POS Transactions
- Check Clearing Transactions
- Manage Courtesy Pay

Figure 3-21 Courtesy Pay

Courtesy Pay	
Courtesy Pay Limit	End Date
1,000.00	December 30, 2020
ATM/POS Transactions	Check Clearing Transactions
Yes	Yes
Manage Courtesy Pay =	

To launch the courtesy pay maintenance screen, click **Manage Courtesy Pay** link.

3.5.1.9 Recent Transactions

This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.

1. On the **Account 360** screen, the system displays the Recent Transactions performed for the account.

Recent Transactions details for the account are displayed.

Figure 3-22 Recent Transactions

Recent Transactions
Test Transaction Description Credited GBP 10,000.00 on March 30, 2018 Reference : 123124
Test Transaction Description Credited GBP 1,000.00 on March 30, 2018 Reference : 123123
Test Transaction Description Credited GBP 1,000.00 on March 30, 2018 Reference : 123123

...

2. The Recent Transactions widget displays latest 5 transaction details at a time. If more than 5 transaction details are present for the account, the **View more** button is enabled to the user.
3. To view more Recent Transactions, click on **View more** button.

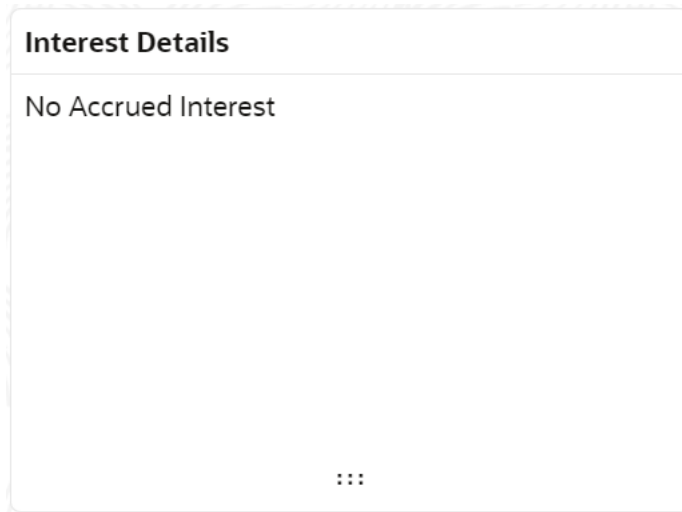
Account Transaction screen is displayed.

Note

In this view, 15 records are shown at a time and can be configured in Account 360 parameter.

3.5.1.10 Interest Details

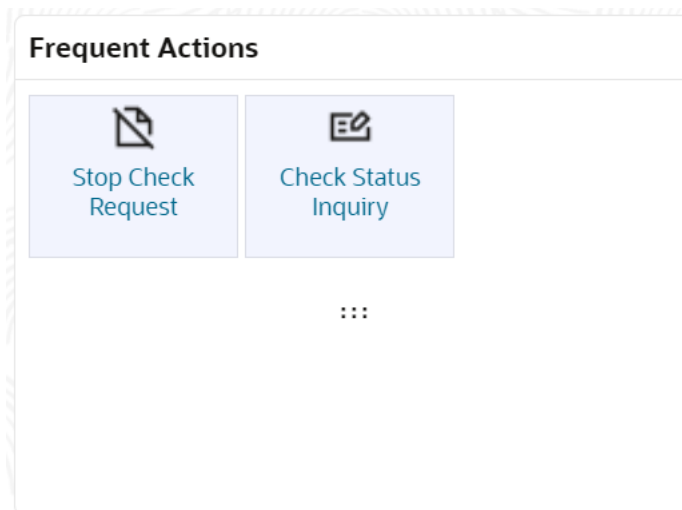
This topic describes about Interest Details in the Account 360 screen.

Figure 3-23 Interest Details

3.5.1.11 Frequent Actions

This topic describes the about the Frequent Actions in the Account 360 screen. The Frequent Actions helps the user to perform account servicing related transactions from the account 360 view screen without navigating to the main menu.

The Frequent Actions widget displays the frequently used account servicing transactions.

Figure 3-24 Frequent Actions

Note

A maximum of 6 transactions are allowed for frequent actions.

Users can configure the frequently used account servicing transactions screens.

When users click on the configured account servicing transactions, the system launches the related transaction screen by defaulting the account number.

Note

If any widget fails to fetch the details, the system displays the related error message and the retry option is provided to fetch the details.

3.6 Maintenance

Under the **Maintenance** menu, user can maintain the details of an account.

This topic contains the following subtopics:

- [Account Address Update](#)
This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.
- [Joint Holder Maintenance](#)
User can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Beneficiary Details Update](#)
You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.
- [Account Preferences](#)
You can set or modify the preferences for the Current Account and Savings Account using this screen.
- [Account Closure](#)
This topic describes about the process the account closure request.
- [Customer Relationship Maintenance](#)
The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

3.6.1 Account Address Update

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

Note

This screen is applicable only for IRA Accounts.

To update the account address:

1. On the **Home** screen, from **Retail Account Services**, under **Maintenance**, click **Account Address Update**, or specify the **Account Address Update** in the Search icon bar.

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

Figure 3-25 Account Address Update

Note

The fields marked as Required are Mandatory.

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

Figure 3-26 Account Address Update_Details

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

Table 3-12 Account Address Update - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Address Type	<p>Displays the type of address added such as Residential or Communication.</p> <p>Only the address type which is chosen as the preferred address for communication during account origination is displayed.</p>
Address	Displays the address details corresponding to the address type.
Start Date	<p>Displays the start date when a given communication address becomes effective.</p> <p>This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.</p>
End Date	<p>Displays the date when a given communication address ceases to be effective.</p> <p>This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.</p>
Action	<p>User can edit or delete the added address details.</p> <p>This is applicable only for temporary communication addresses. It is not applicable for Residential address types.</p>

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

Figure 3-27 Add Communication Address

Add Communication Address ✕

<p>Address Line 1/Building Name</p> <input style="width: 95%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>Address Line 2/Street Name</p> <input style="width: 95%; height: 25px;" type="text"/>
<p>Address Line 3/City/Town Name</p> <input style="width: 95%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>State</p> <input style="width: 95%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>
<p>Country</p> <input style="width: 95%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>Zip Code</p> <input style="width: 95%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>
<p>Start Date</p> <input style="width: 95%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>End Date</p> <input style="width: 95%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>

Note

The fields marked as Required are Mandatory.

Table 3-13 Account Address Update - Field Description

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

Table 3-13 (Cont.) Account Address Update - Field Description

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

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

The screen is successfully submitted for authorization.

3.6.2 Joint Holder Maintenance

User 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 an 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 Account Services** mega menu, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

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

Figure 3-28 Joint Holder Maintenance

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

Figure 3-29 Joint Holder Details

4. User can view the details of the account selected. For more information on fields, refer to the field description table.

Table 3-14 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Primary Holder	Displays the name of the primary holder of an account.
Mode of Operation	<p>Specify the mode of operation in the drop-down. The available options are:</p> <ul style="list-style-type: none"> • Former or Survivor Tenants by the Entirety • Tenants in Common • Single • Joint Tenants with Right of Survivorship <p>The options in the list is maintained in Retail Account Configurations.</p> <p>Note:</p> <ul style="list-style-type: none"> • If no joint holders are linked to the account, the system will display only Single. • The values in this field are based on maintenance in the Account Operating Instruction Type, where the Category is set as Joint. But there is one exception for the value Single, which is pre-shipped in the routing hub configuration.
Joint Holder Details	<p>This section displays the existing joint holder details.</p> <p>Note: 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.

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

User can add, edit, or delete a joint holder of an account. Also, User can convert a joint holder account to single holder account.

3.6.2.1 Maintain Joint Holder Details

User can add, edit, or delete a joint holder of an account. Also, User can convert a joint holder account to single holder account.

To maintain the joint holder details:

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

- **Add Joint Holder**

Note

Addition of joint holders to inactive and dormant accounts is not valid.

- Select the **Jointly** option from the **Mode of Operation** field.
- In the **Joint Holder Details** section, click **Add Joint Holder**.

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

Figure 3-30 Add Joint Holder Details

Add Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint And First

Start Date
02 Jun 2022

End Date
02 Jun 2023

Cancel Add Another Add

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

Table 3-15 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 to be added to the account.

- d. Click **Add**.
 - User 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 3-31 Joint Holder Details

Joint Holder Details					
Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001671	Jessica J Jacob	Joint And First	June 02 ,2022	June 02 ,2023	

- **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 3-32 Edit Joint Holder Details

Edit Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint And First

Start Date
02 Jun 2022

End Date
02 Jun 2023

Cancel Save

- b. User can update the 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](#).

2. Click **Submit**.

3.6.3 Beneficiary Details Update

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

Note

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

To update beneficiary details:

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

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

Table 3-16 Beneficiary Details Update – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Account Name	Displays the name of the account holder for the selected account number.
Payable-on-Death	<p>This option is to maintain a beneficiary to the account in the event of primary customer's death.</p> <p>When this switch is toggled ON, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.</p>
Beneficiary Details	<p>This section displays the details of the beneficiary added to an account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on adding a beneficiary, refer Add Beneficiary.</p> </div>
Beneficiary Name	Displays the name of the beneficiary added.
Relation Type	Displays the relationship of the beneficiary.
Date of Birth	Displays the beneficiaries date of birth.
Minor	Displays whether the beneficiary is a minor.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.

Table 3-16 (Cont.) Beneficiary Details Update – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

3.6.3.1 Add Beneficiary

User can add a beneficiary to an account.

Note

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

To add a beneficiary:

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

Figure 3-35 Add Beneficiary

Add Beneficiary
✕

Beneficiary Details

Beneficiary Type

Primary ▾

Customer ID

Q

Relation Type

Daughter ▾

Title

Miss. ▾

First Name

Mary

Middle Name

Last Name

R

Possession (%)

100 ▾ ▲

Date of Birth

November 19, 2018 📅

Minor

Yes

Address Details

Default Account Address

Address Line 1 /Building Name

Required

Address Line 2 /Street Name

Address Line 3 /City /Town Name

Required

State

Q

Required

Country

Q

Required

Zip Code

Required

Contact Details

Mobile Number

Email ID

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

Table 3-17 Add Beneficiary Details – Field Description

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

Table 3-17 (Cont.) Add Beneficiary Details – Field Description

Field	Description
Date of Birth	Select or specify the beneficiary's date of birth.
Minor	Displays whether the added beneficiary is a minor based on the date of birth selected or specified. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The minor status will be derived from the customer file.</p> </div>
Address Details	This section displays the fields to capture the beneficiary's address.
Default Account Address	Switch to toggle ON to default the account address specified. Switch to toggle OFF to not to default the account address specified.
Address Line 1/Building Name	Specify the building of the beneficiary.
Address Line 2/Street Name	Specify the street of the beneficiary.
Address Line 3/City/Town Name	Specify the city or town of the beneficiary.
State	Specify the state of the beneficiary or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the beneficiary.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

Note

A minor or emancipated minor can be a beneficiary without a guardian.

When a minor or an emancipated minor is added as a beneficiary to an account, the system displays a validation message indicating that a minor is being designated as a beneficiary. The user is given the option to either proceed with or decline the transaction. Providing guardian details for minor beneficiaries is optional.

3. Click Save.

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

4. Click Submit.

The screen is successfully submitted for authorization.

3.6.3.2 View Beneficiary Details

You can view the details of the beneficiary added to an account.

To view the beneficiary details:

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

Figure 3-36 View Beneficiary Details

View Beneficiary
✕

Beneficiary Details

Beneficiary Type
Primary

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

Address Details

Default Account Address
Off

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

Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

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

3.6.3.3 Edit Beneficiary Details

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

To edit a beneficiary:

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

3.6.4 Account Preferences

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

Note

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

To set the account preferences:

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

The **Account Preferences** screen is displayed.

Figure 3-37 Account Preferences

The screenshot shows the 'Account Preferences' interface. At the top right, there are buttons for 'Remarks', 'Documents', and window controls (maximize, refresh, close). Below the title bar, there are search fields for 'Account Number' and 'Account Name'. The 'Account Number' field is selected and has a search icon. Below the search fields, there is a message: 'Please enter account number to perform the operation'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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.

Note

The system validates if the check book facility is enabled for the account number specified at the product level. If it is not enabled, then an information message is displayed that check book facility is not available for the account.

The fields to set the preferences for the account are displayed.

Figure 3-38 Set Account Preferences

Account Preferences
Remarks Documents

Search by Account Number R01000000000083 Account Name Automation CASA Account

Customer Consent and Preferences

E-Sign Staff Account

Check Book Facility

Check Book Required

Preferred Communication Channel

Channel Name	Details	Type	Action
Address	55 East 10th Street, New York, NY 10003, United States	Residential	

Banking Channel Preference

Banking Channel	Channel Name	Action
ATM	ATM	

Customer Information

No Customer Image to display

Customer Id, Name
000936071, Kalpesh L Sansare NA

KYC Status Verified

Signature

Account Name Automation CASA Account R01	Account Branch Mode Of Operation
Account Status Active	Single
Actual Balance \$0.00	Account Balance \$0.00

9090909090

noreply@noreply.com

Address Of Communication
55 East 10th Street, New York, NY 10003, US

Figure 3-39 Preferred Communication Channel

Preferred Address ✕

Residential

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

Communication

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

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

Table 3-18 Account Preferences - Field Description

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

Table 3-18 (Cont.) Account Preferences - Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.6.5 Account Closure

This topic describes about the process the account closure request.

Note

This screen is applicable only for IRA Accounts.

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

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

The **Account Closure** screen is displayed.

Figure 3-40 Account Closure



Note

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

Table 3-19 Account Closure - Field Description

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

Table 3-19 (Cont.) Account Closure - Field Description

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

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

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

Note

The **Add Settlement Details** button will not be enabled if the account balance is zero, and will not be displayed if the settlement is already added.

Figure 3-42 Add Settlement Details - Account

Add Settlement Details

✕

Select Payout Mode

Account Ledger

Select Account Number

B01000000046073

Account Name
Jacob Mathew

Currency
GBP

R01000000043940

Account Name
Jacob Mathew

Currency
USD

R01000000043809

Account Name
Jacob Mathew

Currency
USD

R01000000044079

Account Name
Jacob Mathew

Currency
USD

Other

Search Account Detail

Account Number

🔍

Required

Cancel
Add

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

Table 3-20 Add Payout Details as an Account

Field	Description
Select Payout Mode	The Account mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the Account Number , Account Name , and Currency . User can select the account for payout. User can select Others from the widget to select any other accounts for payout.

Table 3-20 (Cont.) Add Payout Details as an Account

Field	Description
Search Account Detail	This will display, if you select Others from the widgets. click the Search icon to select from the list or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.

Figure 3-43 Add Settlement Details - Ledger

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Ledger Details

<p>Ledger Code</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="276000055"/>	<p>Description</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Liability GL"/>
---	--

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

Table 3-21 Add Payout Details as Ledger

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

6. Click **Submit**.

Figure 3-44 Account Closure - Validation Retry

Account Closure

Account Number: B0100000010954 Account Name: Jacob Mathew

Account Closure Stage: Validation (Failed) → Approve → IC Liquidation → Settlement → Close Account

Account Closure Request Failed
*TD Accounts using CASA account in Payout Segment [B0100000010955]

Account Details

Available Balance GBP 0.00	Accrued Interest GBP 0.00	Estimated Payout GBP 0.00	Closure Initiated December 7, 2018	Closure Status In Progress
-------------------------------	------------------------------	------------------------------	---------------------------------------	-------------------------------

Account Closure Reason
Closure Reason: Customer Service Issue

Settlement Details
There are no settlement details available

Audit Cancel Delete Retry

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

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

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

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

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

Note

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

7. Approve or Reject the account closure request.

On successful approval, the system initiate the below processes.

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

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

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

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

Note

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

3.6.6 Customer Relationship Maintenance

The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

Note

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

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

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

Figure 3-45 Customer Relationship Maintenance

The screenshot displays the 'Customer Relationship Maintenance' interface. At the top, there's a title bar with 'Customer Relationship Maintenance' and two buttons: 'Remarks' and 'Documents'. Below this, there's a search section with 'Search by' and two input fields: 'Account Number' (with a dropdown arrow) and 'Account Name' (with a search icon). A 'Required' label is positioned below the 'Account Name' field. A large message box in the center says 'Please enter account number to perform the operation'. At the bottom of the screen, there are four buttons: 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

Figure 3-46 Customer Relationship Maintenance Details

Customer Relationship Maintenance Remarks Documents ⌵ ×

Search by Account Number Account Name

Account Number: B01M00000071 Q Account Name: Michael J Hoffman


Primary Holder: PHIL WUKI FRANZ(0000008258) Mode Of Operation: Operated by Guardian

Relationship Details

Add Customer Relation

Customer Number	Customer Name	Role	Relationship	Actions
0000009976	HENRY RAYKOSIN MORSE	Guardian	FATHER	✎ 🗑️


Customer Information



Customer ID: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

Mode Of Operation: Single

Signature:  Q

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

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

Table 3-22 Customer Relationship Maintenance - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, 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>
Primary Holder	Once the account number is entered and tabbed out, the primary customer number and name is displayed.
Mode of Operation	<p>Select the value from the drop-down. The value are as follows:</p> <ul style="list-style-type: none"> • Operated by Guardian • Operated by Custodian <p>If a custodian or a guardian is being added as customer relationship, the mode of operation should also be chosen either as Operated by Custodian or Operated by Guardian respectively.</p>

Note

- If an account has only joint holders, the mode of operation in joint holder maintenance will be applicable.
- If an account has only a customer relationship, the mode of operation in customer relationship will be applicable.
- If an account has existing joint holders and a customer relationship, then the mode of operation in joint holders is defaulted into the customer relationship maintenance screen and it is non-editable.
- If joint holders are deleted from the account, the account will become a **Single** account, the user need to change the Mode of Operation.

4. Click **Add Customer Relation** button in the **Relationship Details** section.
The **Add Customer Relation** screen is displayed.

Figure 3-47 Add Customer Relation

Add Customer Relation ✕

Customer Number

Required

Role

Required

Relationship

Required

5. On **Add Customer Relation** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 3-23 Add Customer Relation - Field Description

Field	Description
Customer Number	<p>Enter the Customer Number or click the Search icon to view the Customer Number pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Number by providing Customer ID, or Customer Name and click Fetch.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The minor customer cannot be linked as a custodian or guardian.</p> <p>where a Primary account holder is a major, only Guardian is allowed to be added. Custodian and Guardian can be added either to a major or a minor account holder.</p> <p>The Customer Name is displayed below to this field once the customer number is selected.</p> </div>
Role	<p>Select the value from the drop-down. The values are as follow:</p> <ul style="list-style-type: none"> • Custodian • Guardian <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The value should be same for Role and Mode of Operation.</p> </div>
Relationship	Select the relationship type from the drop-down options.
Action	<p>Select the Edit icon to edit the details in Add Customer Relation screen.</p> <p>Select the Delete icon to delete the added relationship details.</p>

6. Click **Add** button to add the relationship details in **Customer Relationship Maintenance** screen.

7. Click **Submit**.

The screen is successfully submitted for authorization.

3.7 Statement

Under the **Statement** menu, User can perform the required actions related to statement of an account.

This topic contains the following subtopics:

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

- [Account Statement](#)
This topic describes the systematic instruction to generate a consolidated adhoc statement or view periodic statement that covers multiple accounts of a customer.
- [Masking of Account Number in Statements](#)
This topic describes the masking of account number in statements.

3.7.1 Account Statement Frequency

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

Note

This screen is applicable only for IRA Accounts.

To modify the account statement frequency:

1. On the **Home** screen, from **Retail Account Services**, under **Statement**, click **Account Statement Frequency**, or specify the **Account Statement Frequency** in the Search icon bar.

Account Statement Frequency screen is displayed.

Figure 3-48 Account Statement Frequency

Account Statement Frequency

Remarks Documents

Search by Account Number Account Name

Account Number BO1M000000071 Michael J Hoffman

Last Statement Date Frequency Annual December

Customer Information

Customer ID 000941891 Customer Name Michael J Hoffman

KYC Status Not Verified

Signature

Account Branch BO1 Mode Of Operation Single

Account Status Active Account Balance

500000001

N/A

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

Audit Cancel Save and Close Submit

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.

Table 3-24 Account Statement Frequency - Field Description

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

Table 3-24 (Cont.) Account Statement Frequency - Field Description

Field	Description
Frequency	<p>Users can modify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The available options are</p> <ul style="list-style-type: none"> • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily <p>For the Annual, Semiannual, Quarterly, and Daily cycles, the account statement will be generated on the last day of that cycle.</p> <p>For a weekly and fortnightly statement, the user can specify the day of the week on which account statements must be generated. To specify weekly and fortnightly statements, click on the adjoining drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Sunday • Monday • Tuesday • Wednesday • Thursday • Friday • Saturday <p>For monthly statements the user can specify the dates of the month, between 1 and 31(corresponding to the system date).</p> <p>For example:</p> <ul style="list-style-type: none"> • If the user selected the statement date to 30, then account statements will be generated on the last working day for months with < 30 days. • If the user sets the statement date to 31, then account statements will be generated on the last working day for months with <31 days. • If 30th or 31st is a holiday on the next working day the account statement gets generated.

4. Click **Submit**.

3.7.2 Account Statement

This topic describes the systematic instruction to generate a consolidated adhoc statement or view periodic statement that covers multiple accounts of a customer.

Note

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

To generate a statement:

1. On **Home** screen, from **Retail Account Services**, under **Statement**, click **Account Statement**, or specify the **Account Statement** in the Search icon bar.

The **Account Statement** screen is displayed.

Figure 3-49 Account Statement

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On **Account Statement** screen, specify the fields.
 - If from the **Statement Type** section, **Generate ad hoc statement** option is selected, then follow the steps below:
 - a. From the **List of Customer Accounts** field, select the account.
 - b. From the **Select Period** field, select the required period.
 - c. Click **Generate**.
 - If from the **Statement Type** section, **View periodic statement** option is selected, then follow the steps below:
 - a. From the **List of Customer Accounts** field, select the account.
 - b. Select the **Start Date** and **End Date**.
 - c. Click **Fetch**.

The multiple ad hoc statements can be generated on the same day. All the generated statements are displayed as tiles with account number and account name. Once the date moves to the next working day, all statements generated the previous day is cleared.

The **Account statement** section is displayed.

Figure 3-50 Account Statement Details

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

Table 3-25 Account Statement - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. Search options available in this field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Statement Type	<p>Select the required type of statement to be generated or viewed. The options are:</p> <ul style="list-style-type: none"> • Generate ad hoc statement • View periodic statement
List of Customer Accounts	<p>Select the account(s) from the list to generate the statement. The type of accounts that are displayed as follow:</p> <ul style="list-style-type: none"> • Accounts that are open and authorised. • Accounts where customer is the primary account holder. • Joint accounts where the customer is a joint holder. <p>The Account Name is displayed under each account number.</p>

Table 3-25 (Cont.) Account Statement - Field Description





Field	Description
Select Period	<p>Select the appropriate period for which the statement is to be viewed or generated. The options are:</p> <ul style="list-style-type: none"> • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Month • Current Month Plus Previous 6 Month • Date Range <p>By default, the related date will be defaulted while selecting the period is to be added.</p>
Start Date	<p>Select or specify the date from which the statement is to be generated.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the Date Range option is selected from the Select Period field.</p> </div>
End Date	<p>Select or specify the date till which the statement is to be generated.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the Date Range option is selected from the Select Period field.</p> </div>
Account statement	<p>This section displays the account statement details for the selected account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if user clicks the Generate button.</p> </div>
Status	Displays the current status of the statement.
Start Date	Displays the start date of the statement.
End Date	Displays the end date of the statement.
Generated On	Displays the date on which the statement is generated.
View	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to view the statement in PDF format.
AI Chat	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to initiate a chat with the AI.
AI Summary	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to view a summary of a particular statement.

Table 3-25 (Cont.) Account Statement - Field Description

Field	Description
Email	Displays the following icon: <ul style="list-style-type: none">  : Click to share a particular statement through an Email.

3.7.3 Masking of Account Number in Statements

This topic describes the masking of account number in statements.

In the United States, the requirement is to mask (hide) a portion of the account number in the statements being generated.

A bank-level configuration in Oracle Banking Retail Accounts allows the user to define if masking of account numbers is required on the statement and if yes, then the system allows the user to mask a set of characters as required in the account number when the same is displayed on the generated statement. For Example: If the account number is 10 characters and the number of characters to mask is 6 - then the account number is displayed as xxxxxx8376 in the statements.

Note

The masking of the account number is always from left to right for United States market.

Note

For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

3.8 Status Update

Under the **Status Update** menu, User can update the status of an account.

This topic contains the following subtopics:

- [Activate Inactive/Dormant Account](#)
You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.
- [Inactive and Dormancy Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.
- [Account Status Change](#)
This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.

3.8.1 Activate Inactive/Dormant Account

You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.

Note

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

Based on the configurations in Oracle Banking Retail Accounts for the inactive days, an account will move from Active status to Inactive and Dormant status automatically.

To update an account status:

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

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

Figure 3-51 Activate Inactive/Dormant Account

Activate Inactive/Dormant Account Remarks Documents

Search by Account Number Account Name

Account Number Required

Please enter account number to perform the operation

Audit Cancel Save and Close Submit

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

The account status details are displayed.

Figure 3-52 Activate Account

Activate Inactive/Dormant Account Remarks Documents

Search by Account Number Account Name

Account Number B01M000000071 Michael J Hoffman


Activate Inactive/Dormant Account

Account Status
Active

Change Account Status to


Inactive
 Dormant

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

4. On the **Activate Inactive/Dormant Account** screen, update the account status. For more information on fields, refer to the field description table.

Table 3-26 Activate Inactive/Dormant Account - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Activate Inactive/Dormant Account	This section displays the account status details.
Account Status	<p>Displays the current status of the account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Inactive • Dormant
Dormant Since	<p>Displays the date on which the account became dormant.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the account status is Dormant.</p> </div>
Inactive Since	<p>Displays the date on which the account became inactive.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the account status is Inactive.</p> </div>

Table 3-26 (Cont.) Activate Inactive/Dormant Account - Field Description

Field	Description
Change Account Status to	Displays . The options are: <ul style="list-style-type: none"> Active: This option is displayed, when the account status is Inactive or Dormant. Inactive: This option is displayed, when the account status is Active. Dormant: This option is displayed, when the account status is Active.

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.8.2 Inactive and Dormancy Processing in Oracle Banking Retail Accounts

This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.

In the United States, the inactive and dormancy parameters like Inactive/ dormancy days, and first and second notice prior days vary by State.

Inactive and Dormancy marking is automatic and is based on the inactive and dormancy days configured for the customer's residential address state.

State group parameter configuration by currency for Inactive, Dormancy, and Escheatment processing and mapping of the state group parameter code to the respective business product is done as part of Oracle Banking Retail Accounts configurations. The dormancy batch in Oracle Banking Retail Accounts will determine the inactive, and dormancy processing based on this state-wise configuration.

Note

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

3.8.3 Account Status Change

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

Note

This screen is applicable only for IRA Accounts.

To change account status:

1. On the **Home** screen, from **Retail Account Services**, under **Status Update**, click **Account Status Change**, or specify the **Account Status Change** in the Search icon bar. **Account Status Change** screen is displayed.

Figure 3-53 Account Status Change

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.

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

Table 3-27 Account Status Change - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Account Status	<p>The existing account statuses will be displayed and users can modify them (No Debit, No Credit, and Frozen) by enabling or disabling the toggle button.</p>

3.9 Limits

Under the **Limits** menu, User can perform actions related to limits for an account.

This topic contains the following subtopics:

- [Courtesy Pay Maintenance](#)
You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay Maintenance** screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.
- [Courtesy Pay Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

3.9.1 Courtesy Pay Maintenance

You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay**

Maintenance screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.

Note

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

Courtesy Pay is a feature that the account holder can use while a debit transaction is being processed on the account, provided the functionality is enabled on the account.

To maintain the courtesy pay:

1. On the **Home** screen, from **Retail Account Services**, under **Limits**, click **Courtesy Pay Maintenance**, or specify the **Courtesy Pay Maintenance** in the Search icon bar.

The **Courtesy Pay Maintenance** screen is displayed.

Figure 3-54 Courtesy Pay Maintenance

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

The details are displayed in the **Courtesy Pay Information** section.

Figure 3-55 Courtesy Pay Information

Courtesy Pay Maintenance Remarks Documents ⌵ ⌵ ×

Search by Account Number Account Name

Account Number: Account Name: Michael J Hoffman


Courtesy Pay Information

Courtesy Pay Limit

GBP 5,530.00 End Date:


Opt In Courtesy Pay Limit for ATM/POS Transactions Opt In Courtesy Pay Limit for Check Clearing Transactions

Customer Information



Customer ID: 000941B91 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

- In the **Courtesy Pay Information** section, maintain the details. For more information on fields, refer to the field description table.

Table 3-28 Courtesy Pay 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> <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>
Courtesy Pay Information	This section displays the fields to maintain the courtesy pay information.
Courtesy Pay Limit	Displays the courtesy pay limit amount along with currency.
End Date	<p>Displays end date for the courtesy pay limit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You should specify the date greater than the current branch date.</p> </div>
Opt in Courtesy Pay Limit for ATM/POS Transactions	<p>Switch Toggle On to enable the ATM/POS transactions for courtesy pay limit.</p> <p>Switch to Toggle Off to stop the ATM/POS transactions for courtesy pay limit.</p>
Opt in Courtesy Pay Limit for Check Clearing Transactions	<p>Switch Toggle On to enable check clearing transactions for courtesy pay limit.</p> <p>Switch Toggle Off to stop check clearing transactions for courtesy pay limit.</p>

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.9.2 Courtesy Pay Processing in Oracle Banking Retail Accounts

This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

Customers shall have the privilege of getting honored a transaction, even though there is no sufficient balance in the account when opting for Courtesy Pay and should repay the overdrawn amount within a given time window. No other limits will apply to the account if courtesy pay is enabled for the account. On utilizing Courtesy Pay, courtesy pay utilization fees will be charged to the account.

The system has been enhanced to configure the courtesy pay limit, charge code, and charge fee account at the business product definition level. Also, the courtesy pay opt-in/ opt-out for transactions with source as ATM, POS, or check clearing is supported as part of account servicing. Based on this opt-in/ opt-out definition, the Courtesy Pay limit utilization for the source transactions is determined.

Note

- Courtesy Pay fees are charged as part of the End of the Day process.
- The Product processor code should be OBRACC for Courtesy Pay charge code creation.

Note

For more information about the configurations, refer to the section *Business Product* in this User Guide.

3.10 Amount Block

Under the **Amount Block** menu, User can perform the amount block related actions for an account.

This topic contains the following subtopics:

- [Account Garnishment](#)
You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.
- [Account Garnishment Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of account garnishment in Oracle Banking Retail Accounts.

3.10.1 Account Garnishment

You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.

Note

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

A garnishment order is received from the Federal Government for a customer and at the discretion of the Operations Officer, garnishment related holds are placed on a specific account or multiple accounts of the customer. Post garnishment set up on the account, the customer can withdraw only the protected amount (eligible credits calculated in look back period) and the credits received after the garnishment start date plus the balance over and above the blocked balance.

To apply garnishment:

1. On the **Home** screen, from **Retail Account Services**, under **Amount Block**, click **Account Garnishment**, or specify the **Account Garnishment** in the Search icon bar.

The **Account Garnishment** screen is displayed.

Figure 3-56 Account Garnishment

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. Select a date from the **Garnishment Date** field.

Note

User can add multiple customers to view the garnishment details by clicking **Add another Customer**.

5. Click **Fetch**.

The existing customer's garnishment details are displayed.

Table 3-29 Account Garnishment - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Garnishment Date	Select or specify the date of garnishment.
Account Information	<p>This section displays the accounts and term deposit accounts, where the customer is the sole owner. Also, the joint accounts that were opened after the garnishment date.</p> <p>When multiple customer ID are selected, then single active accounts of the specified party IDs and joint accounts where these multiple party IDs are only joint holders are displayed.</p>
<Select>	<p>Select the option to place the garnishment for that specific account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>As you select the accounts, the total selected accounts count are displayed above the table.</p> </div>

Table 3-29 (Cont.) Account Garnishment - Field Description



Field	Description
Account Number	<p>Displays the account number of the customer.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This account number is displayed as a link. As the user clicks this link, the Customer Information section is displayed on the right. For more information on customer information, refer Customer Information.</p> </div>
Customer Name	Displays the customer name.
Details	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to view more account related information.
Account Description	<p>Displays the account description.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>
Product Type	<p>Displays the product type of the account. The possible options are:</p> <ul style="list-style-type: none"> • Savings • Current • Term Deposit <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>
Account Type	<p>Displays the type of account. The possible options are:</p> <ul style="list-style-type: none"> • Single • Joint <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>

Table 3-29 (Cont.) Account Garnishment - Field Description

Field	Description
Customer ID	Displays the customer ID. Note This field is displayed, if you click the Details icon from the Details field.
Customer Name	Displays the customer name. Note This field is displayed, if you click the Details icon from the Details field.
Holding Type	Displays the type of holding. The possible options are: <ul style="list-style-type: none"> • Primary • Joint Note This field is displayed, if you click the Details icon from the Details field.
Available Balance	Displays the available balance in each account.
Existing Holds	Displays the existing hold amount.
Protected Amount	Displays the protected amount for the account.
Available for Garnishment	Displays the amount available for garnishment.
Existing Garnishments	This section displays the existing garnishments on the customer account.
Garnishment Number	Displays the unique garnishment number.
Details	Displays the following icon: <ul style="list-style-type: none"> •  : Click to view more account related information.
Account Number	Displays the account number. Note This account number is displayed as a link. As the user clicks this link, the Customer Information section is displayed on the right. For more information on customer information, refer Customer Information .
Customer Name	Displays the customer name.
Garnishment Amount	Displays the garnishment amount.

User can add new garnishment order to the account by performing the following action:

- a. From the **Account Information** section, click **Add Garnishment**.

The **Garnishment Information** section is displayed.

Figure 3-59 Garnishment Information

- b. Specify or select the required garnishment details. For more information on fields, refer to the field description table.

Table 3-31 Add Garnishment - Field Description

Field	Description
Garnishment Issued For	Select for whom the garnishment is issued.
Garnishment Amount	Specify the garnishment amount.
Garnished Amount	Displays the total garnished amount.
Shortfall	Displays the total shortfall amount.
Account Number	Displays the available customer account number.
Available for Garnishment	Displays the amount available for garnishment.
Garnishment Amount	Specify the garnishment amount. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the user clicks Edit from the Action field or double clicks the row.</p> </div>
Garnishment Date	Displays the date of garnishment.
Start Date	Displays the start date of the garnishment.
End Date	Select or specify the end date of the garnishment. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the user clicks Edit from the Action field or double clicks the row.</p> </div>

Note

- The Garnishment fee will be applied to the account upon completion of placing a block or hold for the required amount. If there is no sufficient balance to fulfill the charge amount, subsequent actions of retrying the fee collection have to be operationally dealt with by the bank.
- Removal of garnishment block to transfer the amount as per the court order is to be operationally handled.
- The Product processor code should be OBRACC for Garnishment charge code creation.

Note

For more information about the configurations, refer to the section *Garnishment Parameters* in this User Guide.

3.11 Check Book

Under the **Check Book** menu, User can perform the check book related actions for an account.

This topic contains the following subtopics:

- [Check Book Order](#)
You can capture check book request made by a customer using the **Check Book Order** screen.
- [Check Book Status](#)
This topic describes the systematic instructions about the Check Book Status.
- [Stop Check Request](#)
You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.
- [Stop Check Request Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of stop check request in Oracle Banking Retail Accounts.
- [View and Modify Stop Check Payment](#)
You can modify or delete an existing stopped payment check, based on the customer request.
- [External Check Book Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of external check book in Oracle Banking Retail Accounts.

3.11.1 Check Book Order

You can capture check book request made by a customer using the **Check Book Order** screen.

Note

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

To order check book:

1. On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Check Book Order**, or specify the **Check Book Order** in the Search icon bar.

The **Check Book Order** screen is displayed.

Figure 3-61 Check Book Order

Note

When the user specifies the Account Number, the system validates whether **Check Book Required** option is enabled for the specified account number in the **Account Preference** screen. Only if its enabled, user can proceed with screen or else a message is displayed that the check book preference is not set at the account preference level.

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

The account status details are displayed.

Figure 3-62 Check Book Order Details


Check Book Order
Remarks Documents

Search by Account Number Account Name


Account Number:

Account Name: Michael J Hoffman

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

Check Details

Quantity: Required

Starting Check Number: Required

Account Name on Check Book:

Phone Number: Required

Address on Check Book: Required

Communication Address: BUILDING 923, WALTER STREET, RIPON, TEXAS, GB, 93401

Address for Check Book Delivery: Required

Address Line 1/Building Name: Required

Address Line 2/Street Name: Required

Address Line 3/City/Town Name: Required

State: Required

Country: Required

Zip Code: Required

4. On the **Check Book Order** screen, specify the required details for ordering the check book. For more information on fields, refer to the field description table.

Table 3-32 Check Book Order - 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>
Check Details	This section displays the fields to capture the check details.
Quantity	Specify the number of leaves required in per check book.
Starting Check Number	Specify the starting check number for the check book that is being ordered.
Account Name on Check Book	<p>Specify the account name to be printed on the check book.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the account name is displayed in this field. You can edit the name, if required.</p> </div>
Phone Number	<p>Specify the account holder's phone number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the account holder's phone number is displayed in this field. You can edit the number, if required.</p> </div>

Table 3-32 (Cont.) Check Book Order - Field Description

Field	Description
Address on Check Book	<p>Select the address which will be printed on the check book. By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well.</p> <p>If None is selected, address will not be printed on the check book.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the Communication Address is selected and the address is displayed in the adjacent field.</p> </div>
Address for Check Book Delivery	<p>Select the address for check book delivery. The options are:</p> <ul style="list-style-type: none"> • Communication Address • Custom Address <p>By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well.</p> <p>You can select Custom Address, to provide the different address details for check book delivery.</p>
Address Line 1/Building Name	<p>Specify the address in line 1 or building name for check book delivery.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>
Address Line 2/Street Name	<p>Specify the address in line 2 or street name for check book delivery.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>
Address Line 3/City/Town Name	<p>Specify the address in line 3 or city for check book delivery.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>

Table 3-32 (Cont.) Check Book Order - Field Description

Field	Description
State	Specify the state or select it from LOV for check book delivery. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>
Country	Based on the state selected, the country name is displayed.
Zip Code	Specify the Zip code for check book delivery address in line 3 or city. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.11.2 Check Book Status

This topic describes the systematic instructions about the Check Book Status.

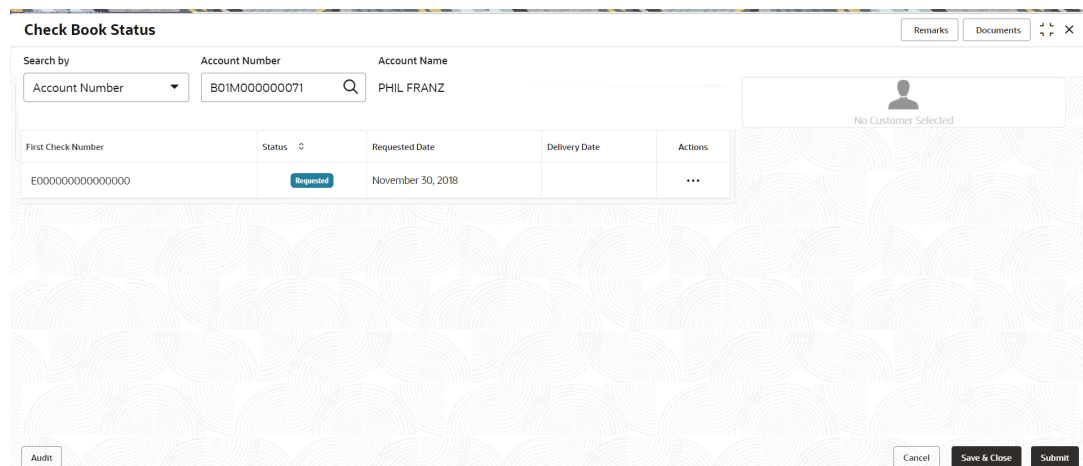
The Check Book Status screen helps the user to inquire about the delivery status of the check book that the customer has requested for and be able to update its status to Delivered once it is delivered to the customer.

To view the check book status:

1. On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Check Book Status**, or specify the **Check Book Status** in the Search icon bar.

Check Book Status screen is displayed.

Figure 3-63 Check Book Status



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.

Table 3-33 Check Book Status - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Account Name	Account Name is displayed based on the account selected.
First Check Number	By default, the system displays the most recent check book request that the customer has made.
Status	<p>The system displays the following status of the check book request.</p> <ul style="list-style-type: none"> • Requested • Delivered • Destroyed <p>Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>When the check book is updated as Destroyed, the delivery date is updated to the current business date and highlighted in red.</p> </div>
Requested Date	The system displays the date on which the customer requested the check book.

Table 3-33 (Cont.) Check Book Status - Field Description

Field	Description
Delivery Date	The system displays the date on which the check book is delivered to the customer. Automatically the current business date is updated when the status of the check book is changed to Delivered . The delivery date is blank for check books where the status is Requested .
Actions	Click the Actions icon to update the check book status from updated to: <ul style="list-style-type: none"> • Deliver • Destory

4. On click of the **Deliver** option, the status is updated as **Delivery Pending**. Upon authorization the status is updated as **Delivered**.
5. On click of the **Destory** option, the status is updated as **Destruction Pending**. Upon authorization the status is updated as **Destroyed**.
6. Click **Submit**.
The screen is successfully submitted for authorization.

3.11.3 Stop Check Request

You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.

Note

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

To stop check payment:

1. On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Stop Check Request**, or specify the **Stop Check Request** in the Search icon bar.
The **Stop Check Request** screen is displayed.

Figure 3-64 Stop Check Request

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
The account name and customer information details are displayed.
4. You can stop the check request by selecting any of the following options:
 - **Single Check**
 - a. Select the **Single Check** option.

Figure 3-65 Stop Check Request - Single Check tab

Stop Check Request

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

Single Check | Range of Checks | Amount

Check Number: 1001


Request Type: Oral Written

Effective Date: November 30, 2018

Stop Reason: Lost


Expiry Date: December 7, 2018

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

- b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 3-34 Stop Check Request - Single Check - 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.</p> <p>Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Check Number	Specify the check number on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	<p>Select the type of request received from the customer. The options are:</p> <ul style="list-style-type: none"> – Oral – Written
Effective Date	Displays the current business date for the stop check payment instruction based.

Table 3-34 (Cont.) Stop Check Request - Single Check - Field Description

Field	Description
Expiry Date	Displays the end date for the stop check payment instruction. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – Expiry date is populated based on the option selected from the Request Type field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters. </div>

- **Range of Checks**
 - a. Select the **Range of Checks** option.

Figure 3-66 Stop Check Request - Range of Checks tab

- b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 3-35 Stop Check Request - Range of Check - Field Description

Field	Description
Account Number	Specify the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen. </div>
Check Start Number	Specify the start number of the check in the series of checks on which payment has to be stopped.
Check End Number	Specify the last check number in the series of checks on which payment has to be stopped.
Request Type	Select the type of request received from the customer. The options are: <ul style="list-style-type: none"> – Oral – Written
Effective Date	Displays the current business date for the stop check payment instruction based. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date will be of future date but not back dated.</p> </div>
Expiry Date	Displays the end date for the stop check payment instruction. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – Expiry date is populated based on the option selected from the Request Type field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters. </div>
Stop Reason	Specify the reason for stop payment instruction.

- **Amount**
 - a. Select the **Amount** option.

Figure 3-67 Stop Check Request - Amount tab

- b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 3-36 Stop Check Request - Amount - Field Description

Field	Description
Account Number	Specify the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID , Account Number , or Account Name and clicking on the Fetch button. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen. </div>
Amount	Specify the amount on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	Select the type of request received from the customer. The options are: <ul style="list-style-type: none"> – Oral – Written

Table 3-36 (Cont.) Stop Check Request - Amount - Field Description

Field	Description
Effective Date	Displays the current business date for the stop check payment instruction based.
Expiry Date	Displays the end date for the stop check payment instruction. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – Expiry date is populated based on the option selected from the Request Type field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters. </div>

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.11.4 Stop Check Request Processing in Oracle Banking Retail Accounts

This topic describes the processing of stop check request in Oracle Banking Retail Accounts.

In the United States, customers can request a stop payment of a check either orally or in written.

A branch-level configuration in Oracle Banking Retail Accounts allows users to define the stop-payment auto revoke days for both oral and written stop-payment requests. The branch service will return these values for the account servicing application to auto-calculate the stop-check expiry date based on the request type. This expiry date cannot be modified, and the account servicing application will proceed to initiate the stop-payment request on the check. On the expiry date - the stop check process will automatically revoke the stop-payment request placed on the check.

Note

For more information about the configurations, refer to the section *Branch Parameters* in the *Account Configurations User Guide*.

3.11.5 View and Modify Stop Check Payment

You can modify or delete an existing stopped payment check, based on the customer request.

Note

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

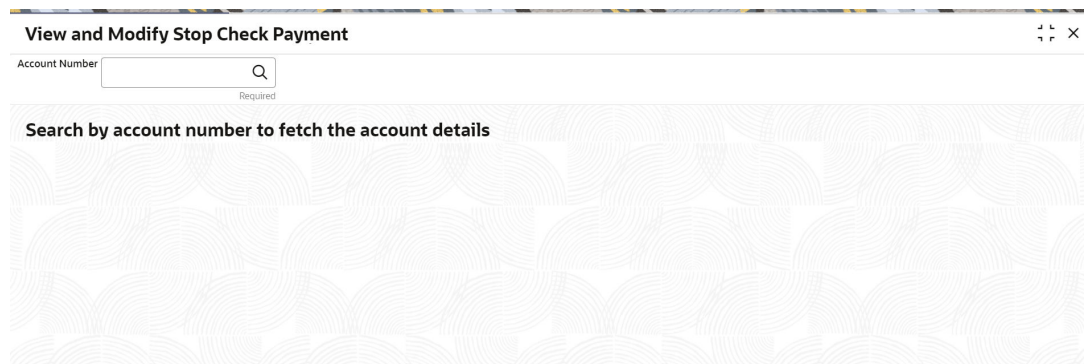
When a stop payment instruction on a check or a series of checks is deleted, it is available for use. In future, when a check based transaction is initiated by the customer using any of these check numbers, payments are honored by the bank.

To manage the stop check payment details:

1. On the **Home** screen, from **Account Services**, under **Check Book**, click **View and Modify Stop Check Payment**, or specify the **View and Modify Stop Check Payment** in the Search icon bar.

The **View and Modify Stop Check Payment** screen is displayed.

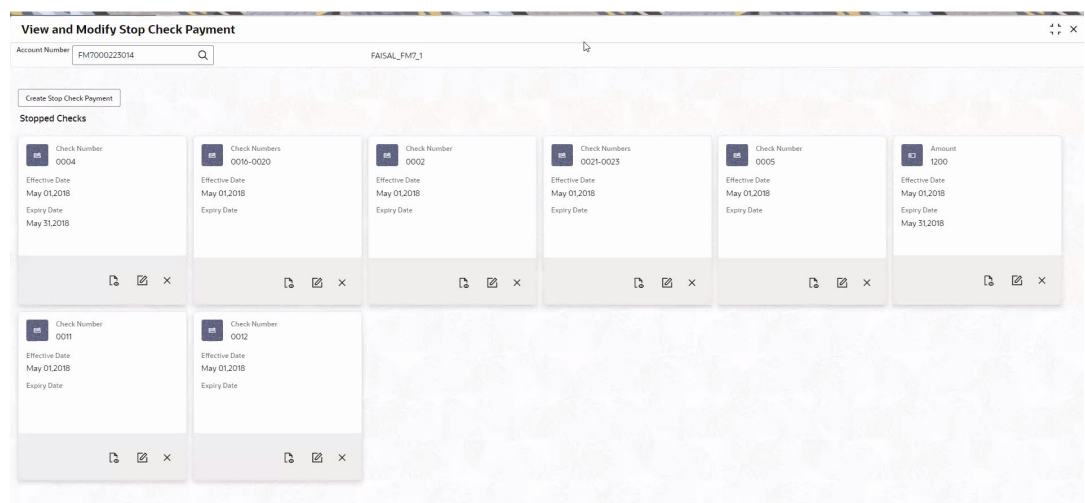
Figure 3-68 View and Modify Stop Check Payment



2. On the **View and Modify Stop Check Payment** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

The details are displayed in the **Stopped Checks** section.

Figure 3-69 Stopped Checks



Note

If there are no stop payment records available for a given account number, the system displays a message that there are no stopped payments for the account.

3. On the **View and Modify Stop Check Payment** screen, you can view a summary of the stopped checks for the account. For more information on fields, refer to the field description table.

Table 3-37 View and Modify Stop Check Payment - Field Description

Field	Description
Account Number	<p>Specify the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click on the Fetch button.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>As you specify or select the account number:</p> <ul style="list-style-type: none"> The account name is displayed adjacent to the Account Number field. </div>
Stopped Checks	This section lists all the checks for which the payments are stopped.
Amount, Check Numbers, or Check Number	<p>Displays the type of stop check payment created for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>While creating the stop check payment:</p> <ul style="list-style-type: none"> If you select the Amount option, then Amount is displayed in the widget. If you select the Range of Checks option, then Check Numbers is displayed in the widget. If you select the Single Check option, then Check Number is displayed in the widget. <p>For more information on creating stop check payment, refer Stop Check Payment screen.</p> </div>
Effective Date	Displays the effective date from when the stop check payment is active.
Expiry Date	Displays the end date till when the stop check payment should be active.

4. On the **View and Modify Stop Check Payment** screen, you can perform any of the following actions:
- Create Stop Check Payment:** The Stop Check Payment screen is displayed. You can perform the required action in this screen. For more information, refer the [Stop Check Request](#) screen.
 - View Stop Check Payment Details:** The Stop Check Payment screen is displayed. For more information, refer [View Stop Check Payment](#).
 - Modify Stop Check Payment:** The Stop Check Payment screen is displayed. For more information, refer [Modify Stop Check Payment](#).
 - Close Stop Check Payment:** The Stop Check Payment screen is displayed. For more information, refer [Close Stop Check Payment](#).

Note

While performing a reversal of stop check payment, you are allowed to select only one action, that is View, Edit, or Close.

- [View Stop Check Payment](#)
You can view the detailed information of the stop check payment in this screen.
- [Modify Stop Check Payment](#)
You can modify the required information of the stop check payment in this screen.
- [Close Stop Check Payment](#)
You can close or delete a stop payment request placed on a check, series of checks, or stop payments based on amounts before the expiry date of the instruction using this screen.

3.11.5.1 View Stop Check Payment

You can view the detailed information of the stop check payment in this screen.

To view the stop check payment details:

1. From the **View and Modify Stop Check Payment** screen, click the **View** icon from the required widget, in the **Stopped Checks** section.

The **Stop Check Payment** screen is displayed.

Figure 3-70 View Stop Check Payment

The screenshot displays the 'View Stop Payment' screen. At the top, it shows 'Account Number' FM7200225014 and 'FAISAL_FMT_1'. Below this, there is a section titled 'View Stop Check Payment' with the following details:

Start Check Number	End Check Number
0004	0004
Effective Date	Expiry Date
May 1, 2018	May 31, 2018
Stop Reason	
LOST	

2. You can view the details in the **View Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 3-38 View Stop Check Payment - Field Description

Field	Description
Account Number	<p>Displays the account number for which the stop payment check details are viewed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> The account holder name is displayed adjacent to this field. The customer information is displayed on the right. </div>
View Stop Check Payment	This section displays the stop check payment details.
Start Check Number	Displays the start number of the check issued for the stop payment.
Start Check Number	<p>Displays the start check number issued for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check and Range of Checks</p> </div>
End Check Number	<p>Displays the end check number issued for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check and Range of Checks types.</p> </div>
Amount	<p>Displays the check amount for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Amount type.</p> </div>
Effective Date	<p>Displays the effective date from when the stop check payment is active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check, Range of Checks, and Amount types.</p> </div>

Table 3-38 (Cont.) View Stop Check Payment - Field Description

Field	Description
Expiry Date	<p>Displays the end date till when the stop check payment should be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check, Range of Checks, and Amount types.</p> </div>
Stop Reason	<p>Displays the reason for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check, Range of Checks, and Amount types.</p> </div>

3. Click **Submit**.

The **View and Modify Stop Check Payment** screen is displayed.

3.11.5.2 Modify Stop Check Payment

You can modify the required information of the stop check payment in this screen.

To modify the stop check payment details:

1. From the **View and Modify Stop Check Payment** screen, click the **Edit** icon from the required widget, in the **Stopped Checks** section.

The **Stop Check Payment** screen is displayed.

Figure 3-71 Modify Stop Check Payment

- You can modify the details in the **Modify Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 3-39 Modify Stop Check Payment - Field Description

Field	Description
Account Number	<p>Displays the account number for which the stop payment check details are being modified.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> The account holder name is displayed adjacent to this field. The customer information is displayed on the right. </div>
Modify Stop Check Payment	This section displays the stop check payment details.

Table 3-39 (Cont.) Modify Stop Check Payment - Field Description

Field	Description
Start Check Number	<p>Displays the start check number initiated for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
End Check Number	<p>Displays the end check number initiated for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
Effective Date	<p>Displays the effective date from when the stop check payment should be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
Expiry Date	<p>Specify the end date till when the stop check payment will be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
Stop Reason	<p>Displays the reason for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>

3. Click **Submit**.

The transaction is submitted for authorization. The **View and Modify Stop Check Payment** screen is displayed.

3.11.5.3 Close Stop Check Payment

You can close or delete a stop payment request placed on a check, series of checks, or stop payments based on amounts before the expiry date of the instruction using this screen.

To close the stop check payment:

1. From the **View and Modify Stop Check Payment** screen, click the **Close** icon from the required widget, in the **Stopped Checks** section.

The **Stop Check Payment** screen is displayed.

Figure 3-72 Close Stop Check Payment

2. You can view the details in the **Close Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 3-40 Close Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are viewed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> The account holder name is displayed adjacent to this field. The customer information is displayed on the right. </div>
Close Stop Check Payment	This section displays the stop check payment details of the account.

Table 3-40 (Cont.) Close Stop Check Payment - Field Description

Field	Description
Start Check Number	<p>Displays the start check number of the check initiated for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Check Number and Check Numbers types.</p> </div>
End Check Number	<p>Displays the end check number of the check initiated for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Check Number and Check Numbers types.</p> </div>
Effective Date	<p>Displays the effective date from when the stop check payment is active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Check Number, and Check Numbers types.</p> </div>
Expiry Date	<p>Displays the end date till when the stop check payment should be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Check Number, and Check Numbers types.</p> </div>
Stop Reason	<p>Displays the reason for stop check payment was initiated.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Check Number, and Check Numbers types.</p> </div>

Table 3-40 (Cont.) Close Stop Check Payment - Field Description

Field	Description
Amount	Displays the check amount for stop check payment. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount type.</p> </div>

3. Click **Submit**.

The **View and Modify Stop Check Payment** screen is displayed.

3.11.6 External Check Book Processing in Oracle Banking Retail Accounts

This topic describes the processing of external check book in Oracle Banking Retail Accounts.

In the United States, the checkbook request is done by the customers mostly from third-party service providers and there is no bank involvement in requesting a check book. Therefore, any validations with respect to check numbers will not be applicable for the United States (except stop check validation).

A bank level configuration allows the user to define **External Checkbook Request** option in case of United States, where the checkbook request is placed directly with the third party.

If the bank in United States, allows the customer to also place the order with the bank, then the bank will hold the check book request related data for the third-party service provider to access for processing the request.

In United States, there will be no validations with respect to check status based on check numbers when a check is presented for clearing. The only exception to this being validation of stop check - which will be based on check number irrespective of the above selections.

Note

For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

3.12 Inquiry

Under the **Inquiry** menu, User can perform inquire the details of an account.

This topic contains the following subtopics:

- [Account Transactions](#)

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

- [Regulation-D Transaction Inquiry](#)
This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.
- [Account Closure Inquiry](#)
- [Account Balance Inquiry](#)
This screen provides a systematic instructions to perform an inquiry on the account balance details.
- [Online Account Sweep History](#)
This screen provides the systematic instructions to view the history of the online account sweep.

3.12.1 Account Transactions

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

This screen is applicable for IRA Accounts and IRA Deposits.

To view account transaction details:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Transactions**, or specify the **Account Transaction Inquiry** in the Search icon bar.

Account Transactions screen is displayed.

Figure 3-73 Account Transactions

The screenshot shows the 'Account Transactions' interface. At the top, there are search fields for 'Account Number' (B01M000000071) and 'Account Name' (PHIL FRANZ). Below these are search filters for 'Transaction Type' (Debits & Credits) and 'Last Number of Transactions' (15). A 'Search' button is located to the right of these filters. Underneath, there is a 'Transaction Details' section with a 'Type to filter' input field. The results section shows '1 Results' and a table with columns: Transaction Date, Reference Number, Transaction Description, Instrument Number, Value Date, Debit Amount, and Credit Amount. The table contains one row: March 30, 2018, 000ZXRD1808902BG, Account Transfer, March 30, 2018, 1,000,000,000.00. At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)'.

Transaction Date	Reference Number	Transaction Description	Instrument Number	Value Date	Debit Amount	Credit Amount
March 30, 2018	000ZXRD1808902BG	Account Transfer		March 30, 2018		1,000,000,000.00

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.

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

Table 3-41 Account Transactions - 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>
Search Transactions	This section displays the fields to perform the search.
Transaction Type	<p>Select the type of transactions to be searched. The available options are:</p> <ul style="list-style-type: none"> • Debits & Credits • Debits • Credits <p>Note: Transaction type is always Debits & Credits if user select the Search Type as the Last Number of Transactions.</p>
Search Type	<p>Select the search type for the transaction. The available options are:</p> <ul style="list-style-type: none"> • Data Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Month • Current Month Plus Previous 6 Month • Last Number of Transactions
Date Range	<p>Select or specify the from and to date for fetching the transaction details.</p> <p>Note: This field is displayed if user select Date Range from the Search Type field.</p>
Last Number of Transactions	<p>Select or specify the last number of the transaction to be fetched.</p> <p>Note: This field is displayed if you select Last Number of Transactions from the Search Type field.</p>
Transactional Details	<p>This section displays the transaction details for the account selected.</p> <p>Note: User can click the Column Filter icon to view only the selected transaction details.</p>
Filter	Specify a value to filter the details as required.
Transaction Date	Displays the date of the transaction.
Reference Number	Displays the transaction's reference number.

Table 3-41 (Cont.) Account Transactions - Field Description

Field	Description
Transaction Description	Displays the description for the transaction.
Instrument Number	Displays the instrument number used for the transaction.
Value Date	Displays the value date of the transaction.
Debit Amount	Displays the transaction's debit amount.
Credit Amount	Displays the transaction's credit amount.

3.12.2 Regulation-D Transaction Inquiry

This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.

1. On **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Regulation-D Transaction Inquiry**, or specify the **Regulation-D Transaction Inquiry** in the Search icon bar.

The **Regulation-D Transaction Inquiry** screen is displayed.

Figure 3-74 Regulation-D Transaction Inquiry

Regulation-D Transaction Inquiry ⌵ ×

Search by Account Number Account Name

Account Number

Required

Please enter account number to perform the operation

ⓘ Note

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

Figure 3-75 Regulation-D Transaction Inquiry with Last 12 Month Rolling Period Checked

Regulation-D Transaction Inquiry ⌵ ⌶ ×

Search by Account Number Account Name

Account Number PHIL FRANZ

Search

Last 12 month rolling period

From Date To Date

Transaction Count

Month	Number of Reg D Transactions	Number of Reg D Transactions Allowed	Violation
December 2018	3	2	Yes

Figure 3-76 Regulation-D Transaction Inquiry with Date Range

Regulation-D Transaction Inquiry ⌵ ⌶ ×

Search by Account Number Account Name

Account Number PHIL FRANZ

Search

Last 12 month rolling period

From Date To Date

- On **Regulation-D Transaction Inquiry** screen, specify the fields. For more information on fields, refer to the field description table.

Table 3-42 Regulation-D Transaction Inquiry - 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>
Last 12 Month Rolling Period	This check box is checked by default. When it is checked, the system displays the data for previous 12 months rolling period.
From Date	This is the date from which the Reg D transactions must be displayed. This field is mandatory only when the Last 12 Month Rolling Period is unchecked. This date cannot be lesser than the account opened date.
To Date	This is the date up to which the Reg D transactions must be displayed. This field is mandatory only when the Last 12 Month Rolling Period is unchecked. This date cannot be greater than the current business date.
Month	<p>The calendar months are displayed in this field depending on whether the Last 12 Month Rolling Period is checked or unchecked.</p> <p>If the Last 12 Month Rolling Period is checked, then the previous 12 rolling months are displayed.</p> <p>If the Last 12 Month Rolling Period is unchecked, then the months chosen in the From Date and To Date fields will be displayed as the starting month and the end month respectively.</p>
Number of Reg D Transactions	This is a calculated value derived from the host system. The Number of Reg D Transaction that occurred during a particular month is displayed in this field.

Table 3-42 (Cont.) Regulation-D Transaction Inquiry - Field Description

Field	Description
Number of Reg D Transactions Allowed	The value for this field is derived from the business product definition for the product that the account belongs. Number of Reg D Transactions allowed per month configured in the Reg D data segment is derived and displayed in this field.
Violation	This field displays either Yes or No . It is the difference between Number of Reg D Transactions Allowed and Number of Reg D Transactions . If the Number of Reg D Transactions are more than the allowed transactions in a month, then this column displays Yes , else it displays No .

3.12.3 Account Closure Inquiry

This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process and view the below details,

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

Note

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

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

The **Account Closure Inquiry** screen is displayed.

Figure 3-77 Account Closure Inquiry

Account Closure Inquiry ⌵ ×

Search by Account Number Account Name

Account Number Required

Please enter account number to perform the operation

Note

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

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

The account closure inquiry details are displayed in the screen.

Figure 3-78 Account Closure Inquiry Details

Account Closure Inquiry

Search by: Account Number | Account Name: Jacob Mathew

Account Number: B0100000010904

Account Closure Stage

- Validation ✓
- Approve ✓
- IC Liquidation ✓
- Settlement ✓
- Close Account ✓

Account Details

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

Account Closure Reason

Closure Reason: Customer Service Issue

Settlement Details

Payment Mode	Ledger Code	Description	Reference Number
Ledger	111000001	111000001	1235102280350400514

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

Table 3-43 Account Closure - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p>
Account Closure Stage	<p>Displays all applicable stages of account closure with status. The available options are:</p> <ul style="list-style-type: none"> • Red colour indicates Failed. • Green colour indicates Success. • Black colour indicates Pending. • Gray colour indicates Yet to Start.
Account Details	<p>Displays the closure account details such as final payout amount, closure initiated date, and status of the account.</p>
Final payout	<p>It displays after IC online liquidation with the latest account balance. The available options are:</p> <ul style="list-style-type: none"> • Credit indicator is displayed if payout amount is greater than zero. • Debit indicator should be displayed if the payout amount is less than zero. • Debit or Credit indicator will not be displayed if payout amount is zero.
Closure Initiated	<p>It displays the account closure initiation date.</p> <p>Note: This field will not be displayed after an account is closed.</p>
Account Closure Date	<p>It displays the account closure date.</p> <p>Note: This field will be displayed once the account is closed.</p>
Closure Status	<p>It displays the closure status of an account. The available options are:</p> <ul style="list-style-type: none"> • In Progress - An account closure request is in process/pending approval. • Failed - If an account closure request is failed. • Rejected - If an account closure request is rejected by the approver. • Closed - If an account closure is successfully completed.
Closure Reason	<p>Displays the reason for account closure.</p>

Table 3-43 (Cont.) Account Closure - Field Description

Field	Description
Settlement Details	<p>If the payment mode is an Account. The available options are:</p> <ul style="list-style-type: none"> • Account Number - Displays an offset account number for transferring the outstanding balance. • Account Name - Displays an offset account name. • Transaction Reference Number - Displays the transaction reference number of account to account transfer. • Currency - Displays an offset account/settlement account currency code. • Exchange Rate - In case of cross-currency settlement system derives the exchange rate based on account closure servicing preference maintenance and display the exchange rate. <p>If the payment mode is Ledger. It displays the below values.</p> <ul style="list-style-type: none"> • Ledger Code - Displays the selected ledger code. • Description - Displays the ledger description. • Transaction Reference Number - Display the transaction reference number of account to GL transfer.

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

3.12.4 Account Balance Inquiry

This screen provides a systematic instructions to perform an inquiry on the account balance details.

Note

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

To inquire the account balance:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Balance Inquiry**, or specify the **Account Balance Inquiry** in the Search icon bar.

The **Account Balance Inquiry** screen is displayed.

Figure 3-79 Account Balance Inquiry

Table 3-44 (Cont.) Account Balance Inquiry - Field Description

Field	Description
Total Available Balance	Displays the total available amount in the account. If user clicks the Show Calculation link, the formula used to calculate the total available balance amount is displayed. To hide the formula, click the Hide Calculation link.
Current Balance	Displays the current balance in the account.
Available Balance	Displays the available balance in the account.
Uncollected Balance	Displays the uncollected balance amount in the account.
Unutilized Limits	Displays the unutilized limit amount in the account.
Minimum Required Balance	Displays the account's minimum required balance.
Amount Block	Displays the account's amount block.
Interest Details	This section displays the interest details of the account.
Accrued Credit Interest	Displays the accrued credit interest of the account.
Accrued Debit Interest	Displays the accrued debit interest of the account.
Turnover Details	This section turnover details.
Credit	Displays the credit amount in the account.
Debit	Displays the debit amount in the account.

3.12.5 Online Account Sweep History

This screen provides the systematic instructions to view the history of the online account sweep.

Note

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

To view the online account sweep history:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Online Account Sweep History**, or specify the **Online Account Sweep History** in the Search icon bar.

The **Online Account Sweep History** screen is displayed.

Table 3-45 Online Account Sweep History - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Transaction Date	Displays the date on which the transaction was initiated.
Sweep Amount	Displays the sweep amount of the account.
Account Number	Displays the account number.
Account Name	Displays the name for the selected account.
Branch	Displays the branch code from where the transaction was initiated.

- To view the online sweep setup details, click **View Sweep Setup**. The **Online Account Sweep In** screen is displayed.

3.13 Standing Instructions

This topic describes about the standing instructions. Under the **Standing Instructions** menu, you can perform the standing instruction related actions for an account.

This topic contains the following subtopics:

- [Online Account Sweep In](#)
This topic describes the Systematic instructions to Online sweep that enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

3.13.1 Online Account Sweep In

This topic describes the Systematic instructions to Online sweep that enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

Savings and checking accounts of the customer can be used to link as cover accounts in a sweep structure. All accounts should belong to the same customer, must be created in the same branch, and should have the same currency.

Online sweep enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

To perform online sweep in:

1. On the **Home** screen, from the **Retail Account Services** mega menu, under **Standing Instructions**, click **Online Account Sweep In** or specify **Online Account Sweep In** in the search icon bar and select the screen.

The **Online Account Sweep In** screen is displayed.

Figure 3-83 Online Account Sweep In

Note

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

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

The details are displayed in the **Savings and Checking Account** section.

Figure 3-84 Online Account Sweep In Details

Online Account Sweep In
Memo Remarks Documents

Search by

Account Number

Account Name

Michael J Hoffman

Savings and Checking Accounts

Priority	Account Number	Sweep Limit	Limit Frequency	Details	Action
1	LMB00384	200.00	Per Day		

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

Note

The details are displayed in the **Savings and Checking Account** section if sweep in is already added to the account.

- In the **Savings and Checking Account** section, you can view the sweep in details. For more information on fields, refer to the field description table.

Table 3-46 Online Account Sweep In – 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>
Savings and Checkings Accounts	<p>This section displays the sweep in details that are already added.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>In this section, a Add Sweep In button is displayed. For more information, refer Add Sweep In.</p> </div>
Priority	Displays the priority of the order in which a sweep transaction should be executed on the child accounts linked to the parent account.
Account Number	Displays an account number for the sweep in.
Sweep Limit	Displays the sweep limit defined for the account.
Limit Frequency	Displays the limit frequency for an account.
Details	Displays the  icon to view the sweep in details. For more information, refer View Sweep In Details .
Action	<p>Displays the following icons to perform the required action:</p> <ul style="list-style-type: none"> •  : Click this icon to edit the sweep in details that are added for the account. For more information, refer Edit Sweep In. •  : Click this icon to delete a sweep in added for an account.

To view the sweep in details:

- a. In the **Savings and Checking Accounts** section, click the  icon from the **Details** field.

The **View Sweep In** section is displayed.

Figure 3-85 View Sweep In

View Sweep In ✕

Account Number

Account Name

Customer Name

Available Balance

Branch

Sweep Details

Sweep Limit

Limit Frequency

- b. In the **View Sweep In** section, view the sweep in details. For more information on fields, refer to the field description table.

Table 3-47 View Sweep In - Field Description

Field	Description
Account Number	Displays the account number for adding the sweep in details.
Account Name	Displays the account name based on the account number selected.
Customer Name	Displays the customer name for the account selected.
Available Balance	Displays the currency and amount of available balance.
Branch	Displays the branch of the account.
Sweep Details	This section displays the fields to add sweep details.
Sweep Limit	Displays the amount for sweep limit.
Limit Frequency	Displays the limit frequency for the sweep in.

- c. Click **Cancel** to close the section.

To add sweep in details:

- a. In the **Savings and Checking Accounts** section, click **Add Sweep In**.

The **Add Sweep In** section is displayed.

Figure 3-86 Add Sweep In

Add Sweep In ✕

Account Number

LMB00384
▼

Account Name

MR Jacob Mathew

Customer Name

Jacob Mathew

Available Balance

USD
▼

0.00

Branch

LMB

Sweep Details

Sweep Limit

USD
▼

200.00

Limit Frequency

Per Day
▼

Cancel

Add Another

Add

- b. In the **Add Sweep In** section, edit the sweep in details. For more information on fields, refer to the field description table.

Table 3-48 Add Sweep In - Field Description

Field	Description
Account Name	Displays the account name based on the account number selected.
Customer Name	Displays the customer name for the account selected.
Available Balance	Displays the currency and amount of available balance.

Table 3-48 (Cont.) Add Sweep In - Field Description

Field	Description
Branch	Displays the branch of the account.
Sweep Details	This section displays the fields to add sweep details.
Sweep Limit	Specify the amount for sweep limit.
Limit Frequency	Select the limit frequency for the sweep in.

- c. Click **Add**.

Note

The sweep in details are displayed in the **Saving and Checking Accounts** section in tabular format. You can also click **Add Another** to add more sweep in.

To edit the sweep in details:


- a. In the **Savings and Checking Accounts** section, click  from the **Action** field.
The **Edit Sweep In** section is displayed.

Figure 3-87 Edit Sweep In

Edit Sweep In ✕

Account Number

LMB00384
▼

Account Name

MR Jacob Mathew

Customer Name

Jacob Mathew

Available Balance

USD
▼

0.00

Branch

LMB

Sweep Details

Sweep Limit

USD
▼

200.00

Limit Frequency

Per Day
▼

Cancel

Save

- b. In the **Edit Sweep In** section, specify or select required sweep in details. For information on field description, refer Add Sweep In - Field Description as the fields in the **Edit Sweep In** section are same as displayed in the **Add Sweep In** section.
- c. Click **Save**.
5. Click **Submit**.
The screen is successfully submitted for authorization.

3.14 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.
- Access restriction is validated against the primary customer and joint holders of the account.

Below are the use cases:

Table 3-49 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

3.15 Death Claim Processing in Oracle Banking Retail Accounts

This topic describes the processing of death claim in Oracle Banking Retail Accounts.

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

When a customer expires, *Oracle Banking Party Services* will publish an event in on updating the customer status to **Deceased**. On this event, the associated accounts of the customer (both joint and single accounts) will be updated to status **Frozen**. Once the branch user receives the requisite documents (beneficiary details or Probate court order) the user will unfreeze the account, transfer the proceeds to the beneficiary, and then proceed to close the account.

Note

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

If an account is designated as payable on death, then one or more beneficiary (nominee) details are to be captured for the account.

A payable on death account cannot be opened without beneficiary details.

On death of the customer, the bank needs to operationally ensure the transfer of account proceeds of the payable on death account to the registered beneficiary.

3.16 Inactive, Dormancy, and Escheatment Marking based on Last Contact Date (LCD) in Oracle Banking Retail Accounts

This topic describes about the processing of inactive, dormancy, and escheatment marking based on last contact date in Oracle Banking Retail Accounts.

The Last Contact Date with the bank determines the marking of Inactive, dormant, and escheatment accounts in the United States, as laws regarding Inactive accounts, Dormancy, and Escheatment vary by state.

The bank will develop a bank-level parameter to determine if customer-level inactive, dormancy, and escheatment tracking needs to be enabled. If the above flag is checked, the Last Contact Date (LCD) will be considered for marking account statuses (Inactive, Dormancy, Escheatment).

The LCD will update following any financial/Non-financial activity on the customer's account.

For Example:

The customer has accounts A, B, and C. If the address of account A is updated today then the LCD for all accounts A, B, and C will be updated to today's date and the revised Inactive, Dormancy, and Escheatment dates will be calculated.

3.17 Overdraft Protection/Sweep-in in Oracle Banking Retail Accounts

This topic describes about the processing of overdraft protection/sweep-in in Oracle Banking Retail Accounts.

Customers can prevent dishonored or rejected debit transactions due to insufficient funds in their Checking or Savings account through the use of Overdraft Protection/Sweep-in, a service offered by banks. When such an instance occurs, the customer pulls an amount from another linked savings/checking account(s) to cover the shortfall.

The linked account(s) is called the provider account and the account for which the funds are being pulled is called the beneficiary account.

Multiple sweep provider accounts can be set up for a beneficiary account with a priority assigned to them.

3.18 Escheatment Processing in Oracle Banking Retail Accounts

This topic describes about the processing of escheatment in Oracle Banking Retail Accounts.

Similar to inactive and dormancy - The escheatment laws differ by state in United States. The account is closed post the escheatment processing. The unclaimed funds are transferred to the state and retained by bank based on a configured threshold and percentage.

The state-group parameter configuration screen for inactive and dormancy is applicable for configuring the escheatment parameters too. Escheatment threshold allows the user to define a value over which the balance in the account will be considered for transfer to State. The percentage config available in the config screen will determine the percentage of funds to be transferred to bank GL and state GL (For Example: 70% denotes - 70% of the balance will be transferred to State GL and rest 30% will be retained by the bank).

Note

An account will be considered for escheatment based on the customer Last contact date with the bank. For Example: the customer has had no contact with the bank through any of the channels for 5 years (where 5 years is the escheatment period), in this case, once the account balance is proportioned between bank and state, the account will be closed automatically.

Note

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

3.19 Effective Dates for Address Types in Oracle Banking Retail Accounts

This topic describes the effective dates for the address types in Oracle Banking Retail Accounts.

The user can maintain multiple address at account level with effective from and effective to dates apart from the default residential address for the account.

Any customer communication such as periodic statements will consider the effective dates to identify the communication address. If there are no effective addresses as on the date of communication, then the default residential address will be considered.

3.20 Multiple Guardians or Custodians in Oracle Banking Retail Accounts

This topic describes the multiple guardians or custodians in Oracle Banking Retail Accounts.

Bank user can capture during account origination or servicing, multiple guardians details like guardian type ,(Guardian, Custodian etc.) guardian customer ID, and the relationship of the guardian with the account holder for an account.

In case of minor accounts, user can capture multiple custodians (Guardian type in this case will be custodian) and the minor account can be created. For minor accounts, capture of custodian details is mandatory.

The details captured can be modified during the account life-cycle from the servicing User Interface.

3.21 Account Profile Questionnaire Capture in Oracle Banking Retail Accounts

This topic describes about the account profile questionnaire capture in Oracle Banking Retail Accounts.

Banking Security Act (BSA) regulations and the Customer Due Diligence (CDD) rule were enacted to combat money laundering and the financing of terrorism. The Customer Due Diligence (CDD) Rule clarifies and strengthens customer due diligence requirements for certain financial institutions and requires these institutions to identify and verify the identity of the natural persons (known as beneficial owners) of legal entity customers who own, control, and profit from companies when those companies open accounts. Customer Due Diligence (CDD) begins with verifying the customer's identity and assessing the risks associated with that customer. This process could include identifying the source of funds for an account and the business activity the account will conduct.

- A configurable questionnaire in Oracle Banking Origination to receive various details from the customer.
- The above details are stored as an account profile data against the customer account in Oracle Banking Accounts.

This is part of US regulation BSA-CDD. This static data needs to be stored as per regulation along with the account information. The below listed fields are included as follow:

- Source of funds
- ATM transactions in a month
- Domestic transactions in a month
- Expected Annual volume of transactions
- Expected foreign wire activity
- Purpose of account

3.22 Notes and Memos in Oracle Banking Retail Accounts

This topic describes the notes and memos in Oracle Banking Retail Accounts.

For each customer, Banker has the ability to maintain notes regarding the customer and their accounts.

User can add/modify/delete notes for customer accounts in the servicing application. System also notifies the bank user of the account level notes on the servicing User Interface when user tries to inquire/ modify the account details.

3.23 FIDM Processing in Oracle Banking Retail Accounts

This topic describes about the processing of FIDM in Oracle Banking Retail Accounts.

If a customer has defaulted on child support payments - the FIDM data will report a match and the bank needs to block the amount for satisfying the pending child support payments to be made by the customer/Non-Custodial Parent to State.

When a FIDM data match is reported, *Oracle Banking Party Services* will publish an event with the details of the match including the FIDM amount. At this event,

- If the customer has one account - then a legal block will be placed on the account for the reported FIDM amount.
- If the customer has multiple accounts - then a legal block will be placed on the account with the max balance for the FIDM amount.

Note

Removal of the legal block and transfer of funds to the child support organization will be operationally handled.

3.24 OFAC Processing in Oracle Banking Retail Accounts

This topic describes about the processing of OFAC in Oracle Banking Retail Accounts.

If a customer is identified as OFAC sanction hit - the OFAC data will report a match and the bank needs to freeze all the customer accounts for both transactions and modifications.

When an OFAC data match is reported for a customer or when an existing OFAC customer is removed from the sanction list in party management. A real-time freeze will be placed on the customer and the account restricting the customer to perform transactions/non-financial modifications.

3.25 Regulation D Processing in Oracle Banking Retail Accounts

This topic describes about the processing of Regulation D in Oracle Banking Retail Accounts.

Regulation D imposes reserve requirements on transaction accounts. As a result of the reserve requirements of United States Banks with the Fed, United States Banks in turn have to ensure some portions of their deposits are not volatile and hence restrictions are imposed on the number of debit transactions a Customer can make from savings accounts and MMDA accounts.

Reg D configurations are at the business product definition level in Oracle Banking Retail Accounts and allow users to configure the Reg D Transaction threshold, Reg D Warning threshold, Reg D monthly violation threshold, and Reg D 12-month rolling period violation threshold for automatic product switch to checking account. For Example: If a customer has done Reg D violations for 3 months on a 12-month rolling period - then the customer account will be automatically downgraded (auto-product switch) to a checking account.

Note

For more information about the configurations, refer to the section [Business Product](#) in this User Guide.

Reg D Auto Product Switch

For Reg D - If a customer has done Reg D violations for 3 months on a 12-month rolling period - then the customer account will be automatically downgraded (auto-product switch) to checking account.

A product switch configuration screen in Oracle Banking Retail Accounts allows the user to define the current business product and the new business product to which the account product needs to be switched to in case of more than the allowed number of monthly violations in a 12-month rolling period.

Note

Automatic product switch is applicable only for United States Regulation D violation.

Note

For more information about the configurations, refer to the section [Product Switch](#) in this User Guide.

3.26 Regulation DD Processing in Oracle Banking Retail Accounts

This topic describes about the processing of Regulation DD in Oracle Banking Retail Accounts.

Regulation DD (Truth in Savings Act) is to enable consumers to make informed decisions about their accounts at depository institutions using uniform disclosures.

Enhancements were made to ensure the all the required information as per the Regulation D is available in the System and the same can be pulled by any third-party Reporting Solution for generating reports.

List of the information available in the system as follows:

- Interest details: Fixed rates, Tiered rates, Compounding methods, and Liquidation frequency.
- Balances: Ledger Balance, Collected Balance, and Average Balance.
- Annual Percentage Yield (APY) and Annual Percentage Yield Earned (APYE).
- Minimum balance to open an account.
- Minimum daily balance to be maintained.
- Regulation D - Transaction thresholds.
- Statements (in addition to the transaction details, contain the information with respect to the APYE, a separate section to reflect the consolidated fees applied on the account)
- Details with respect to penalty rates and penalty amounts applied on early redemption of Certificate of Deposits.

Note

- Details with respect to prior notifications for identified life cycle events of Certificate of Deposits and grace period details for Certificate of Deposit renewal will be available when the feature is added in the certificate deposit product.
- Reports for Reg DD compliance are not provided from Oracle Banking Retail Accounts and these have to be generated from Bank's reporting application.

3.27 Regulation E Processing in Oracle Banking Retail Accounts

This topic describes about the processing of Regulation E in Oracle Banking Retail Accounts.

Customers must be given clear disclosures about their rights, liabilities, and responsibilities according to Regulation E, or the Electronic Funds Transfer Act when using electronic fund transfer services.

The customer must be informed about the error resolution process in the account statement, as required by the regulations, by the bank. An additional section called the "appendix" has been added to the statement to detail the compliance with this requirement.

During the monthly cycle in which a Reg E eligible transaction occurs in a CASA account, an interim statement must be generated according to Regulation E. At the account level, the periodic statement parameter determines the statement generation date and frequency if the statement cycle is longer than a month, such as quarterly. If a Reg E transaction occurs on the account during a month other than the one for periodic statements, then an interim statement will be generated for that month.

3.28 Back-up Withholding Tax in Oracle Banking Retail Accounts

This topic describes about the processing of back-up withholding tax in Oracle Banking Retail Accounts.

If a bank customer is a taxpayer receiving certain types of income payments, the IRS requires the payer of these payments to report them on an information return. The person or business (bank) paying the customer doesn't generally withhold taxes from these types of payments, as it is assumed the customer will report and pay taxes on this income when they file their federal income tax return.

There are situations when the bank is required to withhold at the current federal and state rate percent. This federal or state rate tax is taken from any future payments to ensure the IRS receives the tax due on this income. The situations are as below:

- Under the BWH-B program because the customer failed to provide a correct taxpayer identification number (TIN) to the bank for reporting on the required information return.
- Under the BWH-C program because the customer failed to report or under reported interest and dividend income they received on their federal income tax return.
- Customer wants the bank to voluntarily deduct the backup withholding tax on interest payments. The rate of deduction can be any value as required by the bank customer.

Note

The marking of the related accounts of a customer as applicable for BWH Tax, will be done basis an event from *Oracle Banking Party Services*. Wherein when a customer is identified as applicable for BWH Tax/ the customer has opted for voluntary deduction of BWH Tax, then it is expected that *Oracle Banking Party Services* will publish an event which will be consumed by *Oracle Banking Accounts* for marking and deducting the BWH Tax for the customer.

The new System Data Elements as TAX_APPLICABLE, and VOLUNTARY_TAX_RATE are introduced and can be used in defining the tax formula in interest and charges module.

Note

For more details, refer to the *Interest and Charges User Guide*.

An account service has been enhanced to include the tax applicability and voluntary tax rate fields. Based on this fields, the Backup with holding tax (federal/ state or voluntary) can be calculated and applied for the account.

3.29 FDIC Modernization in Oracle Banking Retail Accounts

This topic describes about the processing of FDIC Modernization in Oracle Banking Retail Accounts.

The FDIC (Federal Deposit Insurance Corporation) protects the depositors of insured depository institutions (IDIs) against the loss of their deposits due to an IDI failure (up to the applicable insurance limit). The FDIC pays deposit insurance upon the failure of an IDI. In paying deposit insurance, the FDIC insures the balance of each depositor's accounts, dollar-for-dollar, including principal and any accrued interest, up to the applicable insurance limit. The basic amount of FDIC deposit insurance coverage provided to depositors of an IDI is referred to as the Standard Maximum Deposit Insurance Amount ("SMDIA"). At present, the SMDIA is \$250,000.

Following the failure of an IDI, the FDIC as receiver will liquidate the institution's assets for the benefit of the institution's creditors. Through the FDIC's payment of deposit insurance, the depositors will recover their insured funds (i.e., funds up to the insurance limit) in full.

An identifier at the bank level is introduced to determine if the bank is marked for insolvency proceedings. Also, the hold reason can be selected and set at bank level for applying the provisional holds.

A new configuration screen is available to maintain the balance threshold and hold percentages across business products basis which the holds are calculated and applied as part of the insolvency batch processing.

3.30 Staff Restrictions

If staff restriction is enabled, User cannot view the account balance and transaction details of other staff accounts. Also, users are restricted to initiate or approve the transaction of own account.

- The staff restriction is validated while performing transactions or serving operations form branch.
- For enabling staff restrictions for the user, refer **User** topic in **Oracle Banking Security Management System User Guide**.
- For creating staff customer, refer **Retail Onboarding User Guide**.

3.31 Business Events in Oracle Banking Retail Accounts

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

The System has the capability to generate events based 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 hand over 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:

- Account Creation
- Debit transaction
- Credit transaction
- Minimum Credit or Debit transaction threshold
- Maximum Credit or Debit transaction threshold
- Amend Account
- Check book request
- Stop Check Payment
- Manual/ Auto revoke stop check payment
- Account Closure
- Balance Thresholds (Min balance threshold, Max balance threshold, Negative balance, Daily Account Summary).

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 3-50 List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_BRANCH	Account Branch
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CLASS	Business Product
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CURRENCY	Account Currency
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CUSTNAME	Account Customer Name
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CUSTNO	Account Customer Number
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_NAME	Account Name
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_NO	Account Number
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_OPENDATE	Account Open Date
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_TYPE	Account Type
OBRACC	FINANCIAL	ACTXN	F_TXN_ACCOUNT_BRANCH	Transaction Account Branch
OBRACC	FINANCIAL	ACTXN	F_TXN_ACCOUNT_CURRENCY	Transaction Account Currency
OBRACC	FINANCIAL	ACTXN	F_TXN_ACCOUNT_NO	Transaction Account Number
OBRACC	FINANCIAL	ACTXN	F_TXN_ACY_AMOUNT	Transaction Account Currency Amount
OBRACC	FINANCIAL	ACTXN	F_TXN_CUSTOMER_NO	Transaction Customer Number
OBRACC	FINANCIAL	ACTXN	F_TXN_DRCRIND	Recon Transaction Debit-Credit Indicator
OBRACC	FINANCIAL	ACTXN	F_TXN_VALUEDATE	Recon Transaction Value Date
CDDAPP	FINANCIAL	ACTXN	F_TXN_ACREFNO	Transaction Account Reference Number
CDDAPP	FINANCIAL	ACTXN	F_TXN_CURRENTBALANCE	Transaction Account Current Balance
CDDAPP	FINANCIAL	ACTXN	F_TXN_ODUTILIZEDAMOUNT	Overdraft Utilized Amount
CDDAPP	FINANCIAL	ACTXN	F_TXN_REVERSAL	Transaction Reversal
CDDAPP	FINANCIAL	ACTXN	F_TXN_REVERSEDACREFNO	Reversed Transaction Account Reference Number
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_ACCBRANCH	Account Branch
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_ACCOUNTNO	Account Number
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_ACCCURRENCY	Account Currency
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_CUSTOMERN	Customer Number

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_LASTCRACTIVITYDATE	Last Credit Activity Date
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_LASTDRACTIVITYDATE	Last Debit Activity Date
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_LCYCRTURN OVER	Credit Turnover Amount in Local Currency
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_LCYCURRENTBALANCE	Current Balance in Local Currency
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_LCYDRTURN OVER	Debit Turnover Amount in Local Currency
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_LCYOPENING BALANCE	Opening Balance in Local Currency
CDDAPP	FINANCIAL	ACTXNSMRY	F_TXNSMRY_MULTICCYAC CNO	Multi-currency Account Number
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_BRANCH	Account Branch
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_CLASS	Account Class
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_CURRENCY	Account Currency
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_CUSTNAME	Customer Name
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_CUSTNO	Customer Number
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_NAME	Account Name
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_NO	Account Number
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_OPENDATE	Account Open Date
OBRACC	NONFINANCIAL	ACCLOSE	F_ACCOUNT_TYPE	Account Type
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_BRANCH	Account Branch
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_CLASS	Account Class
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_CURRENCY	Account Currency
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_CUSTNAME	Customer Name
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_CUSTNO	Customer Number
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_NAME	Account Name
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_NO	Account Number
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_OPENDATE	Account Open Date
OBRACC	NONFINANCIAL	ACMODIFY	F_ACCOUNT_TYPE	Account Type
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTADDRESS	Account Address Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTBASICDETAILS	Account Basic Details Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTCOURTESYPAYDETAILS	Account Courtesy Pay Details Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTFEATURES	Account Features Datasegment

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTMEMONOTES	Account Memo Notes Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTMIS	Account MIS Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTNOMINEE	Account Nominee Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTOPERATINGINSTRUCTIONS	Account Operating Instructions Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTPREFERENCES	Account Preferences Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTPROFILEMASTER	Account Profile Master Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTSECURED OVERDUEDetails	Account Secured Overdue Details Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTSIGNATORY	Account Signatory Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTSTATEMENTPREFERENCES	Account Statement Preferences Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTSTATUS	Account Status Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTSWEEP	Account Sweep Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_ACCOUNTUNSECURED OVERDUEDetails	Account Unsecured Overdue Details Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_CHEQUEBOOK	Chequebook Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_EFFECTIVEADDRESS	Effective Address Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_INTERESTDETAILS	Interest Details Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_JOINTHOLDER	Joint Holder Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_LIMITS	Limits Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_MULTICURRENCYACCOUNT	Multicurrency Account Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_DS_PROVISIONINGANDGL	Provisioning And GL Datasegment
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTADDRESS	Is Account Address Datasegment Modified?

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTBASICDETAILS	Is Account Basic Details Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTCOURTESYPAYDETAILS	Is Account Courtesy Pay Details Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTFEATURES	Is Account Features Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTMEMONOTES	Is Account Memo Notes Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTMIS	Is Account MIS Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTNOMINEE	Is Account Nominee Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTOPERATINGINSTRUCTIONS	Is Account Operating Instructions Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTPREFERENCES	Is Account Preferences Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTPROFILEMASTER	Is Account Profile Master Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTSECUREDORDERDUEDetails	Is Account Secured Overduedetails Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTSIGNATORY	Is Account Signatory Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTSTATEMENTPREFERENCES	Is Account Statement Preferences Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTSTATUS	Is Account Status Datasegment Modified?

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTS WEEP	Is Account Sweep Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_ACCOUNTUN SECUREDORDERDUEDETA ILS	Is Account Unsecured Overduedetails Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_CHEQUEBO OK	Is Cheque Book Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_EFFECTIVEA DDRESS	Is Effective Address Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_INTERESTDE TAILS	Is Interest Details Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_JOINTHOLDE R	Is Joint Holder Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_LIMITS	Is Account Limits Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_MULTICURR ENCYACCOUNT	Is Multicurrency Account Datasegment Modified?
OBRACC	NONFINANCIAL	ACMODIFY	F_ISMOD_DS_PROVISIONI NGANDGL	Is Provisioning and GL Datasegment Modified?
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_ACCDOMAIN	Cheque Book Account Domain
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_ACCOUNTNO	Cheque Book Account Number
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_BRANCH	Cheque Book Account Branch
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_CHQLEAVES	Cheque Book Leaves
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_CURRENCY	Cheque Book Currency
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DELIVERYMODE	Cheque Book Delivery Mode
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_FIRSTCHEQUEN O	Cheque Book First Cheque Number
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_ORDERDATE	Cheque Book Order Date
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_ORDERDTLS	Cheque Book Order Details
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_REQSTATUS	Cheque Book Request Status

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_TYPE	Cheque Book Type
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_ISSUE_DATE	cheque book issue date fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_PRINT_STATUS	cheque book print status fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_INCLUDE_PRINTING	cheque book include printing fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DELIVERY_REF_NUMBER	cheque book delivery ref number fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DELIVERY_DATE	cheque book delivery date fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_REQUEST_MODE	cheque book request mode fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_ISSUE_BRANCH	cheque book issue branch fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DELIVERY_BRANCH	cheque book delivery branch fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DELIVERY_BRANCH_NAME	cheque book delivery branch name fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DISPLAY_NAME	cheque book display name fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DISPLAY_ADDRESS	cheque book display address fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_DISPLAY_PHONE_NUMBER	cheque book display phone number fact
CDDAPP	NONFINANCIAL	CHQBOOK	F_CHQBK_EXTERNAL	cheque book external fact
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_ACCDOMAIN	Stop Payment Account Domain
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_ACCOUNTNO	Stop Payment Account Number
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_AMOUNT	Stop Payment Amount
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_BRANCH	Stop Payment Account Branch
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_CURRENCY	Stop Payment Account Currency
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_EFFECTIVEDATE	Stop Payment Effective Date
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_ENDCHEQUENO	Stop Payment End Cheque Number
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_RECORDSTATUS	Stop Payment Record Status
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_STARTCHEQUENO	Stop Payment Start Cheque Number

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_STOPPAYMENTNO	Stop Payment Number
CDDAPP	NONFINANCIAL	STOPPAY	F_STPY_TYPE	Stop Payment Type
OBRACC	NONFINANCIAL	ACPATCH	F_ACCOUNT_PROFILE	account profile fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_ACCOUNT_PROFILE	account profile patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_OPERATING_INSTRUCTION	account operating instruction fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_OPERATING_INSTRUCTION	account operating instruction patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_ACCOUNT_STATUS	account status fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_ACCOUNT_STATUS	account status patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_SECURED_LIMIT	secured limit fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_SECURED_LIMIT	secured limit patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_UNSECURED_LIMIT	unsecured limit fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_UNSECURED_LIMIT	unsecured limit patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_ACCOUNT_PREFERENCES	account preferences fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_ACCOUNT_PREFERENCES	account preferences patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_COURTESY_PAY	courtesy pay fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_COURTESY_PAY	courtesy pay patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_AUF_LIMIT_AMOUNT	limit amount auf fact
OBRACC	NONFINANCIAL	ACPATCH	F_AUF_LIMIT_MARGIN	limit margin auf fact
OBRACC	NONFINANCIAL	ACPATCH	F_AUF_LIMIT_START_DATE	auf limit start date fact
OBRACC	NONFINANCIAL	ACPATCH	F_AUF_LIMIT_END_DATE	auf limit end date fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_LIMIT	patch limit fact
OBRACC	NONFINANCIAL	ACPATCH	F_GUARDIAN_DETAILS	guardian details fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_GUARDIAN_DETAILS	guardian details patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_JOINT_HOLDER_DETAILS	holder details joint fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_JOINT_HOLDER_DETAILS	patch joint holder details fact
OBRACC	NONFINANCIAL	ACPATCH	F_MEDIA_TYPE	media type fact
OBRACC	NONFINANCIAL	ACPATCH	F_CONTACT_DETAILS	contact details fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_ACCOUNT_ADDRESS	account address patch fact

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NONFINANCIAL	ACPATCH	F_NOMINEE_DETAILS	nominee details fact
OBRACC	NONFINANCIAL	ACPATCH	F_PATCH_NOMINEE_DETAILS	nominee details patch fact
OBRACC	NONFINANCIAL	ACPATCH	F_TOD_LIMIT_AMOUNT	limit amount tod fact
OBRACC	NONFINANCIAL	ACPATCH	F_TOD_LIMIT_START_DATE	tod limit start date fact
OBRACC	NONFINANCIAL	ACPATCH	F_TOD_LIMIT_END_DATE	tod limit end date fact
OBRACC	NOTICES	FIRSTRMD	F_IRA_PLAN_DESC	IRA Plan Description
OBRACC	NOTICES	FIRSTRMD	F_IRA_RMD_TIMESTAMP_UTC	IRA First RMD Notice UTC Timestamp
OBRACC	NOTICES	FIRSTRMD	F_IRA_RMD_RELATED_ACCOUNTS	IRA RMD Related Accounts
OBRACC	NOTICES	FIRSTRMD	F_IRA_RMD_TAX_YEAR	IRA Tax Year
OBRACC	NOTICES	FIRSTRMD	F_IRA_RMD_AMOUNT	IRA RMD Amount
OBRACC	NOTICES	FIRSTRMD	F_IRA_RMD_AGE	IRA RMD Age
OBRACC	NOTICES	OUTSTANDINGRMD	F_IRA_RMD_PLAN_DESC	IRA Plan Description
OBRACC	NOTICES	OUTSTANDINGRMD	F_IRA_RMD_TIMESTAMP_UTC	IRA Outstanding RMD Notice UTC Timestamp
OBRACC	NOTICES	OUTSTANDINGRMD	F_IRA_RMD_IMPACTED_ACCOUNTS	IRA RMD Related Accounts
OBRACC	NOTICES	OUTSTANDINGRMD	F_IRA_RMD_TOTAL_AMOUNT	IRA RMD Total Amount
OBRACC	NOTICES	OUTSTANDINGRMD	F_IRA_RMD_TAKEN_AMOUNT	IRA RMD Taken Amount
OBRACC	NOTICES	OUTSTANDINGRMD	F_IRA_RMD_OUTSTANDING_AMOUNT	IRA RMD Outstanding Amount
OBRACC	NOTICES	CANCELSCHEDULERMD	F_IRA_RMD_STATUS	IRA RMD status
OBRACC	NOTICES	CANCELSCHEDULERMD	F_IRA_RMD_CUSTOMER_ID	IRA Customer Id
OBRACC	NOTICES	CANCELSCHEDULERMD	F_IRA_RMD_TIMESTAMP_UTC	IRA Cancel Or Schedule RMD Notice UTC Timestamp
OBRACC	NOTICES	CANCELSCHEDULERMD	F_IRA_RMD_PLAN_ID	IRA Plan Reference Number
OBRACC	NOTICES	CANCELSCHEDULERMD	F_IRA_RMD_PLAN_TYPE	IRA Plan Type
OBRACC	NOTICES	CANCELSCHEDULERMD	F_IRA_RMD_PLAN_DESC	IRA Plan Description

Table 3-50 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NOTICES	CANCELSCHE DULERMD	F_IRA_RMD_LAST_DISTRI BUTION_DATE	IRA Last Distribution Date
OBRACC	NOTICES	CANCELSCHE DULERMD	F_IRA_RMD_LAST_DISTRI BUTION_AMOUNT	IRA Last Distribution Amount
OBRACC	NOTICES	CANCELSCHE DULERMD	F_IRA_RMD_OUTSTANDIN G_AMOUNT	IRA RMD Outstanding Amount
OBRACC	NOTICES	AGECUTOFF	F_ESA_CUSTOMER_NUMB ER	ESA Customer Number
OBRACC	NOTICES	AGECUTOFF	F_ESA_CUSTODIANS	ESA Custodian Ids
OBRACC	NOTICES	AGECUTOFF	F_ESA_ACCOUNT_NUMBE RS	ESA Account Numbers
OBRACC	NOTICES	AGECUTOFF	F_ESA_ACCOUNT_NAMES	ESA Account Names
OBRACC	NOTICES	AGECUTOFF	F_ESA_ACCOUNT_BALANC ES	ESA Account Balances
OBRACC	NOTICES	AGECUTOFF	F_ESA_AGE_CUTOFF_DAT E	ESA Customer age cutoff date

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

Table 3-51 List of Topic Names

Domain	Category	Event	Topic Names
CDDAPP	FINANCIAL	ACTXN	FinAccountingTransactio n
CDDAPP	FINANCIAL	ACTXNSMRY	FinAccountingTransactio nSummary
CDDAPP	NONFINANCIAL	CHQBOOK	NonFinChequeBook
CDDAPP	NONFINANCIAL	STOPPAY	NonFinStopPayment
OBRACC	NONFINANCIAL	ACCLOSE	NonFinAccountClosure
OBRACC	NONFINANCIAL	ACCREATE	NonFinAccountCreation
OBRACC	NONFINANCIAL	ACMODIFY	NonFinAccountModificat ion
OBRACC	NONFINANCIAL	ACPATCH	NonFinAccountPatch
OBRACC	NOTICES	ACCOUNTSTATUS	NoticeAccountStatus
OBRACC	NOTICES	ACCSIGNATORY	NoticeAccountSignatory
OBRACC	NOTICES	ACCSTATEMENT	NoticeAccountStatement
OBRACC	NOTICES	AMOUNTBLOCK	NoticeAmountBlock
OBRACC	NOTICES	REGD	NoticeRegD
OBRACC	NOTICES	REMINDERS	NoticeReminders

Table 3-52 List of Rules

Rule Name	Rule Description
EVENT_RULCACRE	Checking Account Creation
EVENT_RULSACRE	Savings Account Creation
EVENT_RULDRTXN	Debit Transaction
EVENT_RULCRTXN	Credit Transaction
EVENT_RULMINDR	Minimum Debit Threshold
EVENT_RULMINCR	Minimum Credit Threshold
EVENT_RULMAXDR	Maximum Debit Threshold
EVENT_RULMAXCR	Maximum Credit Threshold
EVENT_MODACADDR	Account Address Modification
EVENT_MODACBSDTL	Account Basic Details Modification
EVENT_MODACCHQBK	Account Cheque Book Modification
EVENT_MODACCPAY	Account Co-pay Details Modification
EVENT_MODACEFADDR	Account Effective Address Modification
EVENT_MODACFTR	Account Feature Modification
EVENT_MODACINTDTL	Account Interest Detail Modification
EVENT_MODACJNTHLD	Account Joint Holder Modification
EVENT_MODACLIMITS	Account Limit Modification
EVENT_MODACMCYACC	Account Multi-currency Detail Modification
EVENT_MODACMEMO	Account Memo Modification
EVENT_MODACMIS	Account MIS Detail Modification
EVENT_MODACNOM	Account Nominee Detail Modification
EVENT_MODACOPINS	Account Operating Instruction Modification
EVENT_MODACPREF	Account Preference Modification
EVENT_MODACPROF	Account Profile Master Modification
EVENT_MODACPROVGL	Account Provisioning GL Modification
EVENT_MODACSECOVD	Account Secured Overdue Detail Modification
EVENT_MODACSIGN	Account Signatory Detail Modification
EVENT_MODACSTAT	Account Status Modification
EVENT_MODACSTMPRF	Account Statement Preference Modification
EVENT_MODACSWEEP	Account Sweep Detail Modification
EVENT_MODACUSCOVD	Account Unsecured Overdue Detail Modification
EVENT_RULACLOS	Account Closure
EVENT_RULCAMOD	Checking Account Modification
EVENT_RULCHQCRE	Cheque Book Creation
EVENT_RULDLYSMRY	Daily Summary
EVENT_RULMAXBAL	Maximum Balance Threshold
EVENT_RULMINBAL	Minimum Balance Threshold
EVENT_RULNEGBAL	Negative Balance Threshold
EVENT_RULODLMUTL	Overdraft Limit Utilization
EVENT_RULODPROT	Overdraft Protection Transaction
EVENT_RULREVR	Reversal Transaction
EVENT_RULSAMOD	Savings Account Modification
EVENT_RULSTPCRE	Stop Cheque Creation

Table 3-52 (Cont.) List of Rules

Rule Name	Rule Description
EVENT_RULSTPREV	Stop Cheque Reversal
EVENT_PATCH_PROFILE	Account profile modification patch event
EVENT_PATCH_OPINSTRUCTION	Account Operating instruction modification patch event
EVENT_PATCH_ACCSTATUS	Account Status modification patch event
EVENT_PATCH_SEC_LIMIT	Secured Limit modification patch event
EVENT_PATCH_UNSEC_LIMIT	Unsecured Limit modification patch event
EVENT_PATCH_AC_PREFERENCE	Account Preference modification patch event
EVENT_PATCH_COURTESY_PAY	Courtesy Pay Opt-in or Opt-out patch event
EVENT_PATCH_AUF_LIMIT	Auf Limit modification patch event
EVENT_PATCH_GUARDIAN	Account Guardian details modification patch event
EVENT_PATCH_JOINT_HOLDER	Joint Holder details modification patch event
EVENT_PATCH_PHONE	Phone Details modification patch event
EVENT_PATCH_EMAIL	Email Details modification patch event
EVENT_PATCH_MAIL	Mail Details modification patch event
EVENT_PATCH_NOMINEE	Nominee Details modification patch event
EVENT_PATCH_TOD_LIMIT	Tod Limit Details modification patch event
EVENT_CHQBOOK_STATUS_UPDATE	Check Book Request status change event

Notifications

The below list of notifications are supported as follow:

- Account Dormancy
- Reg D Warning
- Reg D Violation
- Reg D Monthly Threshold Violation
- Reg D Violation for the Calendar Month
- Reg D Automatic Product Switch (Savings to Checking account)
- Signatory Change on Account
- Account Closure
- Extension of Reg CC Hold
- Garnishment Placement
- Account Block has been placed
- Notification for Statement Generation

Table 3-53 List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_ACC_NO	Account Number

Table 3-53 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_ACC_CLOSURE_DATE	Closure Date
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_ACC_STATUS	Account Status
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_ESCHEATMENT_DATE	Escheatment Date
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_CLOSURE_REASON	Closure Reason
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_CUST_NO	Customer No
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_ACC_NAME	Account Name
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_ACC_TYPE	Account Type
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_CUST_NAME	Customer Name
OBRAC C	NOTICE S	ACCOUNTSTATUS	F_CUST_TYPE	Customer Type
OBRAC C	NOTICE S	ACCSIGNATORY	F_ACC_TYPE	Account Type
OBRAC C	NOTICE S	ACCSIGNATORY	F_ACC_NO	Account Number
OBRAC C	NOTICE S	ACCSIGNATORY	F_ACC_NAME	Account Name
OBRAC C	NOTICE S	ACCSIGNATORY	F_JNT HOLDER_CUST_NO	Joint Holder Customer No
OBRAC C	NOTICE S	ACCSIGNATORY	F_SIGNATORY_CHANGE_DATE	Signatory Changed Date
OBRAC C	NOTICE S	ACCSIGNATORY	F_JNT HOLDER_CUST_NAME	Joint Holder Customer Name
OBRAC C	NOTICE S	ACCSIGNATORY	F_GUARDIAN_CUST_NO	Guardian Customer No
OBRAC C	NOTICE S	ACCSIGNATORY	F_CUST_NO	Customer No
OBRAC C	NOTICE S	ACCSIGNATORY	F_CUST_NAME	Customer Name
OBRAC C	NOTICE S	ACCSIGNATORY	F_CUST_TYPE	Customer Type
OBRAC C	NOTICE S	ACCSIGNATORY	F_GUARDIAN_CUST_NAME	Guradian Customer Name
OBRAC C	NOTICE S	ACCSIGNATORY	F_GUARDIAN_CUST_TYPE	Joint Holder Customer Type
OBRAC C	NOTICE S	ACCSIGNATORY	F_JNT HOLDER_CUST_TYPE	Guardian Customer Type
OBRAC C	NOTICE S	ACCSTATEMENT	F_ACC_NO	Account Number
OBRAC C	NOTICE S	ACCSTATEMENT	F_STMT_MODE	Statement Mode

Table 3-53 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NOTICES	ACCSTATEMENT	F_STMT_GENERATION_DATE	Statement Generation Date
OBRACC	NOTICES	ACCSTATEMENT	F_CUST_NO	Customer No
OBRACC	NOTICES	ACCSTATEMENT	F_ACC_TYPE	Account Type
OBRACC	NOTICES	ACCSTATEMENT	F_ACC_NAME	Account Name
OBRACC	NOTICES	ACCSTATEMENT	F_CUST_NAME	Customer Name
OBRACC	NOTICES	ACCSTATEMENT	F_CUST_TYPE	Customer Type
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_BLK_AMOUNT	Garnishment Block Amount
OBRACC	NOTICES	AMOUNTBLOCK	F_ACC_NO	Account Number
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_ORDER_DATE	Garnishment Order Date
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_STATUS	Garnishment Status
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_END_DATE	Garnishment End Date
OBRACC	NOTICES	AMOUNTBLOCK	F_CUST_NO	Customer No
OBRACC	NOTICES	AMOUNTBLOCK	F_ACC_TYPE	Account Type
OBRACC	NOTICES	AMOUNTBLOCK	F_ACC_NAME	Account Name
OBRACC	NOTICES	AMOUNTBLOCK	F_CUST_TYPE	Customer Type
OBRACC	NOTICES	AMOUNTBLOCK	F_CUST_NAME	Customer Name
OBRACC	NOTICES	REGD	F_ACC_CLASS	Current Account Class
OBRACC	NOTICES	REGD	F_DATE_OF_WARNING_THRESHOLD_BREACH	Date Of Warning Threshold Breach
OBRACC	NOTICES	REGD	F_VIOLATION_TXN_MONTH_AND_YEAR	Reg D Violation Transaction Month And Year
OBRACC	NOTICES	REGD	F_TXN_DESCRIPTION	Transaction Description
OBRACC	NOTICES	REGD	F_TXN_DATE	Transaction Date
OBRACC	NOTICES	REGD	F_TXN_CODE	Transaction Code
OBRACC	NOTICES	REGD	F_REG_D_WARNING_TRANSACTION_THRESHOLD	Reg D Warning Threshold

Table 3-53 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NOTICES	REGD	F_ACC_NO	Account Number
OBRACC	NOTICES	REGD	F_DATE_OF_VIOLATION_THRESHOLD_BREACH	Reg D Warning BreachDate
OBRACC	NOTICES	REGD	F_WARNING_TXN_MONTH_AND_YEAR	Reg D Warning Transaction MonthYear
OBRACC	NOTICES	REGD	F_REG_D_12_MONTH_ROLLING_PERIOD_VIOLATION_THRESHOLD	Reg D 12 Month Rolling Period Violation Threshold
OBRACC	NOTICES	REGD	F_REG_D_MONTHLY_VIOLATION_THRESHOLD	Reg D Monthly Violation Threshold
OBRACC	NOTICES	REGD	F_REG_D_TXN_COUNT_FOR_THE_MONTH	Reg D Transaction Count For The Month
OBRACC	NOTICES	REGD	F_REG_D_VIOLATION_MONTHS_IN_12_MONTH_ROLLING_PERIOD	Reg D Yearly Violation
OBRACC	NOTICES	REGD	F_REG_D_VIOLATION_THRESHOLD	Reg D Violation Threshold
OBRACC	NOTICES	REGD	F_CUST_NO	Customer No
OBRACC	NOTICES	REGD	F_ACC_TYPE	Account Type
OBRACC	NOTICES	REGD	F_ACC_NAME	Account Name
OBRACC	NOTICES	REGD	F_CUST_NAME	Customer Name
OBRACC	NOTICES	REGD	F_CUST_TYPE	Customer Type
OBRACC	NOTICES	REGD	F_NEW_ACC_CLASS	New Account Class

Table 3-54 List of Rules

Rule Name	Rule Description
EVENT_JOINT	Joint Holder
EVENT_GUAR	Guardian
EVENT_REGD_V_CAL_MNTH	Violation For Calendar Month
EVENT_REGD_V_YRLY	Yearly Violation
EVENT_REGD_V_MNTHLY	Monthly Threshold Violation
EVENT_REGD_WARN	Reg D Warning
EVENT_GARN	Garnishment
EVENT_STMT_PERIODIC	Periodic
EVENT_CLOSURE	Closure
EVENT_ESCH_CLOS	Escheatment Closure

3.32 Tax Forms in Oracle Banking Retail Accounts

This topic describes about the processing of tax forms in Oracle Banking Retail Accounts.

The Internal Revenue Service (IRS) requires financial institutions to provide them and their customers information regarding the financial institution customer's income of various types. The IRS 1099 Form is a collection of tax forms documenting different types of payments made by an individual or a business that typically isn't the payee's employer. The payer fills out the form with the appropriate details, sends copies to the payee and the IRS, reporting payments made during the tax year. IRS Form 1099-INT focuses on interest income.

The details required as part of 1099 INT reporting include the below fields that are relevant from Oracle banking accounts perspective:

- Customer Number
- Account Number
- Start date of Financial Year
- End date of Financial Year
- Date of interest credit to account
- Interest paid amount
- Penalty amount (on early redemption of deposit)
- Customer residential address state
- FATCA indicator
- Second B notice
- Federal Income tax withheld
- State information (State, State Identification number, and State tax withheld).

Reporting of the below data that are part of 1099INT is not in scope for Oracle Banking Retail Accounts:

- Interest on US savings bonds and treasury
- Foreign tax withheld
- Tax-exempt interest

3.33 Auto-Closure of Account Basis Balance Threshold in Oracle Banking Retail Accounts

This topic describes about the auto-closure of an account basis balance threshold in Oracle Banking Retail Accounts.

System has the capability to auto-close an account basis the balance maintained over a certain period. This is essential for the bank to identify those accounts that bring in minimal business for the bank while the bank incurs cost of maintaining these accounts. The preferences data segment in the business product configuration screen is enhanced to include an optional section to define the account auto close parameters. These parameters include the auto-closure applicability, the auto-close balance threshold, auto-close threshold days, and balance transfer GL.

For example,

If this value of,

Auto-close Balance threshold Currency = USD

Auto-close Balance threshold Amount = 5 (For US markets, this value can be configured to '0')

Auto-Close threshold days = 15 days.

Then any accounts associated with the business product, will be closed if the balance maintained in the account is \leq \$5 for a period of 15 days continuously.

All the validations applicable for a manual account closure will also be applicable for auto-account closure. If any of the validations fail, the account will not be auto-closed and will remain active.

Note

An accounts with draft balance (negative balance) are not considered for auto closure of Accounts. As per adopted banking practices, closing of accounts with trivial negative balances (Debit), will be treated as write-off and this will be carried out with proper approvals from Credit Committee of Board. Once the approvals are obtained, the relevant asset monitoring department will pass accounting entries by debiting Profit and Loss Statement, and Credit the Account with Debit balances. Once these accounts become zero, they will be picked for auto closure after the threshold days.

A

Functional Activity Codes

This topic contains the functional activity codes available in Oracle Banking Retail Accounts.

Screen Name/API Name	Functional Activity Code	Action	Description
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_AMEND	MODIFY	To amend an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_AUTHORIZE	AUTHORIZE	To authorize an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_CLOSE	CLOSE	To close an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_DELETE	DELETE	To delete an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_NEW	NEW	To make a new account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_REMOVELOCK	All Operations	To remove lock on an account class resource
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_REOPEN	REOPEN	To reopen an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_SUBMIT	SUBMIT	To submit an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_VALIDATE	VALIDATE	To validate an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_VIEW	VIEW	To view an account class
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_AMEND	UNLOCK	Update business product service API
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_CLOSE	CLOSE	Close business product service API
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_NEW	NEW	Create business product service API
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_REOPEN	REOPEN	Reopen business product service API

Screen Name/API Name	Functional Activity Code	Action	Description
Business Product Maintenance	OBRACC_FA_SER_AC COUNTCLASSAGGREGATE_VIEW	VIEW	View business product service API
Business Events	CDDAPP_FA_LOG_NOTICE_EVENTGEN_SAVE	SAVE	Notice Event Generation Logging
Statement	DDASTMT_FA_DOWNLOAD_STATEMENT_SERVICE	VIEW	Download Account Statement Service
Statement	DDASTMT_FA_GENERATE_CONSOL_STMT_SERVICE	NEW	Generate consolidated statement service
Statement	DDASTMT_FA_GENERATE_STMT_SERVICE	NEW	Generate Account Statement Service
Statement	DDASTMT_FA_GET_STATEMENT_SERVICE	VIEW	Get Account Statement Service
Statement	DDASTMT_FA_SERVICE_GET_STATEMENT_PREF	VIEW	Get Account Statement Preferences
External Relationship Code	DDACFG_FA_EXTRELATIONSHIPCODE_GETSUMMARY	VIEW	View external relationship summary API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_AMEND	UNLOCK	Update Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_CLOSE	CLOSE	Close Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_NEW	NEW	Create Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_REOPEN	REOPEN	Reopen Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_VIEW	VIEW	View Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_AMEND	UNLOCK	Update Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_CLOSE	CLOSE	Close Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_NEW	NEW	Create Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_REOPEN	REOPEN	Reopen Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_VIEW	VIEW	View Stop Payment Services for Service API
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_ALLBRANCHACCOUNT	VIEW	To get all accounts of a branch

Screen Name/API Name	Functional Activity Code	Action	Description
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_AMEND	MODIFY	To amend an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_AUTHORIZE	AUTHORIZE	To authorize an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	To close an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_DELETE	DELETE	To delete an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_LISTALLACCOUNT	VIEW	To list all accounts
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_NEW	NEW	To create a new account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_REMOVELOCK	All Operations	To remove lock on an account resource
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_REOPEN	REOPEN	To reopen an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_SUBMIT	SUBMIT	To submit an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_VALIDATE	VALIDATE	To validate an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_VIEW	VIEW	To view an account
Account Service	OBRACC_FA_ACCOUNTSERVICES_MIGRATEACCOUNT	NEW	To migrate an external account
Integration Service	OBRACC_FA_GET_CUSTOMERDATA	VIEW	To Get customer data
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_ALERTS	VIEW	To Get customer alerts
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_ASSETSLIAB	VIEW	To Get customer assets liability details
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_CASA SUMMARY	VIEW	To Get casa summary
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_HOUSEHOLD	VIEW	To Get customer details

Screen Name/API Name	Functional Activity Code	Action	Description
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_HOUSEHOLDBALANCE	VIEW	To Get customer balance
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_LASTTXN	VIEW	To Get last 5 transactions
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_SUMMARY	VIEW	To Get customer summary
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_RELATEDACCOUNTS	VIEW	Retrieves related accounts of a customer. If customer is minor, it restricts if there is only custodian for an account.
Integration Service	OBRACC_FA_SER_INTEGRATIONSERVICES_GETBALANCESUMMARY	VIEW	Retrives the account balance along with Limit utilization status for the given account
Product Switch	OBRACC_FA_SER_ACCOUNTBATCHSERVICE_NEW	NEW	For Product switch batch
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_AMEND	MODIFY	To update account basic details
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_AMEND_BASICDETAILS	MODIFY	To update account basic details
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_AUTO_AMEND	MODIFY	To auto modify account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_CHEQUEBOOK	NEW	To create chequebook for given accounts
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	To close the account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_EXTERNALACCOUNTVALIDATION	VALIDATE	To validate external account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_GETCUSTACCOUNTS	VIEW	To get customer accounts
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_GETERRORCODEENTRIES	VIEW	To get error code entries
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_NEW	NEW	To create a new account

Screen Name/API Name	Functional Activity Code	Action	Description
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_POPULATE_P RE_RECORD	NEW	To create pre record in external system
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_PUSH_ACCO UNT MIS	All Operations	To push account mis
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_PUSH_CMCE XTERNAL	All Operations	To account to cmc external
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_PUSH_CMCS TRADDRESS	All Operations	To push cmc structured address accounts
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_PUSH_ICACC OUNT	All Operations	To push IC accounts
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_PUSH_MCY	All Operations	To push to mcy account
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_PUSH_STATE MENT	All Operations	To push account to statement service
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_REOPEN	REOPEN	To reopen a closed account
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_UPDATE_FIN AL_STATUS	All Operations	To update final external handoff status
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_VALIDATEAN DGETACCOUNTS	VALIDATE	To validate and get accounts
Account Service	OBRACC_FA_SER_AC COUNTSERVICESAGG REGATE_VIEW	VIEW	To view an account
Product Switch	OBRACC_FA_SER_PO PULATEACCPRODSWI TCH_NEW	NEW	To populate account product switch entries
Mode Of Operation	RDDA_FA_ACCOPERA TINGINSTR_AMEND	MODIFY	To update account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERA TINGINSTR_AUTHORI ZE	AUTHORIZE	To authorize account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERA TINGINSTR_CLOSE	CLOSE	To close account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERA TINGINSTR_DELETE	DELETE	To delete account operating instruction

Screen Name/API Name	Functional Activity Code	Action	Description
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_NEW	NEW	To create new account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_REMOVELOCK	All Operations	To remove lock on account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_REOPEN	REOPEN	To reopen a closed account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_SUBMIT	SUBMIT	To submit account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_VALIDATE	VALIDATE	To validate account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_VIEW	VIEW	To view account operating instruction
Product Switch	RDDA_FA_AUTOPRODSWITCH_AMEND	MODIFY	To update auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_AUTHORIZE	AUTHORIZE	To authorize auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_CLOSE	CLOSE	To close auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_DELETE	DELETE	To delete auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_NEW	NEW	To create new auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_REMOVELOCK	All Operations	To remove lock on auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_REOPEN	REOPEN	To reopen a closed auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_SUBMIT	SUBMIT	To submit auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_SUMMARYEVENT	VIEW	To get summary by event
Product Switch	RDDA_FA_AUTOPRODSWITCH_VALIDATE	VALIDATE	To validate auto product switch
Product Switch	RDDA_FA_AUTOPRODSWITCH_VIEW	VIEW	To view auto product switch
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_AMEND	MODIFY	To update garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_AUTHORIZE	AUTHORIZE	To authorize garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_CLOSE	CLOSE	To close garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_DELETE	DELETE	To delete garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_NEW	NEW	To create new garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_REMOVELOCK	All Operations	To remove lock on garnishment parameters

Screen Name/API Name	Functional Activity Code	Action	Description
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_REOPEN	REOPEN	To reopen a closed garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_SUBMIT	SUBMIT	To submit garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_VALIDATE	VALIDATE	To validate garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHMENTPARAMS_VIEW	VIEW	To view garnishment parameters
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_AMEND	MODIFY	To update joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_AUTHORIZE	AUTHORIZE	To authorize joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_CLOSE	CLOSE	To close joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_DELETE	DELETE	To delete joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_NEW	NEW	To create new joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_REMOVELOCK	All Operations	To remove lock on joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_REOPEN	REOPEN	To reopen a closed joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_SUBMIT	SUBMIT	To submit joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_VALIDATE	VALIDATE	To validate joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLDERTYPE_VIEW	VIEW	To view joint holder type
Joint Holder Category	RDDA_FA_JOINTHOLDERCATEGORY_VIEW	VIEW	To Fetch Joint Holder Category
Balance Enquiry	RDDA_FA_PP_TXNBS_GET_BALANCES	VIEW	To get balances
Balance Enquiry	RDDA_FA_PP_TXNBS_GET_BALANCES_SERVICE	VIEW	To get balances
Product Switch	RDDA_FA_PP_TXNBS_REGD_VIOLATION	NEW	To trigger product switch if account has regulatory violation
Relationship Type	RDDA_FA_RELATIONSHIPTYPE_AMEND	MODIFY	To update relationship type
Relationship Type	RDDA_FA_RELATIONSHIPTYPE_AUTHORIZE	AUTHORIZE	To authorize relationship type
Relationship Type	RDDA_FA_RELATIONSHIPTYPE_CLOSE	CLOSE	To close relationship type
Relationship Type	RDDA_FA_RELATIONSHIPTYPE_DELETE	DELETE	To delete relationship type
Relationship Type	RDDA_FA_RELATIONSHIPTYPE_NEW	NEW	To create new relationship type

Screen Name/API Name	Functional Activity Code	Action	Description
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_REMOVELO CK	All Operations	To remove lock on relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_REOPEN	REOPEN	To reopen a closed relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_SUBMIT	SUBMIT	To submit a relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_VALIDATE	VALIDATE	To validate a relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_VIEW	VIEW	To view relationship type
Courtesy Pay Maintenance	PLATO_FA_BATCH_RD DATXNPPBTCH_FUNC	VIEW	Common Endpoints exposed by plato- batch-dependencies
Courtesy Pay Maintenance	OBRACC_FA_COURTE SYPAY_BATCH	NEW	Process Courtesy Pay requests
Courtesy Pay Maintenance	OBRACC_FA_COURTE SYPAY_EVALBATCH	NEW	Evaluate Courtesy Pay batches
Courtesy Pay Maintenance	OBRACC_FA_COURTE SYPAY_ALLOCATEBAT CH	NEW	Allocate calls for Courtesy Pay
Courtesy Pay Maintenance	OBRACC_FA_COURTE SYPAY_BATCH	NEW	Process Courtesy Pay requests
Courtesy Pay Maintenance	OBRACC_FA_COURTE SYPAY_EVALBATCH	NEW	Evaluate Courtesy Pay batches
Garnishment Parameters	RDDA_FA_SER_GARNI SHMENTPARAMS_VIE W	VIEW	To view garnishment parameters
Garnishment Order	PLATO_FA_BATCH_RD DATXNPPACCSERV_F UNC	VIEW	Common Endpoints exposed by plato- batch-dependencies
Garnishment Order	RDDA_FA_GARNISHM ENTORDER_GETALL	VIEW	View garnishment details by garnishment number
Garnishment Order	RDDA_FA_GARNISHM ENTORDER_NEW	NEW	Initiate a new garnishment order.
Garnishment Order	RDDA_FA_GARNISHM ENTORDER_AMEND	UNLOCK	Update the details of existing garnishment orders.
Garnishment Order	RDDA_FA_GARNISHM ENTORDER_ACCOUN TINFO	VIEW	Retrieve account details
Garnishment Order	RDDA_FA_GARNISHM ENTORDER_VIEW	VIEW	Access information on existing garnishments
Initial Deposit	RDDA_FA_PP_TXN_US _GET_INTIALDEPOSIT	VIEW	Get all valid Initial funded accounts
Initial Deposit	RDDA_FA_PP_TXN_US _PROCESS_ACCOUNT S	VIEW	Initial funding batch process
Initial Deposit	RDDA_FA_PP_TXN_US _PROCESS_BATCH	VIEW	Initial funding batch to release the allocation
Initial Deposit	RDDA_FA_PP_TXN_US _RELEASE_ALLOCATI ON	VIEW	Common Endpoints exposed by plato- batch-dependencies

Screen Name/API Name	Functional Activity Code	Action	Description
Initial Deposit	PLATO_FA_BATCH_OB CDDATXNUS_FUNC	VIEW	Common Endpoints exposed by plato- batch-dependencies
Initial Deposit	PLATO_FA_BATCH_OB RACCTXNUS_FUNC	VIEW	Common Endpoints exposed by plato- batch-dependencies
Account Batch	RDDA_FA_PP_ACC_BT CH_AUTO_PROD_SWI TCH_BATCH	VIEW	The endpoint supports for online and Batch as it reads these records from driver table and updates the record with status Processed or Error in driver.
Account Batch	RDDA_FA_PP_ACC_BT CH_POPULATE_PROD _ENTRIES	VIEW	The endpoint is used to populate product details such as old account class,new account class, source system,status,business date and branch in driver table.
Account Batch	CDDA_FA_PP_ACC_BT CH_POPULATE_PROD _ENTRIES	VIEW	The endpoint is used to populate product details such as old account class,new account class, source system,status,business date and branch in driver table.
Account Batch	CDDA_FA_PP_ACC_BT CH_AUTO_PROD_SWI TCH_BATCH	VIEW	The endpoint supports for online and Batch as it reads these records from driver table and updates the record with status Processed or Error in driver.
Account Batch	PLATO_FA_BATCH_RD DAPPACCBATCH_FUN C	VIEW	Common Endpoints exposed by plato- batch-dependencies
Account Batch	PLATO_FA_BATCH_DD APPACCBATCH_FUNC	VIEW	Common Endpoints exposed by plato- batch-dependencies
Event Generation	CDDAPP_FA_LOG_NO TICE_EVENTGEN_SAV E	SAVE	To log notice events in event generation service
Business Event Summary	DDACFG_FA_EVENTG EN_DEFN_LOVDOMAI N	GET	Fetches the list of Domains for which Business Events are maintained
Business Event Summary	DDACFG_FA_EVENTG EN_DEFN_LOVCATEG ORY	GET	Fetches the list of Categories maintained for Business Events
Business Event Summary	DDACFG_FA_EVENTG EN_DEFN_LOVEVENT	GET	Fetches the list of Domain Events for which Business Events are maintained
Business Event Summary	DDACFG_FA_EVENTG EN_DEFN_GETSUMMA RY	GET	Fetches the business events maintained for each domain-category-event combination
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_NEW	NEW	Creating new Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_AMEND	UNLOCK	Modify/Amend Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_VIEW	VIEW	View Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_AUTHORI ZE	AUTHORIZE	Authorize Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_DELETE	DELETE	Delete Insolvency Block Details

Screen Name/API Name	Functional Activity Code	Action	Description
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_CLOSE	CLOSE	Close Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_REOPEN	REOPEN	Reopen Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_REJECT	REJECT	Reject Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVE NCYBLOCK_GETSUMMARY	VIEW	Get summary of Insolvency Block Details
Insolvency Batch	OBRACC_FA_INSOLVE NCYBTCH_PREPROCESS	NEW	Insolvency preprocess batch for allocation
Insolvency Batch	OBRACC_FA_INSOLVE NCYBTCH_BATCHRUN	NEW	Insolvency batch process that are allocated in the preprocess batch
Insolvency Batch	OBRACC_FA_INSOLVE NCYBTCH_ABORT	NEW	Abort insolvency batch
AccountClosure Service	PLATO_FA_BATCH_RD DAPPACLOSBTCH_EXEC_ASSIGN_STREAM_TO_INSTANCE	PATCH	Common Endpoints exposed by plato-batch-dependencies
AccountClosure Service	PLATO_FA_BATCH_RD DAPPACLOSBTCH_EXEC_CHECK_THREAD_AVAILABILITY	-	Common Endpoints exposed by plato-batch-dependencies
AccountClosure Service	PLATO_FA_BATCH_RD DAPPACLOSBTCH_EXEC_BATCH_STATUS	-	Common Endpoints exposed by plato-batch-dependencies
AccountClosure Service	PLATO_FA_BATCH_RD DAPPACLOSBTCH_EXEC_UPDATE_THREAD_COUNT	-	Common Endpoints exposed by plato-batch-dependencies
AccountClosure Service	PLATO_FA_BATCH_RD DAPPACLOSBTCH_EXEC_UPDATE_INSTANCE_THREAD_COUNT	-	Common Endpoints exposed by plato-batch-dependencies
AccountClosure Service	PLATO_FA_BATCH_RD DAPPACLOSBTCH_EXEC_UPDATE_REQUEST	-	Common Endpoints exposed by plato-batch-dependencies
AccountClosure Service	PLATO_FA_BATCH_RD DAPPACLOSBTCH_FUNC	-	Common Endpoints exposed by plato-batch-dependencies
AccountClosure Service	OBRACC_FA_SER_ACCOUNTCLOSURESERVICES_CLOSUREDETAILS	-	Fetch the closure details for accounts applicable for an auto-account closure
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_NEW	NEW	Create IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_AMEND	AMEND	Update IRA Product

Screen Name/API Name	Functional Activity Code	Action	Description
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_VIEW	VIEW	View IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_SUBMIT	SUBMIT	Submit IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_DELETE	DELETE	Delete IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_VALIDATE	VALIDATE	Validate IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_CLOSE	CLOSE	Close IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_REOPEN	REOPEN	Reopen IRA Product
IRA Product	OBRACC_FA_IRAPRODUCTAGGREGATE_REMOVELOCK	REMOVELOCK	RemoveLock IRA Product
IRA Product	OBRACC_FA_SER_IRAPRODUCTAGGREGATE_NEW	NEW	Create IRA Product (Service)
IRA Product	OBRACC_FA_SER_IRAPRODUCTAGGREGATE_GETSUMMARY	GETSUMMARY	Get Summary (Service)
IRA Product	OBRACC_FA_SER_IRAPRODUCTAGGREGATE_VIEW	VIEW	View IRA Product (Service)
IRA Product	OBRACC_FA_SER_IRAPRODUCTAGGREGATE_CLOSE	CLOSE	Close IRA Product (Service)
IRA Product	OBRACC_FA_SER_IRAPRODUCTAGGREGATE_REOPEN	REOPEN	Reopen IRA Product (Service)
IRA Product	OBRACC_FA_SER_IRAPRODUCTAGGREGATE_AMEND	AMEND	Update IRA Product (Service)
IRA Product	RDDA_FA_IRATXN_CONTRIBUTION	CONTRIBUTION	Post Contribution
IRA Product	RDDA_FA_IRATXN_DISTRIBUTION	DISTRIBUTION	Post Distribution
IRA Product	RDDA_FA_IRATXN_BAL_SUMMARY	SUMMARY	Fetch IRA Balance Summary
IRA Product	RDDA_FA_IRATXN_GET_ACCOUNTS	-	Get Valid Accounts
IRA Product	RDDA_FA_IRATXN_CHECK_PENALTY	-	Check Penalty

Screen Name/API Name	Functional Activity Code	Action	Description
IRA Product	OBRACC_FA_IRAACCOUNTSERVICESAGGREGATE_VIEW	VIEW	Get IRA Resource Aggregate
IRA Product	OBRACC_FA_IRAACCOUNTSERVICES_NEW	NEW	Create IRA Account
IRA Product	OBRACC_FA_IRAACCOUNTSERVICES_AMEND	AMEND	Update IRA Account
IRA Product	OBRACC_FA_IRAACCOUNTSERVICES_CLOSE	CLOSE	Close IRA Account
IRA Product	OBRACC_FA_IRAACCOUNTSERVICES_REOPEN	REOPEN	Reopen IRA Account
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_NEW	NEW	Create IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_AMEND	AMEND	Update IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_VIEW	VIEW	View IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_SUBMIT	SUBMIT	Submit IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_DELETE	DELETE	Delete IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_VALIDATE	VALIDATE	Validate IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_CLOSE	CLOSE	Close IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_REOPEN	REOPEN	Reopen IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREGATE_REMOVELOCK	REMOVELOCK	RemoveLock IRA Parameters
IRA Parameter	RDDA_FA_SER_IRAPARAMSAGGREGATE_CLOSE	CLOSE	Close IRA Parameters Parameters (Service)
IRA Parameter	RDDA_FA_SER_IRAPARAMSAGGREGATE_REOPEN	REOPEN	Reopen IRA Parameters Parameters (Service)
IRA Parameter	RDDA_FA_SER_IRAPARAMSAGGREGATE_AMEND	AMEND	Update IRA Parameters Parameters (Service)
IRA Parameter	RDDA_FA_SER_IRAPARAMSAGGREGATE_NEW	NEW	Create IRA Parameters (Service)
IRA Plans	RDDA_FA_IRAPLANSSAGGREGATE_NEW	NEW	Create IRA Plans

Screen Name/API Name	Functional Activity Code	Action	Description
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_AMEND	AMEND	Update IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_VIEW	VIEW	View IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_SUBMIT	SUBMIT	Submit IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_AUTHORI ZE	AUTHORIZE	Authorize IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_DELETE	DELETE	Delete IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_VALIDATE	VALIDATE	Validate IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_CLOSE	CLOSE	Close IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_REOPEN	REOPEN	Reopen IRA Plans
IRA Plans	RDDA_FA_IRAPLANSA GGREGATE_REMOVELO CK	REMOVELOCK	RemoveLock IRA Plans
IRA Plans	RDDA_FA_IRAPLANST YPE_LOV	LOV	LOV to fetch types of IRA Plan
Account Operating Instruction	RDDA_FA_SER_ACCO PERATINGINSTR_VIE W	VIEW	To Fetch mode of Operation
Create Test Ira Account Maintenance	OBRACC_FA_IRA_ACC OUNTSERVICESAGGR EGATE_CREATE_SCR EEN	POST	To create test Ira account from UI
View Test Ira Account Maintenance	OBRACC_FA_IRA_ACC OUNTSERVICESAGGR EGATE_VIEW_SCR EEN	GET	To view and edit the created Ira account from UI
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_NEW	POST	Create IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_GETSUMM ARY	GET	Get IRA Customer Plan Configuration Summary
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_VIEW	GET	View IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_AMEND	PUT	Update IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_DELETE	PUT	Delete IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_VALIDATE	GET	Validate IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_SUBMIT	PATCH	Submit IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_GETUNAUT HRESOURCE	GET	Get Unauthorized resource

Screen Name/API Name	Functional Activity Code	Action	Description
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_AUTHORIZ E	PUT	Authorize IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_REMOVELO CK	PUT	Remove Lock for IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_GETACTIO N	GET	Get Permitted Actions On Resource
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_GETRESHI STORY	GET	Get History
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_CLOSE	PATCH	Close IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_REOPEN	PATCH	Reopen IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_GETRESAG G	GET	Get IRA Customer Plan Configuration Resource Aggregate
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_LOVVALIDA TE	GET	LOV Validate IRA Customer Plan Configuration
Customer Plan Configuration UI	RDDA_FA_IRACUSTO MERPLAN_GETVALIDI RAACCS	GET	LOV Validate IRA Accounts based on Customer, Currency and Plan type
Customer Plan Service API	RDDA_FA_SER_IRACU STOMERPLAN_NEW	POST	Create IRA Customer Plan Configuration
Customer Plan Service API	RDDA_FA_SER_IRACU STOMERPLAN_GETSU MMARY	POST	Get IRA Customer Plan Configuration Summary
Customer Plan Service API	RDDA_FA_SER_IRACU STOMERPLAN_AMEND	PUT	Update IRA Customer Plan Configuration
IRA Plans UI	RDDA_FA_STATICCOD ES_LOV	GET	Static Type codes LOV
IRA Plans UI	RDDA_FA_VALIDIRAPL ANS	GET	Valid IRA plans
Valid IRA Plans	RDDA_FA_SER_VALIDI RAPLANS	GET	Valid IRA plans
Account Migration	OBRACC_FA_MAINTEN ANCE_CACHE	-	Maintenance cache Management
Account Migration	OBRACC_FA_MIGRATI ON_UTILITY	-	Fast data Transfer Status management
Migration Dataload	OBRACC_FA_UPLOAD _FILE	-	Upload Files
Migration Dataload	OBRACC_FA_UPLOAD _FILE_SERVICEAPI	-	Upload Files
Migration Dataload	OBRACC_FA_DELETE_ FILE	-	Delete Files
Migration Dataload	OBRACC_FA_DELETE_ FILE_SERVICEAPI	-	Delete Files

Screen Name/API Name	Functional Activity Code	Action	Description
Migration Dataload	OBRACC_FA_GET_FILE_METADATA	-	Get File Metadata
Migration Dataload	OBRACC_FA_GET_FILE_METADATA_SERVICEAPI	-	Get File Metadata
Migration Dataload	OBRACC_FA_SEARCH_FILE_METADATA	-	Search File Metadata
Migration Dataload	OBRACC_FA_SEARCH_FILE_METADATA_SERVICEAPI	-	Search File Metadata
Migration Dataload	OBRACC_FA_ABORT	-	Abort running migration
Migration Dataload	OBRACC_FA_ABORT_SERVICEAPI	-	Abort running migration
Migration Dataload	OBRACC_FA_CLEANUP	-	Cleanup past migration
Migration Dataload	OBRACC_FA_CLEANUP_SERVICEAPI	-	Cleanup past migration
Migration Dataload	OBRACC_FA_CLEANUP_STATUS	-	Get Cleanup status
Migration Dataload	OBRACC_FA_CLEANUP_STATUS_SERVICEAPI	-	Get Cleanup status
Migration Dataload	OBRACC_FA_GENERATE_REPORT	-	Begin Report Generation
Migration Dataload	OBRACC_FA_GENERATE_REPORT_SERVICEAPI	-	Begin Report Generation
Migration Dataload	OBRACC_FA_INITIATE_MIGRATION	-	Initiate Migration to Staging Table
Migration Dataload	OBRACC_FA_INITIATE_MIGRATION_SERVICEAPI	-	Initiate Migration to Staging Table
Migration Dataload	OBRACC_FA_INITIATE_PATCH	-	Initiate a migration patch
Migration Dataload	OBRACC_FA_INITIATE_PATCH_SERVICEAPI	-	Initiate a migration patch
Migration Dataload	OBRACC_FA_GET_ERRORS	-	Get Validation Errors found in migrated data
Migration Dataload	OBRACC_FA_GET_ERRORS_SERVICEAPI	-	Get Validation Errors found in migrated data
Migration Dataload	OBRACC_FA_VIEW_MIGRATION_SUMMARY	-	View all Migration Summaries
Migration Dataload	OBRACC_FA_VIEW_MIGRATION_SUMMARY_SERVICEAPI	-	View all Migration Summaries
Migration Dataload	OBRACC_FA_VIEW_ATTEMPT_SUMMARY	-	View all Attempt Summaries
Migration Dataload	OBRACC_FA_VIEW_ATTEMPT_SUMMARY_SERVICEAPI	-	View all Attempt Summaries

Screen Name/API Name	Functional Activity Code	Action	Description
Migration Dataload	OBRACC_FA_VIEW_STAGE_SUMMARY	-	View all Stage Summaries
Migration Dataload	OBRACC_FA_VIEW_STAGE_SUMMARY_SERVICEAPI	-	View all Stage Summaries
Migration Dataload	OBRACC_FA_VIEW_MIGRATION_DETAILS	-	View all Migration Details
Migration Dataload	OBRACC_FA_VIEW_MIGRATION_DETAILS_SERVICEAPI	-	View all Migration Details
Migration Dataload	OBRACC_FA_DOWNLOAD_REPORT	-	Download Migration Report
Migration Dataload	OBRACC_FA_DOWNLOAD_REPORT_SERVICEAPI	-	Download Migration Report
Migration Dataload	OBRACC_FA_TRACK_REPORT	-	Get Report Generation Status
Migration Dataload	OBRACC_FA_TRACK_REPORT_SERVICEAPI	-	Get Report Generation Status
Migration Dataload	OBRACC_FA_INITIATE_NEXT_STAGE	-	Execute Migration Stages
Migration Dataload	OBRACC_FA_INITIATE_NEXT_STAGE_SERVICEAPI	-	Execute Migration Stages
Migration Dataload	OBRACC_FA_INITIATE_GLOBAL_STAGE	-	Begin Domain Migration
Migration Dataload	OBRACC_FA_INITIATE_GLOBAL_STAGE_SERVICEAPI	-	Begin Domain Migration
Migration Dataload	OBRACC_FA_GET_MAINTENANCE	-	Get Maintenance Details for a Migration Type
Migration Dataload	OBRACC_FA_GET_MAINTENANCE_SERVICEAPI	-	Get Maintenance Details for a Migration Type
Migration Dataload	OBRACC_FA_UPDATE_MAINTENANCE	-	Update Maintenance
Migration Dataload	OBRACC_FA_UPDATE_MAINTENANCE_SERVICEAPI	-	Update Maintenance
Migration Dataload	OBRACC_FA_GET_STAGE_CONFIG	-	Get Stages
Migration Dataload	OBRACC_FA_GET_STAGE_CONFIG_SERVICEAPI	-	Get Stages
Migration Dataload	OBRACC_FA_CREATE_KEY	-	Setup encryptionKey
Migration Dataload	OBRACC_FA_CREATE_KEY_SERVICEAPI	-	Setup encryptionKey
Migration Dataload	OBRACC_FA_GET_KEY	-	Get encryptionKey

Screen Name/API Name	Functional Activity Code	Action	Description
Migration Dataload	OBRACC_FA_CREATE_KEY_SERVICEAPI	-	Setup encryptionKey
Migration Dataload	OBRACC_FA_GET_KEY	-	Get encryptionKey
Migration Dataload	OBRACC_FA_GET_KEY_SERVICEAPI	-	Get encryptionKey
Migration Dataload	OBRACC_FA_DELETE_KEY	-	Remove Encryption
Migration Dataload	OBRACC_FA_DELETE_KEY_SERVICEAPI	-	Remove Encryption
Migration Dataload	OBRACC_FA_MENU_D ATAMIG_PARENT	-	Data Migration Parent Menu
Migration Dataload	OBRACC_FA_MENU_D ATAMIG_FILEUPLOAD	-	Data Migration File Upload Menu
Migration Dataload	OBRACC_FA_MENU_D ATAMIG_INITIATE_MIG	-	Data Migration Initiate Migration Menu
Migration Dataload	OBRACC_FA_MENU_D ATAMIG_DASHBOARD	-	Data Migration Dashboard Menu
Migration Dataload	OBRACC_FA_MENU_D ATAMIG_CLEANUP	-	Data Migration Cleanup Menu
Migration Dataload	OBRACC_FA_MENU_D ATAMIG_MAINTENANCE	-	Data Migration Maintenance Menu
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_NEW	POST	Create ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VIEW	GET	Get ESAPProduct Summary
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VIEW	GET	View ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VIEW	GET	View ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_DELETE	PUT	Delete ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VALIDATE	GET	Validate ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_SUBMIT	PATCH	Submit ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VIEW	GET	Get Unauthorized Resource
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_AUTHORIZE	PUT	Authorize ESAPProduct

Screen Name/API Name	Functional Activity Code	Action	Description
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_REMOVELOCK	PUT	Remove Lock for ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VIEW	GET	Get Permitted Actions on Resource
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VIEW	GET	Get History
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_CLOSE	PATCH	Close ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_REOPEN	PATCH	Reopen ESAPProduct
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VIEW	GET	Get ESAPProduct Resource Aggregate
ESA Product Configuration UI	OBRACC_FA_ESAPRODUCTAGGREGATE_VALIDATE	GET	LOV Validate ESAPProduct
ESA Product Service API	OBRACC_FA_SER_ESAPRODUCTAGGREGATE_NEW	POST	Create ESAPProduct
ESA Product Service API	OBRACC_FA_SER_ESAPRODUCTAGGREGATE_GETSUMMARY	POST	Get ESAPProduct Summary
ESA Product Service API	OBRACC_FA_SER_ESAPRODUCTAGGREGATE_AMEND	PUT	Update ESAPProduct
ESA Product Service API	OBRACC_FA_SER_ESAPRODUCTAGGREGATE_VIEW	GET	Get ESAPProduct
ESA Product Service API	OBRACC_FA_SER_ESAPRODUCTAGGREGATE_CLOSE	PATCH	Close ESAPProduct
ESA Product Service API	OBRACC_FA_SER_ESAPRODUCTAGGREGATE_REOPEN	PATCH	Reopen ESAPProduct
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTOMERPLAN_NEW	POST	Create ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTOMERPLAN_GETSUMMARY	GET	Get ESA Customer Plan Configuration Summary
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTOMERPLAN_VIEW	GET	View ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTOMERPLAN_AMEND	PUT	Update ESA Customer Plan Configuration

Screen Name/API Name	Functional Activity Code	Action	Description
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_DELETE	PUT	Delete ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_VALIDATE	GET	Validate ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_SUBMIT	PATCH	Submit ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_GETUNAUT HRESOURCE	GET	Get Unauthorized Resource
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_AUTHORIZ E	PUT	Authorize ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_REMOVELO CK	PUT	Remove Lock for ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_GETACTIO N	GET	Get Permitted Actions on Resource
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_GETRESHI STORY	GET	Get History
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_CLOSE	PATCH	Close ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_REOPEN	PATCH	Reopen ESA Customer Plan Configuration
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_GETRESAG G	GET	Get ESA Customer Plan Configuration Resource Aggregate
ESA Customer Plan Configuration UI	RDDA_FA_ESACUSTO MERPLAN_GETVALIDE SAACCS	GET	LOV Validate ESA Accounts based on Customer, Currency and Plan Type
ESA Customer Plan Service API	RDDA_FA_SER_ESAC USTOMERPLAN_NEW	POST	Create ESA Customer Plan Configuration
ESA Customer Plan Service API	RDDA_FA_SER_ESAC USTOMERPLAN_GETS UMMARY	POST	Get ESA Customer Plan Configuration Summary
ESA Customer Plan Service API	RDDA_FA_SER_ESAC USTOMERPLAN_AMEN D	PUT	Update ESA Customer Plan Configuration
Migration Workflow Web API	OBRACC_FA_GETPRO CESS_STATUS	GET	Get Task Status
IRA Transfer API	RDDA_FA_SER_IRA_T RANSFER	POST	Create IRA transfer transaction
IRA Rollover API	RDDA_FA_SER_IRA_R OLLOVER	POST	Create IRA rollover transaction
ESA Transfer API	RDDA_FA_SER_ESA_T RANSFER	POST	Create ESA transfer transaction

Screen Name/API Name	Functional Activity Code	Action	Description
ESA Rollover API	RDDA_FA_SER_ESA_R OLLOVER	POST	Create ESA rollover transaction

Table A-1 Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account 360	CSR_FA_CASA_DASH	Query Details	Populate the details of the account on the Account 360 page.
Account Address Update	CSR_FA_ACADRR_SAVE	Initiation	Initiate the address update request.
Account Address Update	CSR_FA_ACADRR_AUTH	Authorization	Approve or Reject the address update request.
Joint Holder Maintenance	CSR_FA_UPDJH_SAVE	Initiation	Initiate the joint holder update request.
Joint Holder Maintenance	CSR_FA_UPDJH_AUTH	Authorization	Approve or Reject the joint holder update request.
Account Preferences	CSR_FA_ACCPRF_SAVE	Initiation	Initiate the account preferences request.
Account Preferences	CSR_FA_ACCPRF_AUTH	Authorization	Approve or Reject the account preferences update request.
Beneficiary/ Nominee	CSR_FA_UPDNOM_SAVE	Initiation	Initiate the nominee update request.
Beneficiary/ Nominee	CSR_FA_UPDNOM_AUTH	Authorization	Approve or Reject the beneficiary update request.
Customer Relationship	CSR_FA_CUSREL_SAVE	Initiation	Initiate the customer relationship maintenance update request.
Customer Relationship	CSR_FA_CUSREL_AUTH	Authorization	Approve or Reject the customer relationship maintenance update request.
Account Statement Frequency	CSR_FA_ASFSAV_SAVE	Initiation	Initiate the account statement frequency request.
Account Statement Frequency	CSR_FA_ASFSAV_AUTH	Authorization	Approve or Reject the account statement frequency request.
Create Amount Block	CSR_FA_AMTBLK_SAVE	Initiation	Initiate the create amount block request.
Create Amount Block	CSR_FA_AMTBLK_AUTH	Authorization	Approve or Reject the create amount block request.
View Amount Block	CSR_FA_MOAMTBLK_VIEW	Query Details	View amount block request.
Modify Amount Block	CSR_FA_MOAMTBLK_SAVE	Initiation	Initiate the modify amount block request.
Modify Amount Block	CSR_FA_MOAMTBLK_AUTH	Authorization	Initiate the modify amount block request.

Table A-1 (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Activate Dormant Account	CSR_FA_ADASAV9_SAVE	Initiation	Initiate the activation of inactive or dormant account request.
Activate Dormant Account	CSR_FA_ADASAV9_AUTH	Authorization	Approve or Reject the activation of inactive or dormant account request.
Account Status Change	CSR_FA_ACSTCHNG_SAVE	Initiation	Initiate the account status change request.
Account Status Change	CSR_FA_ACSTCHNG_AUTH	Authorization	Approve or Reject the account status change request.
Check Book Order	CSR_FA_CHQBKRQ_SAVE	Initiation	Initiate the check book request.
Check Book Order	CSR_FA_CHQBKRQ_AUTH	Authorization	Approve or Reject the check book request.
Stop Check Request	CSR_FA_STOPCHEQ_SAVE	Initiation	Initiate the stop check payment request.
Stop Check Request	CSR_FA_STOPCHEQ_AUTH	Authorization	Approve or Reject the stop check payment request.
Reverse Stop Check Payment	CSR_FA_RVSTCHEQ_SAVE	Initiation	Initiate the reversal of stop check payment request.
Reverse Stop Check Payment	CSR_FA_RVSTCHEQ_AUTH	Authorization	Approve or reject the reversal of stop check payment request.
Modify Stop Check Payment	CSR_FA_MODSTCHQ_SAVE	Initiation	Initiate the Modify Stop Check request.
Modify Stop Check Payment	CSR_FA_MODSTCHQ_AUTH	Authorization	Approve or Reject the Modify Stop Check request.
Check Book Status	CSR_FA_CHQBKSTS_SAVE	Initiation	Initiate the check book status change request.
Check Book Status	CSR_FA_CHQBKSTS_AUTH	Authorization	Approve or Reject the check book status change request.
Account Transactions	CSR_FA_ACC_TRN	Query Details	Get the account transactions.
Account Garnishment	CSR_FA_ACCGAR_SAVE	Initiation	Initiate the garnishment request.
Account Garnishment	CSR_FA_ACCGAR_AUTH	Authorization	Approve or Reject the garnishment request.
Courtesy Pay	CSR_FA_CRSTYPAY_SAVE	Initiation	Initiate the courtesy pay maintenance request.
Courtesy Pay	CSR_FA_CRSTYPAY_AUTH	Authorization	Approve or Reject the courtesy pay maintenance request.
Account Closure	CSR_FA_ACCLSR_SAVE	Initiation	Initiate the Account closure request.
Account Closure	CSR_FA_ACCLSR_AUTH	Authorization	Approve or Reject the Account closure request.
Regulation D Inquiry	CSR_FA_REGD_QUERY	Query Details	Get the Regulation ID transaction details.

Table A-1 (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Consolidated Adhoc Statement	CSR_FA_CONSOL_ADHOC_ACC_STMT_GET	Query Details	Fetch existing statements, generate new statements and download the generated statements.
Online Account Sweep In	CSR_FA_SWPSTP_SAVE	Initiation	Initiate the online account sweep-in request.
Online Account Sweep In	CSR_FA_SWPSTP_AUTH	Authorization	Approve or Reject the online account sweep-in request.
Online Account Sweep History	CSR_FA_SWP_HIST_GET	Query Details	Inquire the online sweep transactions
Memo	BSR_FA_MEMSAV_SAVE	Initiation	Initiate the memo maintenance request.
Memo	BSR_FA_MEMSAV_AUTH	Authorization	Approve or Reject the memo maintenance request.

Table A-2 Functional Activity Codes for Servicing Dashboard

Servicing Widget	Functional Activity Code	Action	Description
Bulletin	REMO_FA_BULLETIN_BOARD	Query Details	Access the bulletin board widget on the dashboard.
My Dairy	REMO_FA_PJ_CSR_GET_MYDIARY	Query Details	Capture notes using My Diary widget on the dashboard.
Service Requests	BSR_FA_MYTRAN_VIEW	Query Details	View the servicing tasks widget on the dashboard.

Basic Functional Activity Codes

These codes are needed for user to login and access menu and tasks.

Note

Actions are applicable only for transaction screens where conductor work flow is used. For login and access screens action is not applicable.

Table A-3 Basic Functional Activity Code

Screen Name/API Name	Functional Activity Code	Action	Description
View Currency Definition	CMC_FA_CURRENCY_DEFN_VIEWS	Not Applicable	To view the currency code definitions.
View Branch Parameter	CMC_FA_EXT_BRANCH_PARAMETERS_VIEW	Not Applicable	To view the branch parameter maintenance.
View Local Holiday (for the Branch)	CMC_FA_LOCAL_HOLIDAY_VIEWS	Not Applicable	To view the holiday maintenance.

Table A-3 (Cont.) Basic Functional Activity Code

Screen Name/API Name	Functional Activity Code	Action	Description
View Awaiting Customer Clarification tasks	CMC_FA_SUBMENU_1_Awaiting	Not Applicable	For awaiting tasks.
View Completed tasks	CMC_FA_SUBMENU_1_Completed	Not Applicable	To view the completed tasks on the Tasks page.
View Free tasks	CMC_FA_SUBMENU_1_FreeTasks	Not Applicable	To access the free tasks on the Tasks page.
View Hold tasks	CMC_FA_SUBMENU_1_HoldTasks	Not Applicable	To access the hold tasks.
View My tasks	CMC_FA_SUBMENU_1_MyTasks	Not Applicable	To access the My Tasks on the Tasks page.
View My Pending tasks	REMO_FA_SUBMENU_1_MY_PENDING_TASKS	Not Applicable	To access the My Pending Tasks on the Tasks page.
Search task	CMC_FA_SUBMENU_1_SEARCH	Not Applicable	To access the search page on the Tasks page.
View Subprocess tasks	CMC_FA_SUBMENU_1_Subprocess	Not Applicable	To access the sub process tasks on the Tasks page.
View Supervisor tasks	CMC_FA_SUBMENU_1_Supervisor	Not Applicable	To access the supervisor tasks on the Tasks page.
Business Process Workflow Maintenance	CMC_FA_SUBMENU_1_WORKFLOW_MAINT	Not Applicable	To initiate the workflow maintenance.
Screen Not Applicable	OBRC_FA_CONFIG_MASTER	Not Applicable	To fetch the regional configuration.
Screen Not Applicable	SMS_FA_USER_LOGIN	Not Applicable	To login to user screen.
View System Dates	CMC_FA_SYSTEM_DATES_VIEW	Not Applicable	To view the calendar.
View Dashboard	SMS_FA_MENU_DASHBOARD_VIEW	Not Applicable	To launch the dashboard.
View Priority Code Maintenance	CMC_MENU_FA_PRIORITY_CODE_MAINT_VIEWALL	Not Applicable	To view priority code maintenance.
Screen Not Applicable	OBRC_FA_GRID_CONFIG	Not Applicable	To get grid configuration.
Screen Not Applicable	OBRC_FA_PROCESS_CONFIG	Not Applicable	To get all process configuration.
Screen Not Applicable	OBRC_FA_SCREEN_CONFIG	Not Applicable	To get all screen configuration.
View Users	SMS_FA_USER_VIEW	Not Applicable	To view user details.

B

Error Codes and Messages

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

Table B-1 List of Error Codes and Messages

Error Code	Error Message
CAPM-COM-001	Record does not exist
CAPM-COM-002	Unable to parse JSON
CAPM-COM-003	Application Number cannot be blank or "null".
CAPM-COM-004	Process Ref Number cannot be blank or "null".
CAPM-COM-005	Error saving the datasegment
CAPM-COM-006	Unexpected error occurred during runtime
CAPM-COM-007	Application Initiated Successfully
CAPM-DEL-001	Record deleted successfully
CAPM-DEL-002	Record(s) deleted successfully
CAPM-DEL-003	Failed to Delete the record
CAPM-MOD-001	Record Successfully Modified
CAPM-MOD-002	Failed to Update the record
CAPM-SAV-001	Record Saved Successfully.
CAPM-SAV-002	Failed to create the record
CAPM-SAV-003	The record is validated and saved successfully.
CAPM-SAV-004	Record already exists
CAPM-VAL-001	The record is successfully validated.
CAPM-VAL-002	Error in fetching Summary Info.
CAPM-TJS-VAL-00	Process code is not set for the selected Lifecycle
CAPM-TJS-VAL-01	AccountType, LifeCycleCode, BranchCode cannot be null
CAPM-TJS-VAL-02	BusinessProcess Code cannot be null
CAPM-TJS-VAL-03	Failed to generate the reference number
CAPM-TJS-VAL-04	No business process code found
CAPM-TJS-VAL-05	Application Initiation Failed
CAPM-TJS-VAL-06	Unable to Parse Application Initiation Json
CAPM-TJS-VAL-07	Process Code cannot be null for the lifecycle
CAPM-TJS-VAL-08	Error in retrieving application category
CAPM-TJS-VAL-09	Error in retrieving TaskID List
CAPM-TJS-VAL-10	Workflow Definition Not Found
CAPM-TJS-VAL-11	Error while checking workflow definition existence
CAPM-TJS-VAL-12	Response from EA service is null
CAPM-TJS-VAL-13	Only maximum 4 characters are allowed
CAPM-TJS-VAL-14	Invalid Event Serial Number. Value should be a positive number
CAPM-TJS-VAL-15	The record is successfully validated.
CAPM-TJS-MOD-00	Record Successfully Modified

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

Error Code	Error Message
CAPM-TJS-SAV-00	Record Saved Successfully.
CAPM-TJS-COM-00	Unable to parse JSON
CAPM-TJS-COM-01	Application Number cannot be blank or "null".
CAPM-TJS-COM-02	Unexpected error occurred during runtime
CAPM-TJS-COM-03	Application Initiated Successfully
CAPM-TJS-COM-04	Application Number cannot be blank or "null".
CAPM-TJS-VAL-16	Error while checking workflow definition existence
CAPM-TJS-COM-05	Update status failed
CAPM-TJS-COM-06	Unable to get sub-domain info
CAPM-TJS-VAL-17	Application date parsing failed
CAPM-TJS-VAL-18	Application number not valid
CAPM-TJS-VAL-19	Unable to parse application transaction flow JSON
CAPM-TJS-VAL-21	Failed in parsing date
CAPM-TJS-SAV-01	Record Saved Successfully.
CAPM-TJS-VAL-22	Source code cannot be null or empty
CAPM-TJS-VAL-23	Error while parsing source code from DDA-CONFIG-SOURCECODE-SERVICES
CAPM-TJS-VAL-24	Source code is invalid
CAPM-TJS-VAL-25	Error in getting data from DDA-CONFIG-SOURCECODE-SERVICES
CAPM-TJS-VAL-26	Error in validating the record.
CAPM-TJS-DEF-00	Error in defaulting source code details
CAPM-TJS-VAL-27	Invalid entry type
CAPM-TJS-VAL-28	Invalid posting into
CAPM-TJS-VAL-29	Account currency amount cannot be NULL or empty
CAPM-TJS-VAL-30	Exchange rate cannot be NULL or empty
CAPM-TJS-VAL-31	Branch currency amount cannot be NULL or empty
CAPM-TJS-VAL-32	Invalid value date format
CAPM-TJS-VAL-33	Value date cannot be NULL or empty
CAPM-TJS-VAL-34	Invalid availability info
CAPM-TJS-VAL-35	Availability info cannot be NULL or empty
CAPM-ACS-COM-F1	Direct Banking Required must be Y/N only
CAPM-ACS-COM-F2	Current Status is invalid
CAPM-ACS-COM-G0	Multi Currency Account must be Y/N only
CAPM-ACS-COM-G1	Renew Unit must be positive Number
CAPM-ACS-COM-G2	Next Renew Limit must be greater than Zero
CAPM-ACS-COM-G3	Renew Frequency must Daily (D)/Yearly (Y)/Monthly(M)
CAPM-ACS-COM-G4	Request Status is Invalid
CAPM-ACS-COM-G5	Cheque Level Reorder must be empty/null
CAPM-ACS-COM-G6	No Of Leaves Reorder must be empty/null
CAPM-ACS-COM-G7	Cheque Level Reorder is Invalid
CAPM-ACS-COM-G8	No Of Leaves Reorder is Invalid
CAPM-ACS-COM-G9	Reporting GL is not allowed
CAPM-ACS-COM-H0	At least one limit Type is required

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

Error Code	Error Message
CAPM-ACS-COM-H1	Tod Limit should be greater than Zero
CAPM-ACS-COM-H2	Daylight Limit should be greater than Zero
CAPM-ACS-DEF-01	Error in defaulting Account Statement Preferences
CAPM-ACS-DEF-02	Error in Defaulting Provisioning and Reporting Line
CAPM-ACS-DEF-03	Error in defaulting Account Preferences
CAPM-ACS-DEF-04	Error in defaulting Account Status
CAPM-ACS-DEF-05	Error in defaulting Account Features
CAPM-ACS-DEF-06	Error in defaulting Account Limits
CAPM-ACS-DEF-07	Error in defaulting Account Signatory
CAPM-ACS-DEF-08	Error in defaulting initial funding
CAPM-ACS-DEF-09	Error in defaulting multi Currency Account
CAPM-ACS-DEF-10	Error in defaulting Account Address
CAPM-ACS-DEF-AA	Error in defaulting Interest Details
CAPM-ACS-DEF-AC	Error in defaulting Charges
CAPM-ACS-DEF-AD	Error in defaulting Account Status
CAPM-ACS-DEF-AE	Error in defaulting Account Statement Preferences
CAPM-ACS-DEF-AF	Error in defaulting Provisioning ReportingLine
CAPM-ACS-DEF-AG	Error in defaulting AccountPreferences
CAPM-ACS-DEF-AH	Error in defaulting Account Features
CAPM-ACS-DEF-AI	Error in defaulting Account Limits
CAPM-ACS-DEF-AJ	Error in defaulting Account Mis
CAPM-ACS-DEF-AK	Error in defaulting Account Signatory
CAPM-ACS-DEF-AL	Error in defaulting Initial Funding
CAPM-ACS-DEF-AM	Error in defaulting MultiCurrency
CAPM-ACS-DEF-AN	Error in defaulting Account Address
CAPM-ACS-VAL-01	Auto Debit Card Request cannot be null.
CAPM-ACS-VAL-02	Request Reference Number cannot be null.
CAPM-ACS-VAL-M0	Process code is not set for the selected Lifecycle
CAPM-ACS-VAL-M1	Account Type,Life Cycle Code, Branch Code cannot be null
CAPM-ACS-VAL-M2	Business Process Code cannot be null
CAPM-ACS-VAL-M4	Failed to generate the reference number
CAPM-ACS-VAL-M3	Error in parsing date. Date should be in yyyy-MM-dd
CAPM-ACS-VAL-M5	No business process code found
CAPM-ACS-VAL-M6	Application Initiation Failed
CAPM-ACS-VAL-M7	Unable to Parse Application Initiation Json
CAPM-ACS-VAL-M8	Process Code cannot be null for the lifecycle
CAPM-ACS-VAL-M9	Error in retrieving application category
CAPM-ACS-VAL-N0	Error in retrieving TaskID List
CAPM-ACS-VAL-N3	Fail to acquire Plato Task
CAPM-ACS-VAL-N1	Workflow Definition Not Found
CAPM-ACS-VAL-N2	Error while checking workflow definition existence
CAPM-ACS-VAL-N4	No data found for this Application Number
CAPM-ACS-VAL-N5	Failed To Invoke OBRH

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

Error Code	Error Message
CAPM-ACS-VAL-N6	Handoff Completed Successfully
CAPM-ACS-VAL-N7	Handoff Failed due to network issue
CAPM-ACS-COM-00	Customer Account Basic Details is NULL
CAPM-ACS-COM-01	Account Group is Empty/NULL
CAPM-ACS-COM-02	Invalid Account Number
CAPM-ACS-COM-03	Invalid Customer Number
CAPM-ACS-COM-04	Invalid Branch Code
CAPM-ACS-COM-05	Invalid Currency
CAPM-ACS-COM-06	Invalid Account Class
CAPM-ACS-COM-07	Invalid Account Type
CAPM-ACS-COM-08	Not a Multi Currency Account Class. MultiCurrency_Account flag should be N
CAPM-ACS-COM-09	MultiCurrency Account Class. MultiCurrency_Account flag should be Y
CAPM-ACS-COM-10	RTL should be N
CAPM-ACS-COM-11	IBAN should be N
CAPM-ACS-COM-12	Referral Required should be N
CAPM-ACS-COM-13	Account Preferences is empty
CAPM-ACS-COM-14	ATM Required should be N
CAPM-ACS-COM-15	Cheque Book Required should be N
CAPM-ACS-COM-16	Cheque Book Autoreorder should be N
CAPM-ACS-COM-17	Invalid max Cheque rejections
CAPM-ACS-COM-18	Direct Banking Required should be N
CAPM-ACS-COM-19	Direct Banking Required should be Y
CAPM-ACS-COM-20	NULL Account number in Account status
CAPM-ACS-COM-21	NULL Branch Code in Account status
CAPM-ACS-COM-22	Invalid value for Status change automatic
CAPM-ACS-COM-23	Invalid value for No Debits
CAPM-ACS-COM-24	Invalid value for No Credits
CAPM-ACS-COM-25	Invalid value for Stop Payment
CAPM-ACS-COM-26	Invalid value for Dormant
CAPM-ACS-COM-27	Invalid value for Frozen
CAPM-ACS-COM-28	Current Status to be NORM in Account opening
CAPM-ACS-COM-29	Dormancy Parameter must be D(Debit) or C(Credit) or A(Any of Credit or Debit) or M(Manual)
CAPM-ACS-COM-30	Invalid date for Status Since
CAPM-ACS-COM-31	Cheque Leaves must be numeric
CAPM-ACS-COM-32	Invalid date for Order Date
CAPM-ACS-COM-33	First Cheque Number has to be numeric
CAPM-ACS-COM-34	Invalid value for Cheque leaves
CAPM-ACS-COM-36	Branch Code in Cheque Book request is empty"
CAPM-ACS-COM-37	Account number in Cheque Book request is empty
CAPM-ACS-COM-38	Cheque Book number in Cheque Book request is empty
CAPM-ACS-COM-39	Cheque number in Cheque Book request is empty

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

Error Code	Error Message
CAPM-ACS-COM-40	Leaf Number Status of Cheque Details cannot be empty
CAPM-ACS-COM-41	Interest Details must not be Empty/Null
CAPM-ACS-COM-42	Currency cannot be duplicated
CAPM-ACS-COM-43	Invalid value for Waive Interest
CAPM-ACS-COM-44	Invalid value for Open, can be Y or N
CAPM-ACS-COM-45	Invalid value for Variance
CAPM-ACS-COM-46	Duplicate Currency selected in MultiCurrency
CAPM-ACS-COM-47	Invalid Fund Utilization sequence
CAPM-ACS-COM-48	OD required in Account Class is N. AUF limit should not be entered
CAPM-ACS-COM-49	OD required in Account Class is N. AUF limit start date should not be entered
CAPM-ACS-COM-50	OD required in Account Class is N. AUF limit end date should not be entered
CAPM-ACS-COM-51	OD required in Account Class is N. AUF margin should not be entered
CAPM-ACS-COM-52	Invalid AUF limit start date
CAPM-ACS-COM-53	Invalid AUF limit end date
CAPM-ACS-COM-54	AufMargin must not be empty when Od FacReq is set to Y in Account Class
CAPM-ACS-COM-55	OD required in Account Class is N. TOD limit should not be entered
CAPM-ACS-COM-56	OD required in Account Class is N. TOD limit start date should not be entered
CAPM-ACS-COM-57	OD required in Account Class is N. TOD limit end date should not be entered
CAPM-ACS-COM-58	TodLimit is must not be empty when OdFacReq is set to Y in Account Class
CAPM-ACS-COM-59	Invalid TOD limit start date
CAPM-ACS-COM-60	Invalid TOD limit end date
CAPM-ACS-COM-61	OD required in Account Class is N. Day light limit should not be entered
CAPM-ACS-COM-62	Invalid Renew TOD
CAPM-ACS-COM-63	Renew TOD is N. Renew frequency should be NULL
CAPM-ACS-COM-64	Renew TOD is N. Renew unit should be NULL
CAPM-ACS-COM-65	Renew TOD is N. Next renewal limit should be NULL
CAPM-ACS-COM-66	Invalid Linkage reference
CAPM-ACS-COM-67	Linked Amount must be Numeric
CAPM-ACS-COM-68	Invalid Effective date
CAPM-ACS-COM-69	Account number different from the master
CAPM-ACS-COM-70	Currency different from the master
CAPM-ACS-COM-71	Invalid Provisioning and GL
CAPM-ACS-COM-72	Invalid Status
CAPM-ACS-COM-73	Invalid Debit GL
CAPM-ACS-COM-74	Invalid Credit GL
CAPM-ACS-COM-75	Propagate reporting GL is Y. Status should not be entered
CAPM-ACS-COM-76	Propagate reporting GL is Y. Debit GL should not be entered
CAPM-ACS-COM-77	Propagate reporting GL is Y. Credit GL should not be entered

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

Error Code	Error Message
CAPM-ACS-COM-78	Invalid Language Code
CAPM-ACS-COM-79	Account address is Empty / NULL
CAPM-ACS-COM-80	Address type is Empty / NULL
CAPM-ACS-COM-81	Order details is Empty / NULL
CAPM-ACS-COM-82	Invalid IBAN Account number
CAPM-ACS-COM-83	Invalid Product Code
CAPM-ACS-COM-84	Invalid UDE Currency
CAPM-ACS-COM-85	Invalid UDE element id
CAPM-ACS-COM-86	Invalid Rate Code
CAPM-ACS-COM-87	Invalid Calculation Account
CAPM-ACS-COM-88	Invalid Interest Booking Branch Code
CAPM-ACS-COM-89	Invalid Interest Booking Account
CAPM-ACS-COM-90	Effective date is before Account open date
CAPM-ACS-COM-91	Start date is before Account open date
CAPM-ACS-COM-92	Effective date is before Account open date
CAPM-ACS-COM-93	Status since should be Account open date
CAPM-ACS-COM-A1	AddressType length is more then 22.
CAPM-ACS-COM-A2	PostCode can not be blank and empty
CAPM-ACS-COM-A3	TownName can not be blank and empty
CAPM-ACS-COM-A4	Country can not be blank and empty
CAPM-ACS-COM-A5	Department length is out of limit
CAPM-ACS-COM-A6	SubDepartment length is out of limit
CAPM-ACS-COM-A7	StreetName length is out of limit
CAPM-ACS-COM-A8	BuildingNumber length is out of limit
CAPM-ACS-COM-A9	BuildingName length is out of limit
CAPM-ACS-COM-A0	Floor length is out of limit
CAPM-ACS-COM-B0	PostBox length is out of limit
CAPM-ACS-COM-B1	Room length is out of limit
CAPM-ACS-COM-B2	PostCode length is out of limit
CAPM-ACS-COM-B3	TownName length is out of limit
CAPM-ACS-COM-B4	TownLocationName length is out of limit
CAPM-ACS-COM-B5	DistrictName length is out of limit
CAPM-ACS-COM-B6	CountrySubDivision length is out of limit
CAPM-ACS-COM-B7	Country length is out of limit
CAPM-ACS-COM-C1	RealTimeLiquidity must be Y/N only
CAPM-ACS-COM-C2	IBAN Required must be Y/N only
CAPM-ACS-COM-C3	ReferralRequired can be Y/N only
CAPM-ACS-COM-C4	ATM Required must be Y/N only
CAPM-ACS-COM-C5	Cheque Book Required must be Y/N only
CAPM-ACS-COM-C6	Cheque Book AutoReorder must be Y/N only
CAPM-ACS-VAL-U4	Minimum one address should be marked as default
CAPM-ACS-VAL-U5	Default address must have mail media
CAPM-ACS-VAL-C8	Invalid Advice

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

Error Code	Error Message
CAPM-ACS-VAL-70	Customer Number not valid
CAPM-ACS-VAL-71	Currency not valid
CAPM-ACS-VAL-72	Account Class not valid
CAPM-ACS-VAL-04	Account Number cannot be null.
CAPM-ACS-VAL-78	When the statement type is chosen as None then Cycle and On should not be captured.
CAPM-ACS-VAL-79	Primary Cycle must not be Empty/Null
CAPM-ACS-VAL-80	Primary On must not be Empty/Null
CAPM-ACS-VAL-S2	Primary Statement Format must not be Empty/Null
CAPM-ACS-VAL-R1	Primary Swift Address required only when Swift Required is set to Y
CAPM-ACS-VAL-S4	Primary Statement Swift Address must not be Empty/Null
CAPM-ACS-VAL-82	Secondary Cycle must not be Empty/Null
CAPM-ACS-VAL-93	Invalid Primary Cycle
CAPM-ACS-VAL-S5	Secondary Statement Format must not be Empty/Null
CAPM-ACS-VAL-R2	Secondary SwiftAddress required only when Swift Required is set to Y
CAPM-ACS-VAL-S7	Secondary Swift Address must not be Empty/Null
CAPM-ACS-VAL-86	Tertiary On must not be Empty/Null
CAPM-ACS-VAL-S8	Tertiary Statement Format must not be Empty/Null
CAPM-ACS-VAL-R3	Tertiary Swift Address required only when Swift Required is set to Y
CAPM-ACS-VAL-R0	Tertiary Swift Address must not be Empty/Null
CAPM-ACS-VAL-94	Invalid Secondary Cycle
CAPM-ACS-VAL-95	Invalid Tertiary Cycle
CAPM-ACS-VAL-27	Language Code does not match from the LOV.
CAPM-ACS-VAL-E8	Branch Date is null
CAPM-ACS-VAL-E9	Amount not valid
CAPM-ACS-VAL-F0	Effective Date is not valid
CAPM-ACS-VAL-F1	Effective date should not be before branch date
CAPM-ACS-VAL-F2	Expiry Date date should not be before branch date
CAPM-ACS-VAL-F3	Expiry Date date should not be before effective date
CAPM-ACS-VAL-S0	Duplicate sub account currency not allowed
CAPM-ACS-VAL-34	Customer Name cannot be null.
CAPM-ACS-VAL-35	Party Type cannot be null
CAPM-ACS-VAL-36	Country of Incorporation cannot be null.
CAPM-ACS-VAL-37	Date of Incorporation cannot be null
CAPM-ACS-VAL-38	Place of Incorporation cannot be null
CAPM-ACS-VAL-39	KYC status cannot be null
CAPM-ACS-VAL-40	Preferred language cannot be null
CAPM-ACS-VAL-41	Media in Customer Address Maintenance cannot be null
CAPM-ACS-VAL-42	Address Type in Customer Address Maintenance cannot be null
CAPM-ACS-VAL-43	Country code value does not match from the LOV API
CAPM-ACS-VAL-44	Preferred Language does not match from the LOV.
CAPM-ACS-VAL-45	House/Building, city, zip code, email address and state cannot be null
CAPM-ACS-VAL-46	Mail address is mandatory

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

Error Code	Error Message
CAPM-ACS-VAL-47	Swift, mobile, fax or phone either one should have details.
CAPM-ACS-VAL-C7	Reporting GL must contain at least one NORM status during SAVE
CAPM-ACS-VAL-G3	Stop Payments Type should be A or C
CAPM-ACS-VAL-G4	Effective Date is not valid
CAPM-ACS-VAL-G5	Effective date should not be before branch date
CAPM-ACS-VAL-G6	Expiry Date date should not be before branch date
CAPM-ACS-VAL-G7	Expiry Date date should not be before effective date
CAPM-ACS-VAL-N8	Record already Handed off
CAPM-ACS-VAL-N9	Failed to parse data to ProductProcess due to network issue
CAPM-ACS-VAL-T1	Customer Number not generated
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
CAPM-ACS-VAL-05	Cannot have Request Reference Number for empty Card Products.
CAPM-COM-020	Unable to get Sub-domain info from Transaction Controller
CAPM-ACS-VAL-H9	\$1 is an invalid branch code
CAPM-ACS-VAL-H8	Chequebook required flag is disabled for account \$1
CAPM-ACS-COM-J0	Failed to get amount block details
CAPM-ACS-COM-J1	Error while get amount block details
CAPM-ACS-COM-J2	Failed to post amount block details
CAPM-ACS-COM-J3	Error while post amount block details
CAPM-ACS-COM-J4	Failed to update amount block details
CAPM-ACS-COM-J5	Error while amend amount block details
CAPM-ACS-COM-J6	Failed to close amount block
CAPM-ACS-COM-J7	Error while close amount block
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-AUTH-05	Failed to Authorize the record
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-CLOS-04	Failed to Close the record
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper SELECT
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.

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

Error Code	Error Message
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-010	Successfully canceled \$1.
GCS-COM-011	\$1 failed to update.
GCS-COM-012	Error saving child datasegment, Master validation failed
GCS-COM-013	Error saving the datasegment
GCS-COM-014	Error validating the datasegment
GCS-COM-015	Error submitting the datasegment
GCS-COM-016	Unexpected error occurred during runtime
GCS-COM-017	Error deleting the extended datasegment
GCS-COM-018	Remove lock failed
GCS-COM-019	Revert call to extended datasegment failed
GCS-COM-020	Revert call to sub-domain datasegment failed
GCS-COM-021	Error deleting the sub-domain datasegment
GCS-COM-022	Authorize call to extended datasegment failed
GCS-COM-023	Authorize call to sub-domain datasegment failed
GCS-COM-025	Client error occurred during API call
GCS-COM-026	Invalid datasegment code
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthorized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-DEL-008	Failed to Delete the record
GCS-DEL-009	No valid pre-validated modifications found for deletion
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once authorised
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-MOD-008	Failed to Update the record
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-REOP-05	Failed to Reopen the record

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

Error Code	Error Message
GCS-REVT-01	Record reverted successfully
GCS-REVT-02	Failed to Revert the record
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-SAV-004	Failed to create the record
GCS-VAL-001	The record is successfully validated.
GCS-LOCK-01	Remove dirty lock failed
CAPM-ACT-VAL-01	AccountType is Mandatory.
CAPM-ACT-VAL-02	AccountType Code is Mandatory.
CAPM-ACT-VAL-03	AccountType Description is Mandatory.
CAPM-ACT-LOV-01	Error in getting data from Account class service
CAPM-ACT-LOV-02	Error while Parsing data from Account Class service
CAPM-ACT-LOV-03	Account class code is invalid
CAPM-BPC-CDS-00	Account Type of Advices not matching with Basic Details
CAPM-BPC-CDS-01	Branch Code of Advices not matching with Basic Details
CAPM-BPC-CDS-02	Account Type of Checklists not matching with Basic Details
CAPM-BPC-CDS-03	BranchCode of Checklists not matching with Basic Details
CAPM-BPC-CDS-04	Account Type of Data segments not matching with Basic Details
CAPM-BPC-CDS-05	Branch Code of Data segments not matching with Basic Details
CAPM-BPC-CDS-06	Account Type of Documents not matching with Basic Details
CAPM-BPC-CDS-07	Branch Code of Documents not matching with Basic Details
CAPM-BPC-MAN-00	LIFE CYCLE is Mandatory
CAPM-BPC-MAN-01	Work Flow Definition is Mandatory
CAPM-BPC-MAN-02	Account Type is Mandatory
CAPM-BPC-MAN-03	Branch Code is Mandatory
CAPM-BPC-MAN-04	Business Process Code is Mandatory in \$1
CAPM-BPC-MAN-05	Party Role Code is Mandatory in \$1
CAPM-BPC-MAN-06	Account Type is Mandatory in \$1
CAPM-BPC-MAN-07	Branch Code is Mandatory in \$1
CAPM-BPC-MAN-08	Account Type is Mandatory in \$1
CAPM-BPC-MAN-09	Branch Code is Mandatory in \$1
CAPM-BPC-MAN-10	Account Type is Mandatory in \$1
CAPM-BPC-MAN-11	Branch Code is Mandatory in \$1
CAPM-BPC-MAN-12	Account Type is Mandatory in \$1
CAPM-BPC-MAN-13	Branch Code is Mandatory in \$1
CAPM-BPC-MAN-14	Functional Code and Functional Desc is Mandatory in \$1
CAPM-BPC-MAN-15	Service Name and Service endpoint is Mandatory in \$1
CAPM-BPC-MAN-18	Stage configuration is Mandatory
CAPM-BPC-MAN-19	StageDatasegment configuration is Mandatory
CAPM-BPC-MAN-20	No Stage configured in this process
CAPM-BPC-VAL-00	Source stage value should be either Y/N
CAPM-BPC-VAL-01	Cannot have more than 1 source Stage

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

Error Code	Error Message
CAPM-BPC-VAL-02	Business process code should be in Upper Case and should not contain any special characters
CAPM-BPC-VAL-03	\$1 Functional code is invalid
CAPM-BPC-VAL-04	Business process code should be of length 6
CAPM-BPC-VAL-05	Record already exist with same Lifecycle and AccountType
CAPM-BPC-VAL-06	Unable to fetch and validateLifecycle Code data
CAPM-BPC-VAL-07	Unable to fetch and validate branch Code data
CAPM-BPC-VAL-08	Unable to fetch and validate AccountType
CAPM-BPC-LOV-00	\$1 is not a valid LifeCycle Code
CAPM-BPC-LOV-01	\$1 is not a valid AccountType Code in BasicDetails
CAPM-BPC-LOV-02	\$1 is not a valid Branch Code in BasicDetails
CAPM-BPC-LOV-03	\$1 is not a valid AccountType in Advice
CAPM-BPC-LOV-04	\$1 is not a valid BranchCode in Advice
CAPM-BPC-LOV-13	\$1 is not a valid RoleCode in Advice
CAPM-BPC-LOV-05	\$1 is not a valid AccountType in Checklist
CAPM-BPC-LOV-06	\$1 is not a valid BranchCode in Checklist
CAPM-BPC-LOV-07	\$1 is not a valid AccountType in Document
CAPM-BPC-LOV-08	\$1 is not a valid BranchCode in Document
CAPM-BPC-LOV-09	\$1 is not a valid DocumentCode
CAPM-BPC-LOV-10	\$1 is not a valid AccountType in Datasegments
CAPM-BPC-LOV-11	\$1 is not a valid BranchCode in Datasegments
CAPM-BPC-LOV-12	\$1 is not a valid DatasegmentCode
CAPM-BPC-OVR-00	No Advices configured in this process
CAPM-BPC-OVR-01	No Checklist configured in this process
CAPM-BPC-OVR-02	No Document configured in this process
CAPM-BPC-VAL-09	\$1 Stage : Service Name and Endpoint is invalid
CAPM-BPC-VAL-10	Unable to fetch and validate Service Endpoint
CAPM-BPC-VAL-11	Unable to fetch and validate FunctionalActivity
CAPM-TRO-001	Failed in Updating Task
CAPM-TRO-002	Stage Updated Successfully
CAPM-TRO-003	Failed in Updating Transaction Log
CAPM-TRO-004	Application Number, Process Code and Stagecode are mandatory
CAPM-TRO-005	No transaction exists with the given application number
CAPM-TRO-007	Approval Pending for Business Overrides
CAPM-TRO-008	Workflow and TaskID are mandatory
CAPM-TRO-009	Failed in updating stage
CAPM-TRO-010	Sending advice failed, Preferred Contact Media Not Found
CAPM-TRO-011	Task Not Found in Current Branch
CAPM-TRO-012	\$1 Datasegment is Mandatory
CAPM-TRO-013	Upload Mandatory Documents
CAPM-TRO-014	Upload Mandatory Checklist
CAPM-TRO-015	ProcessRef Number is Mandatory
CAPM-TRO-016	Initiation Process Failed

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

Error Code	Error Message
CAPM-TRO-017	Workflow definition not found
CAPM-TRO-018	Error while checking workflow definition existence
CAPM-TRO-019	Failed in task search API call
CAPM-TRO-021	Business process not available for the given productCode
CAPM-TRO-023	Failed in task search API call
CAPM-TRO-022	Business process fetch failed due to some error
CAPM-TRO-020	Failed in Getting Descriptions
CAPM-TRO-024	Unable to Fetch Dashboard filter
CAPM-TRO-025	Unable to update Dashboard filter
CAPM-COM-015	Mandatory Document check failed
CAPM-COM-016	Mandatory Datasegment check failed
CAPM-COM-017	Checklist check failed
CAPM-COM-018	Overrides check failed
CAPM-COM-019	Domain data validation failed
CAPM-ACS-VAL-F9	Duplicate Account Number
CAPM-STP-VAL-24	Invalid Cheque Number given
CAPM-ACS-COM-I5	Primary Swift Address Not Allowed
CAPM-ACS-COM-I6	Secondary Swift Address Not Allowed
CAPM-ACS-COM-I7	Tertiary Swift Address Not Allowed
CAPM-TJS-VAL-36	Related account cannot be NULL or empty for the selected posting into
CAPM-TJS-VAL-37	Reversal Accounting Reference cannot be NULL or empty if reversal is set to true
CAPM-TJS-VAL-38	Account number not matching with the list of account numbers in core-account-service
CAPM-TJS-VAL-39	Account number cannot be NULL or empty
CAPM-TJS-VAL-40	Account number cannot be defaulted from source code as it is not present in source-code-services
CAPM-TJS-VAL-41	Account branch cannot be NULL or empty
CAPM-TJS-VAL-42	Account currency cannot be NULL or empty
CAPM-TJS-VAL-43	Account currency amount cannot be NULL or empty
CAPM-TJS-VAL-44	Invalid booking date/transaction init date format
CAPM-TJS-VAL-45	Booking date/transaction init date is neither specified by user nor available in branch service
CAPM-TJS-VAL-46	Error while fetching date from branch service
CAPM-TJS-VAL-47	Value date of transaction account is less than account open date
CAPM-TJS-VAL-48	Value date is earlier than the permitted back value days
CAPM-TJS-VAL-49	Error while fetching account open date
CAPM-TJS-VAL-50	Error while fetching branch parameters details from config service
CAPM-TJS-VAL-51	Error while parsing branch parameters details from config service
CAPM-TJS-VAL-52	Error while validating value date with branch parameters as the required info is NULL
CAPM-TJS-VAL-53	Error while parsing account number from core-account-service
CAPM-TJS-VAL-54	Error while fetching account numbers from core-account-service
CAPM-TJS-VAL-55	Branch parameters details is not available for the selected branch

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

Error Code	Error Message
CAPM-TJS-VAL-56	Account branch cannot be defaulted from account, as the configured value is NULL or empty
CAPM-TJS-VAL-57	Account currency cannot be defaulted from account, as the configured value is NULL or empty
CAPM-TJS-VAL-58	Exchange rate cannot be defaulted, as the required branch parameters is not available for the selected branch
CAPM-TJS-VAL-59	Exchange rate cannot be defaulted, as either account currency or branch local currency is NULL or empty
CAPM-TJS-VAL-60	Account open date cannot be defaulted from account, as the configured value is NULL or empty
CAPM-TJS-VAL-61	Error while parsing transaction code from transaction-code-services
CAPM-TJS-VAL-62	Available days cannot be defaulted from transaction code, as the configured value is NULL or empty
CAPM-TJS-VAL-63	Available days cannot be defaulted, as the required entry is not available for the selected transaction code
CAPM-TJS-VAL-64	Error while parsing available days from transaction code service response
CAPM-TJS-VAL-65	Error while calling business process services to fetch business process code details
CAPM-STP-VAL-01	Branch Date is null.
CAPM-STP-VAL-02	Branch Code must be the Branch you logged in
CAPM-STP-VAL-03	Account Number is not valid or not having chequebook facility
CAPM-STP-VAL-04	Stop PaymentType must be A or C Type
CAPM-STP-VAL-05	Effective Date is not valid
CAPM-STP-VAL-06	Effective date should not be before branch date
CAPM-STP-VAL-07	Expiry Date date should not be before branch date
CAPM-STP-VAL-08	Expiry Date date should not be before effective date
CAPM-STP-VAL-09	Both Start Cheque Number/Amount cannot be Null/Empty at the Same time
CAPM-STP-VAL-10	Amount is invalid ,should must greater than 0
CAPM-STP-VAL-11	Stop Payment can be requested either with ChequeNumber or Amount, not both
CAPM-STP-VAL-12	Resource Id and operation Type must not be null.
CAPM-STP-VAL-13	Stop payment type cannot be changed
CAPM-STP-VAL-14	Start Cheque Number cannot be changed
CAPM-STP-VAL-15	End Cheque Number cannot be changed
CAPM-STP-VAL-16	Amount cannot be changed
CAPM-STP-VAL-17	Effective date cannot be changed
CAPM-STP-VAL-18	Source code cannot be changed
CAPM-STP-VAL-19	Start and End Cheque Number should be within the assigned chequebook number range
CAPM-STP-VAL-22	stop payment already issued for this cheque number
CAPM-STP-VAL-23	Expiry Date cannot overlap with existing Stop Payment date
CAPP-ACC-VAL-01	Account Class Parameter In One or More Account Mask is Not match with Entered Account Class Length
CAPP-ACC-VAL-02	Start date should be in yyyy-MM-dd format

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

Error Code	Error Message
CAPP-ACC-VAL-03	End date should be in yyyy-MM-dd format
CAPP-ACC-VAL-04	Start date should not be blank if end date is selected
CAPP-ACC-VAL-05	End date should not be before start date
CAPP-ACC-VAL-06	Daily Fixed Time is not a valid time
CAPP-ACC-VAL-07	Account type should be of S or U or C or D
CAPP-ACC-VAL-08	Account code should be should be 4 character alpha numeric
CAPP-ACC-VAL-09	Unauthorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-10	Authorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-11	Notice frequency should be O or D or W or M or Y or N
CAPP-ACC-VAL-12	Inactive account notice generation days should be between 0 and 999
CAPP-ACC-VAL-13	Limit for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-14	Transaction code for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-15	Limit for Unprinted Transaction is mandatory if Compression Required is selected.
CAPP-ACC-VAL-16	Transaction Code is mandatory if Compression Required is selected
CAPP-ACC-VAL-17	Iban account type is mandatory if Compression Required is selected
CAPP-ACC-VAL-18	Iban account type should be 4 character alpha numeric
CAPP-ACC-VAL-19	Daily Fixed Time value should be with respect to STDCAMPM
CAPP-ACC-VAL-20	Cheque Book Required can either be Y/N
CAPP-ACC-VAL-21	Lodgement book should be empty as Passbook Facility Req is Y
CAPP-ACC-VAL-22	Cheque Book related data is not applicable as Checkbook Required is N
CAPP-ACC-VAL-23	Reorder Level cannot be null or zero
CAPP-ACC-VAL-24	Reorder Number cannot be null or zero
CAPP-ACC-VAL-25	Max Check Reject cannot be null or < 1
CAPP-ACC-VAL-26	Channel Details is not applicable as Direct Banking Req is N
CAPP-ACC-VAL-27	Margin on Advance against Uncollected Funds should be between 0 or 100
CAPP-ACC-VAL-28	Sequence cannot have null value
CAPP-ACC-VAL-29	RateValue should be between 0 or 100
CAPP-ACC-VAL-30	Max Rate cannot be a negative value
CAPP-ACC-VAL-31	Max Rate should be between 0 or 100
CAPP-ACC-VAL-32	Max Rate cannot have null value
CAPP-ACC-VAL-33	Min Rate cannot be a negative value
CAPP-ACC-VAL-34	MaxRate should be between 0 or 100
CAPP-ACC-VAL-35	Maximum Rate should be greater than or equal to Minimum Rate
CAPP-ACC-VAL-36	Entered rate outside acceptable range for interest rate
CAPP-ACC-VAL-37	Input either rate code or interest rate for a limit category
CAPP-ACC-VAL-38	Atleast one of Rate Code or Rate Value should be available on Save. For Term Deposits both can be null if Default Deposit Rate is Yes.
CAPP-ACC-VAL-39	Statement cycles should be blank when Statement Type is None
CAPP-ACC-VAL-40	Statement Day cannot be blank
CAPP-ACC-VAL-41	Statement cycles have to be different

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

Error Code	Error Message
CAPP-ACC-VAL-42	If Hourly Cycle is selected only Hourly Frequency should have the value
CAPP-ACC-VAL-43	If Daily Cycle is selected only Daily Fixed Time should have the value
CAPP-ACC-VAL-44	Hourly Frequency or Daily Fixed Time cannot be selected when Cycle is NULL
CAPP-ACC-VAL-45	Statement Fee ON field not applicable for Daily Cycle
CAPP-ACC-VAL-46	Invalid Statement Fee Cycle
CAPP-ACC-VAL-47	Primary ON field contains invalid Month
CAPP-ACC-VAL-48	Primary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-49	Secondary ON field should have values between 1 to 31
CAPP-ACC-VAL-50	Secondary ON field contains invalid week
CAPP-ACC-VAL-51	Secondary ON field contains invalid Month
CAPP-ACC-VAL-52	Secondary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-53	Invalid Primary Cycle
CAPP-ACC-VAL-54	Invalid Secondary Cycle
CAPP-ACC-VAL-55	Invalid Tertiary Cycle
CAPP-ACC-VAL-56	Tertiary ON field should have values between 1 to 31
CAPP-ACC-VAL-57	Tertiary ON field contains invalid week
CAPP-ACC-VAL-58	Tertiary ON field contains invalid Month
CAPP-ACC-VAL-59	Tertiary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-60	Invalid Provisioning Frequency
CAPP-ACC-VAL-61	Invalid Provisioning Currency
CAPP-ACC-VAL-62	Invalid Natural GL
CAPP-ACC-VAL-63	LiquidationDays should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-64	Fee Period should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-65	Advice Days should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-66	Verify Funds cannot be Y if Liquidation Mode is Manual
CAPP-ACC-VAL-67	Advice days is not applicable as Charge Start Advice is N
CAPP-ACC-VAL-68	Charge Start Advice can either be Y/N
CAPP-ACC-VAL-69	Verify Funds can either be Y/N
CAPP-ACC-VAL-70	Debit Notice can either be Y/N
CAPP-ACC-VAL-71	Interest And Charges Required can either be Y/N
CAPP-ACC-VAL-72	Liquidate Receivable can either be Y/N
CAPP-ACC-VAL-73	MinRate cannot be null
CAPP-ACC-VAL-74	Not a valid Limit Type
CAPP-ACC-VAL-75	Auto Reorder Cheque Book can either be Y/N
CAPP-ACC-VAL-76	Direct Banking Required can either be Y/N
CAPP-ACC-VAL-77	Daylight Limit can either be Y/N
CAPP-ACC-VAL-78	Allow Collateral Linkage can either be Y/N
CAPP-ACC-VAL-79	OD Facility Required can either be Y/N
CAPP-ACC-VAL-80	Dormancy Days should be > 0
CAPP-ACC-VAL-81	Account Class should not be more than 6 character

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

Error Code	Error Message
CAPP-ACC-MAN-01	Account class is mandatory
CAPP-ACC-MAN-02	Account type is mandatory
CAPP-ACC-MOD-01	Account class already used in account service
CAPP-ACC-CLO-01	Account class already used in account service
CAPP-ACC-LOV-01	\$1 is not a valid Event Class code
CAPP-ACC-LOV-02	\$1 is not a valid Source Code
CAPP-ACC-LOV-03	\$1 is not a valid Banking Channel
CAPP-ACC-LOV-04	\$1 is not a valid Status in Status Rule Definition
CAPP-ACC-LOV-05	\$1 is not a valid Status in GL Details
CAPP-ACC-LOV-06	\$1 is not a valid EventClass code
CAPP-ACC-LOV-07	\$1 is not a valid Exposure Category
CAPP-ACC-LOV-08	\$1 is not a valid Accounting Role
CAPP-ACC-LOV-09	\$1 is not a valid GL Line
CAPP-ACC-LOV-10	\$1 is invalid data in Primary ON field
CAPP-ACC-LOV-11	\$1 is invalid data in Secondary ON field
CAPP-ACC-LOV-12	\$1 is invalid data in Tertiary ON field
CAPP-ACC-LOV-13	\$1 is invalid data in Statement Fee ON field
CAPP-ACC-LOV-14	\$1 is invalid data in credit GL Line
CAPP-ACC-LOV-15	\$1 is invalid data in debit GL Line
CAPP-ACC-LOV-16	\$1 is invalid data in Account Head
CAPP-ACC-LOV-17	Error parsing time , Time should be in hh:mm:ss format
CAPP-ACC-LOV-18	Invalid Mis Group
CAPP-ACC-LOV-19	Mis class/code/type mismatch for \$1/\$2/\$3
CAPP-ACC-LOV-20	No data found from Bank configuration for validations
CAPP-ACC-LOV-21	Unable to get camStartDate from Bank Configuration
CAPP-ACC-LOV-22	Unable to get camEndDate from Bank Configuration
CAPP-ACC-LOV-23	Unable to get account mask from Bank Configuration
CAPP-ACC-LOV-24	Unable to get event class code from Event Class Configuration
CAPP-ACC-LOV-25	No data found in Event Class Configuration for validations
CAPP-ACC-LOV-26	Unable to get event class code summary from Event Class Configuration
CAPP-ACC-LOV-27	No data found for event class code summary in Event Class Configuration for validations
CAPP-ACC-LOV-28	Unable to get accounting role from Event Class Configuration
CAPP-ACC-LOV-29	No data found for accounting role in Event Class Configuration for validations
CAPP-ACC-LOV-30	Unable to get exposure category from Exposure Category Configuration
CAPP-ACC-LOV-31	No data found from Exposure Category Configuration for validations
CAPP-ACC-LOV-32	Unable to get gl code from CMC External Chart Configuration
CAPP-ACC-LOV-33	No data found from CMC External Chart Configuration for validations
CAPP-ACC-LOV-34	Unable to get gl code from Customer GL Configuration
CAPP-ACC-LOV-35	No data found from Customer GL Configuration for validations
CAPP-ACC-LOV-36	No data found from CMC MIS Group Configuration for validations
CAPP-ACC-LOV-37	Unable to get misGroup from CMC MIS Group Configuration

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

Error Code	Error Message
CAPP-ACC-LOV-38	No data found from CMC MIS Class Configuration for validations
CAPP-ACC-LOV-39	Unable to get mis class/mis type from CMC MIS Group Configuration
CAPP-ACC-LOV-40	No statement maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-41	Unable to get statement maintenance data from Maintenance(static data) services
CAPP-ACC-LOV-42	Unable to get status code from Status Code Configuration
CAPP-ACC-LOV-43	No data found from Status Code Configuration for validations
CAPP-ACC-LOV-44	No maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-45	Unable to get maintenance data from Maintenance(static data) services
CAPP-ACC-CDS-01	IBAN required is set to true in account feature datasegment
CAPP-ACC-CDS-02	IBAN required is set to false in account feature datasegment
CAPP-ACC-VAL-82	Duplicate Source Code is not allowed
CAPP-ACC-VAL-83	Duplicate Bank channel is not allowed
CAPP-ACC-VAL-84	Source Code should not be null or empty
CAPP-ACC-VAL-85	Duplicate Account Role is not allowed
CAPP-ACC-VAL-86	Account Role cannot be null
CAPP-ACC-VAL-87	Duplicate Status is not allowed
CAPP-ACC-VAL-88	Status cannot be null
CAPP-ACC-VAL-89	Dormancy days should be greater than zero
CAPP-ACC-VAL-90	Dormancy parameter should be D or C or B or M
CAPP-ACC-VAL-91	Status code cannot be Null or Empty
CAPP-ACC-VAL-92	Sequence number cannot be Null or Empty
CAPP-ACC-VAL-93	Rule Id cannot be Null or Empty
CAPP-ACC-LOV-46	\$1 is not a valid Status code
CAPP-ACC-LOV-47	\$1 is not a valid Status Sequence Number
CAPP-ACC-LOV-48	\$1 is not a valid Rule Id
CAPP-ACC-LOV-49	No rules found in Rule List from rule service
CAPP-ACC-LOV-50	Unable to fetch rule list from rule service
CAPP-ACC-VAL-94	Currencies cannot be empty when multi currency required is true
CAPP-ACC-VAL-95	Currency cannot be null or empty
CAPP-ACC-VAL-96	Currencies should be empty when multi currency required is false
CAPP-ACC-LOV-51	\$1 is not a valid currency
CAPP-ACC-LOV-52	No currency code found in Currency List from CMC-Currency-Service
CAPP-ACC-LOV-53	Unable to get data from CMC-Currency-Service
CAPP-ACC-CLI-01	OBIC - Create External Group Failed
CAPP-ACC-CLI-02	IC - Product Mapping Failed
CAPP-ACC-LOV-54	Unable to get sources from cmc-external-system-services
CAPP-ACC-VAL-97	Product code cannot be null or empty
CAPP-ACC-VAL-98	Open cannot be null or empty
CAPP-ACC-VAL-99	Open should be either Y or N
CAPP-ACC-VAL-AA	Duplicate status is not allowed in rule definition
CAPP-ACC-VAL-AB	Duplicate combination of Product Code and Currency not allowed

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

Error Code	Error Message
CAPP-ACC-VAL-AC	Atleast one rule definition is required when Automatic status change is on
CAPP-ACC-VAL-AD	Rule definition is allowed only when Automatic status change is on
CAPP-ACC-VAL-AE	Atleast one GL reporting with NORM status is mandatory
CAPP-ACC-VAL-AF	Credit GL cannot be null or empty
CAPP-ACC-VAL-AG	Debit GL cannot be null or empty
CAPM-ACS-VAL-06	Cannot have empty Request Reference Number for Card Products.
CAPM-ACS-VAL-07	Account Open Date cannot be after card Application Date.
CAPM-ACS-VAL-10	Account Open Date cannot be after orderDate.
CAPM-ACS-VAL-11	First Check Number is not null hence Check Number Mask cannot be empty
CAPM-ACS-VAL-12	Sum of First Cheque Number and Cheque Leaves is greater than the numeric values in Cheque Number Mask
CAPM-ACS-VAL-13	Cheque Number Mask in numeric and Length of First Cheque Number and Cheque Number Mask does not match
CAPM-ACS-VAL-14	Cheque Number Mask in alphanumeric and Length of First Cheque Number and Cheque Number Mask does not match.
CAPM-ACS-VAL-15	Length of alpha part of First Cheque Number not equal to the length of alpha_part of Cheque Number Mask.
CAPM-ACS-VAL-16	Length of numeric part of First Cheque Number not equal to the length of numeric part of Cheque Number Mask.
CAPM-ACS-VAL-17	First Cheque Number has to be numeric
CAPM-ACS-VAL-18	Cheque Leaves cannot be null or 0
CAPM-ACS-VAL-19	Branch Code cannot be empty
CAPM-ACS-VAL-20	Account Number cannot be empty
CAPM-ACS-VAL-21	Cheque Leaves cannot be empty
CAPM-ACS-VAL-22	Branch Code of Cheque Details cannot be empty
CAPM-ACS-VAL-23	Account number of Cheque Details cannot be empty
CAPM-ACS-VAL-24	Cheque Book Number of Cheque Details cannot be empty
CAPM-ACS-VAL-25	Cheque Number of Cheque Details cannot be empty
CAPM-ACS-VAL-26	Leaf Number Status of Cheque Details cannot be empty
CAPM-ACS-VAL-51	Account Address is Mandatory.
CAPM-ACS-VAL-52	Account Branch must not be Empty/Null.
CAPM-ACS-VAL-53	Account Name must not be Empty/Null
CAPM-ACS-VAL-54	Address Type is Mandatory.
CAPM-ACS-VAL-56	Valid Media is Mandatory.
CAPM-ACS-VAL-57	Valid Language is Mandatory.
CAPM-ACS-VAL-58	Language is Mandatory.
CAPM-ACS-VAL-59	Interest Details must not be Empty/Null
CAPM-ACS-VAL-60	Interest Start Date must not be Empty/Null
CAPM-ACS-VAL-61	Charge Start Date must not be Empty/Null
CAPM-ACS-VAL-62	Interest start date cannot be before account open date
CAPM-ACS-VAL-63	Charge start date cannot be before account open date
CAPM-ACS-VAL-64	Customer Account Basic Details must not be Empty/Null
CAPM-ACS-VAL-65	Customer Number must not be Empty/Null

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

Error Code	Error Message
CAPM-ACS-VAL-66	Currency must not be Empty/Null
CAPM-ACS-VAL-67	Account Class must not be Empty/Null
CAPM-ACS-VAL-68	Account Number must not be Empty/Null
CAPM-ACS-VAL-69	Branch must not be Empty/Null
CAPM-ACS-VAL-73	Account Statement Preferences must not be Empty/Null
CAPM-ACS-VAL-74	Iban On Advices must not be Empty/Null
CAPM-ACS-VAL-75	Interest Statement must not be Empty/Null
CAPM-ACS-VAL-76	Debit Credit Advices must not be Empty/Null
CAPM-ACS-VAL-77	Primary Statement Type must not be Empty/Null
CAPM-ACS-VAL-81	Secondary Statement Type must not be Empty/Null
CAPM-ACS-VAL-83	SecondaryOn must not be Empty/Null
CAPM-ACS-VAL-84	Tertiary Statement Type must not be Empty/Null
CAPM-ACS-VAL-85	Tertiary Cycle must not be Empty/Null
CAPM-ACS-VAL-87	Camt052 Cycle must not be Empty/Null
CAPM-ACS-VAL-88	Hourly Frequency must not be Empty/Null
CAPM-ACS-VAL-89	Daily Fixed Time must not be Empty/Null
CAPM-ACS-VAL-90	Statement Fees Req must not be Empty/Null
CAPM-ACS-VAL-91	Statement Fees Cycle and Statement Fees On must not be Empty/Null
CAPM-ACS-VAL-92	Statement Fees Cycle and Statement Fees On must be Empty/Null
CAPM-ACS-VAL-96	Hourly Frequency not valid
CAPM-ACS-VAL-97	Invalid Branch Code
CAPM-ACS-VAL-98	Invalid Account Number
CAPM-ACS-VAL-A1	Account Preferences must not be Empty/Null
CAPM-ACS-VAL-A2	ATM Required must not be Empty/Null
CAPM-ACS-VAL-A3	ATM Required is a mandatory field. If NOT checked it denotes that the preference is not enabled for the account
CAPM-ACS-VAL-A4	Daily Amount Limit field will be enabled if ATM required is Yes
CAPM-ACS-VAL-A5	Daily Count Limit field will be enabled if ATM required is Yes
CAPM-ACS-VAL-A6	Cheque Book Required is a mandatory field. If NOT checked it denotes that the preference is not enabled for the account
CAPM-ACS-VAL-A7	Auto Reorder Of ChequeBook field will be enabled if Cheque book required is Yes
CAPM-ACS-VAL-A8	Reorder Cheque Level field will be enabled if Cheque book required is Yes and Auto reorder of cheque book is Yes
CAPM-ACS-VAL-A9	Reorder No Of Leaves field will be enabled if Cheque book required is Yes and Auto reorder of cheque book is Yes
CAPM-ACS-VAL-B1	Max No Of Cheque Rejections field will be enabled if Cheque book required is Yes
CAPM-ACS-VAL-B2	MediaType must not be Empty/Null
CAPM-ACS-VAL-B3	Media Address must not be Empty/Null
CAPM-ACS-VAL-B4	Media must not be Empty/Null
CAPM-ACS-VAL-B5	Invalid Exposure category
CAPM-ACS-VAL-B6	Invalid Status Code
CAPM-ACS-VAL-B7	Invalid DebitGL

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

Error Code	Error Message
CAPM-ACS-VAL-B8	Invalid CreditGL
CAPM-ACS-VAL-B9	Account Signatory must not be Empty/Null
CAPM-ACS-VAL-C0	Account Message must not be Empty/Null
CAPM-ACS-VAL-C1	Minimum Number Of Signatures must not be Empty/Null
CAPM-ACS-VAL-C2	CifID must not be Empty/Null
CAPM-ACS-VAL-C3	CIF Signature Id must not be Empty/Null
CAPM-ACS-VAL-C4	Signature Message must not be Empty/Null
CAPM-ACS-VAL-C5	Signature Type must not be Empty/Null
CAPM-ACS-VAL-C6	Account Group must not be Empty/Null
CAPM-ACS-VAL-C9	Unable to fetch account class data
CAPM-ACS-VAL-D0	Unable to fetch Advice data
CAPM-ACS-VAL-D1	Unable to fetch GLCode data
CAPM-ACS-VAL-D2	Unable to fetch statement maintenance data
CAPM-ACS-VAL-D3	Unable to fetch statusCode data
CAPM-ACS-VAL-D4	AddressType \$1 length is more then 22.
CAPM-ACS-VAL-D5	\$1 size is more than \$2
CAPM-ACS-VAL-D6	Business Process does not support Multi Currency Account
CAPM-ACS-VAL-R6	Failed to validate AccountNumber
CAPM-ACS-VAL-R7	Failed to validate Multicurrency AccountNumber
CAPM-ACS-VAL-R8	Failed to generate AccountNumber
CAPM-ACS-VAL-S1	Failed to generate IBAN Number
CAPM-ACS-VAL-R9	Failed to validate IBAN AccountNumber
CAPM-ACS-VAL-R4	Failed to generate Multicurrency AccountNumber
CAPM-ACS-VAL-R5	Multi Currency Sub Account Number cannot be null
CAPM-ACS-DEF-AR	Error in defaulting AccountAddress
CAPM-ACS-DEF-AB	Error in defaulting Chequebook
CAPM-ACS-VAL-T2	Unable to fetch BranchInformation
CAPM-ACS-VAL-T3	Unable to fetch Country Code Maintenance
CAPM-ACS-VAL-K1	\$1 not permissible currency for multi currency account
DDA-ANG-001	Error in Generating Account Number
DDA-ANG-002	The account number is not between start and end account number
DDA-ANG-003	Unable to fetch Account Mask Info
DDA-ANG-004	Unable to Fetching CustomerDetails
DDA-ANG-005	Unable to Fetching Bank/Branch Details
DDA-ANG-006	Unable to Fetching Bank Code
DDA-ANG-007	Branch Code cannot be null
DDA-ANG-008	Length of Account class Code is greater than Account Mask
DDA-ANG-009	Length of Currency is greater than Account Mask
DDA-ANG-010	Length of Currency Type is greater than Account Mask
DDA-ANG-011	Length of Account Code is greater than Account Mask
DDA-ANG-012	Length of Branch Code is greater than Account Mask
DDA-ANG-013	Length of Sequence Number is greater than Account Mask
DDA-ANG-014	Length of Serial Number is greater than Account Mask

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

Error Code	Error Message
DDA-ANG-015	Unable to validate Account Mask Info
DDA-ANG-016	Mandatory Field - User input-able mask value - blank or Invalid
DDA-ANG-017	Accountclass Code mismatch with the generated Account number
DDA-ANG-018	Currency Code mismatch with the generated Account number
DDA-ANG-019	Customer Number mismatch with the generated Account number
DDA-ANG-020	Branch Code mismatch with the generated Account number
DDA-ANG-021	Customer Account Mask is not of Numeric Type
DDA-ANG-022	Account Number is not as per the mask
DDA-ANG-023	Account Code is part of the mask and is not maintained for the Account Class
DDA-ANG-024	CustomerNumber Length is greater than Account Mask
DDA-ANG-025	Account Number Length is lesser than Customer Account Mask
DDA-ANG-026	MOD97 cannot be done as AccountNumber contains alphabet
DDA-ANG-027	Duplicate account Number generated
DDA-ANG-028	Validation Failed due to invalid Account Number
DDA-ANG-029	Account Number cannot be a null value
DDA-ANG-030	Duplicate IbanNumber generated
DDA-ANG-031	Iban Number already linked with other Account
DDA-ANG-032	Unable to Fetching IBAN Mask details from Branch Parameter
DDA-ANG-033	Unable to Fetching Iban Mask details from Iban Maintenance
DDA-ANG-034	BbanBankCode mismatch with the generated IbanNumber
DDA-ANG-035	Bban Branch Code mismatch with the generated IbanNumber
DDA-ANG-036	Account Number mismatch with the generated Iban Number
DDA-ANG-037	Country Code mismatch with the generated Iban Number
DDA-ANG-038	Length of Bban BankCode is greater than Iban Mask
DDA-ANG-039	Length of Iban CountryCode is greater than IbanMask
DDA-ANG-040	Length of Bban Branch Code is greater than Iban Mask
DDA-ANG-041	Bban Bank Code cannot be a null value
DDA-ANG-042	Length of Account Number is greater than Iban Mask
DDA-ANG-043	Bban Branch Code cannot be a null value
DDA-ANG-044	Country Code cannot be a null value
CAPM-ACS-DEF-AO	Error in defaulting basic Details
CAPM-ACS-DEF-AP	Error in defaulting legal block
CAPM-ACS-DEF-AQ	Error in defaulting stop payments
CAPM-ACS-COM-H3	Account Open Date is past dated
CAPM-ACS-COM-H4	Account Open Date is invalid
CAPM-ACS-VAL-D7	Account Class does not support Multi Currency Account
CAPM-ACS-VAL-D8	Error in Account Number Generation
CAPM-ACS-VAL-D9	selected primary currency not supported by multi currency account class
CAPM-ACS-VAL-E1	Branch Code must not be Empty/Null
CAPM-ACS-VAL-E2	Account Number must not be Empty/Null
CAPM-ACS-VAL-E3	Customer Number not be Empty/Null

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

Error Code	Error Message
CAPM-ACS-VAL-E4	Customer Name must not be Empty/Null
CAPM-ACS-VAL-E5	Currency must not be Empty/Null
CAPM-ACS-VAL-E6	Amount must not be Empty/Null
CAPM-ACS-VAL-E7	Expiry Date must not be Empty/Null
CAPM-ACS-VAL-F5	Branch Code must not be Empty/Null
CAPM-ACS-VAL-F6	Account Number must not be Empty/Null
CAPM-ACS-VAL-F7	Stop Payment Type not be Empty/Null
CAPM-ACS-VAL-F8	Start Check Number must not be Empty/Null
CAPM-ACS-VAL-G0	Currency must not be Empty/Null
CAPM-ACS-VAL-G1	Amount must not be Empty/Null
CAPM-ACS-VAL-G2	Expiry Date must not be Empty/Null
CAPM-ACS-VAL-G8	Amount is invalid.. should be greater than 1
CAPM-ACS-VAL-H6	Currency cannot be duplicated
CAPM-ACS-VAL-S3	Primary Statement Swift Req must not be Empty/Null
CAPM-ACS-VAL-S6	Secondary Swift Req must not be Empty/Null
CAPM-ACS-VAL-S9	TertiarySwift Req must not be Empty/Null
CAPM-ACS-VAL-T0	Cheque Leaves cannot be null when cheque required is Yes
CAPM-ACS-VAL-U0	\$1 can not be blank and empty
CAPM-ACS-VAL-U1	primary currency not allowed as sub account currency
CAPM-ACS-VAL-U2	UDEID for same effective date not allowed
CAPM-ACS-VAL-U3	Mail address type must marked as default address
CAPM-ACS-VAL-U6	Effective Date can not be null/empty
CAPM-ACS-VAL-U7	UDE can not be null/empty
CAPM-ACS-VAL-U8	AUF Margin within range 0% to 100%
CAPM-ACS-VAL-Z1	successfully initiated party flow.
CAPM-ACS-VAL-Z2	no new customer onboarding details available from the entry stage.
CAPM-ACS-VAL-Z3	error occurred while initiating the party flow.
CAPM-ACS-VAL-V1	Invalid Account Number
CAPM-ACS-VAL-V2	Invalid StopPayment Number
CAPM-ACS-VAL-V3	Start Cheque Number cannot be changed
CAPM-ACS-VAL-V4	End Cheque Number cannot be changed
CAPM-ACS-VAL-V5	Amount cannot be changed
CAPM-ACS-VAL-V6	Effective date cannot be changed
CAPM-ACS-VAL-V7	Source code cannot be changed
CAPM-ACS-VAL-V8	Stop payment type cannot be changed
CAPM-ACS-VAL-V9	Stop payment validation failed
CAPM-ACS-VAL-H7	Active Request Pending for A/C no. \$1
CAPM-ACS-VAL-H2	Multi currency account not yet configured
CAPM-STP-VAL-25	Stop payments cannot be issued for chequebooks which are not in delivered state
CAPM-ACS-COM-H5	Either Rate Code or udeValue is allowed
CAPM-ACS-COM-H6	Variance is not allowed with UdeValue
CAPM-ACS-COM-I0	Online Liquidation Failed

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

Error Code	Error Message
CAPM-ACS-COM-I1	Online Liquidation Is Successful
CAPM-ACS-COM-I3	Cheque Book Closure Failed
CAPM-ACS-COM-I2	Cheque Book Closure Is Successful
CAPM-ACS-COM-H7	Invalid Primary Swift Address
CAPM-ACS-COM-H8	Invalid Secondary Swift Address
CAPM-ACS-COM-H9	Invalid Tertiary Swift Address
CAPM-ACS-VAL-00	Chequebook order date cannot be prior to the account open date
CAPM-ACS-COM-J8	Failed to get account balance details
CAPM-ACS-COM-J9	Error while get account balance details
DDA-ANG-008	Length of Accountclass Code is greater than Account Mask
DDA-ANG-009	Length of Currency is greater than Account Mask
DDA-ANG-010	Length of Currency Type is greater than Account Mask
DDA-ANG-011	Length of Account Code is greater than Account Mask
DDA-ANG-012	Length of Branch Code is greater than Account Mask
DDA-ANG-013	Length of Sequence Number is greater than Account Mask
DDA-ANG-014	Length of Serial Number is greater than Account Mask
DDA-ANG-015	Unable to validate Account Mask Info
DDA-ANG-016	Mandatory Field - User input-able mask value - blank or Invalid
DDA-ANG-017	Account class Code mismatch with the generated Account number
DDA-ANG-018	Currency Code mismatch with the generated Account number
DDA-ANG-019	Customer Number mismatch with the generated Account number
DDA-ANG-020	Branch Code mismatch with the generated Account number
DDA-ANG-021	Customer Account Mask is not of Numeric Type
DDA-ANG-022	Account Number is not as per the mask
DDA-ANG-023	Account Code is part of the mask and is not maintained for the Account Class
DDA-ANG-024	CustomerNumber Length is greater than Account Mask
DDA-ANG-025	Account Number Length is lesser than Customer Account Mask
DDA-ANG-026	MOD97 cannot be done as AccountNumber contains alphabet
DDA-ANG-027	Duplicate accountNumber generated
DDA-ANG-028	Validation Failed due to invalid Account Number
DDA-ANG-029	Account Number cannot be a null value
DDA-ANG-030	Duplicate IbanNumber generated
DDA-ANG-031	Iban Number already linked with other Account
DDA-ANG-032	Unable to Fetching IBAN Mask details from Branch Parameter
DDA-ANG-033	Unable to Fetching Iban Mask details from Iban Maintenance
DDA-ANG-034	Bban Bank Code mismatch with the generated IbanNumber
DDA-ANG-035	Bban Branch Code mismatch with the generated IbanNumber
DDA-ANG-036	Account Number mismatch with the generated IbanNumber
DDA-ANG-037	CountryCode mismatch with the generated IbanNumber
DDA-ANG-038	Length of Bban Bank Code is greater than Iban Mask
DDA-ANG-039	Length of Iban Country Code is greater than Iban Mask
DDA-ANG-040	Length of BbanBranchCode is greater than Iban Mask

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

Error Code	Error Message
DDA-ANG-041	BbanBankCode cannot be a null value
DDA-ANG-042	Length of AccountNumber is greater than IbanMask
DDA-ANG-043	Bban Branch Code cannot be a null value
DDA-ANG-044	Country Code cannot be a null value
CAPP-ACS-COM-F2	Current Status is invalid
CAPP-ACS-COM-F1	Direct Banking Required must be Y/N only
CAPP-ACS-COM-G0	Multi Currency Account must be Y/N only
CAPP-ACS-COM-G1	Renew Unit must be positive Number
CAPP-ACS-COM-G2	Next Renew Limit must be greater than Zero
CAPP-ACS-COM-G3	Renew Frequency must Daily (D)/Yearly (Y)/Monthly(M)
CAPP-ACS-COM-G4	RequestStatus is Invalid
CAPP-ACS-COM-G5	Cheque Level Reorder must be empty/null
CAPP-ACS-COM-G6	No Of Leaves Reorder must be empty/null
CAPP-ACS-COM-G7	Cheque Level Reorder is Invalid
CAPP-ACS-COM-G8	No Of Leaves Reorder is Invalid
CAPP-ACS-COM-G9	Reporting GL is not allowed
CAPP-ACS-COM-H0	At least one limit Type is required
CAPP-ACS-COM-H1	Tod Limit should be greater than Zero
CAPP-ACS-COM-H2	Daylight Limit should be greater than Zero
CAPP-ACS-COM-H3	Account Open Date is past dated
CAPP-ACS-COM-H4	Account Open Date is invalid
CAPP-ACS-COM-E8	Account Group is invalid
CAPP-ACC-VAL-AH	Statement Format is required when Swift Required is disabled
CAPP-DBF-001	Invalid Filter Name, should not contain special characters.
CAPP-DBF-002	Invalid Filter Description, should not contain special characters.
CAPP-CHQ-VAL-31	chequebook is requested
CAPP-ACS-VAL-K5	Atleast One Address is Mandatory for Account Creation
CACG-QUC-VAL-01	Selected Error Codes \$1 is already linked to a Queue.
CACG-OVC-VAL-01	Combination of Exception code \$1 and Source code \$2 has to be unique for an override configuration.
CACG-OVC-VAL-02	Minimum one Language record is mandatory for Exception Code \$1
CACG-OVC-VAL-03	Child Level Source Code cannot be the same as the Origin Source Code or its Parent Source Code.
CACG-QUC-VAL-02	\$1 is not a valid queue name
CAPP-STP-VAL-24	Invalid Cheque Number given
CAPP-STP-VAL-25	Stop payments cannot be issued for chequebooks which are not in delivered state
CAPP-ACS-COM-H7	Invalid Primary Swift Address
CAPP-ACS-COM-H8	Invalid Secondary Swift Address
CAPP-ACS-COM-H9	Invalid Tertiary Swift Address
CAPP-ACS-COM-I5	Primary Swift Address Not Allowed
CAPP-ACS-COM-I6	Secondary Swift Address Not Allowed
CAPP-ACS-COM-I7	Tertiary Swift Address Not Allowed
GCS-COM-027	Not a valid Key Id: \$1)

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

Error Code	Error Message
CAPP-ACS-VAL-51	Account Address is Mandatory.
CAPP-ACS-VAL-54	AddressType is Mandatory.
CAPP-ACS-VAL-D4	AddressType \$1 length is more then 15.
CAPP-ACS-VAL-64	Customer Account Basic Details must not be Empty/Null
CAPP-ACS-VAL-67	Account Class must not be Empty/Null
CAPP-ACS-VAL-69	Branch must not be Empty/Null
CAPP-ACS-VAL-C6	AccountGroup must not be Empty/Null
CAPP-ACS-VAL-A1	AccountPreferences must not be Empty/Null
CAPP-ACS-VAL-B9	Account Signatory must not be Empty/Null
CAPP-ACS-VAL-C0	Account Message must not be Empty/Null
CAPP-ACS-VAL-C1	Minimum Number Of Signatures must not be Empty/Null
CAPP-ACS-VAL-C2	CifID must not be Empty/Null
CAPP-ACS-VAL-C3	CIF Signature Id must not be Empty/Null
CAPP-ACS-VAL-C4	Signature Message must not be Empty/Null
CAPP-ACS-VAL-C5	Signature Type must not be Empty/Null
CAPP-ACS-VAL-01	Auto Debit Card Request cannot be null.
CAPP-ACS-VAL-02	Request Reference Number cannot be null.
CAPP-ACS-VAL-03	Customer Number cannot be null.
CAPP-ACS-VAL-05	Cannot have Request Reference Number for empty Card Products.
CAPP-ACS-VAL-06	Cannot have empty Request Reference Number for Card Products.
CAPP-ACS-VAL-17	First Cheque Number has to be numeric
CAPP-ACS-VAL-18	Cheque Leaves cannot be null or 0
CAPP-ACS-VAL-21	Cheque Leaves cannot be empty
CAPP-ACS-VAL-22	Branch Code of Cheque Details cannot be empty
CAPP-ACS-VAL-23	Account number of Cheque Details cannot be empty
CAPP-ACS-VAL-24	Cheque Book Number of Cheque Details cannot be empty
CAPP-ACS-VAL-25	Cheque Number of Cheque Details cannot be empty
CAPP-ACS-VAL-26	Leaf Number Status of Cheque Details cannot be empty
CAPP-ACS-VAL-59	Interest Details must not be Empty/Null
CAPP-ACS-VAL-60	Interest Start Date must not be Empty/Null
CAPP-ACS-VAL-61	Charge Start Date must not be Empty/Null
CAPP-ACS-VAL-E1	Branch Code must not be Empty/Null
CAPP-ACS-VAL-E2	AccountNumber must not be Empty/Null
CAPP-ACS-VAL-E3	Customer Number not be Empty/Null
CAPP-ACS-VAL-E4	Customer Name must not be Empty/Null
CAPP-ACS-VAL-E5	Currency must not be Empty/Null
CAPP-ACS-VAL-E6	Amount must not be Empty/Null
CAPP-ACS-VAL-F5	Branch Code must not be Empty/Null
CAPP-ACS-VAL-F6	Account Number must not be Empty/Null
CAPP-ACS-VAL-F7	Stop Payment Type not be Empty/Null
CAPP-ACS-VAL-F8	Start Check Number must not be Empty/Null
CAPP-ACS-VAL-G0	Currency must not be Empty/Null
CAPP-ACS-VAL-G1	Amount must not be Empty/Null

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

Error Code	Error Message
CAPP-ACS-VAL-G2	Expiry Date must not be Empty/Null
CAPP-COM-001	Account Basic Details is Master DS,cannot be blank or "null".
CAPP-ACS-COM-00	Customer Account Basic Details is NULL
CAPP-ACS-COM-01	Account Group is Empty/NULL
CAPP-ACS-COM-02	Invalid Account Number
CAPP-ACS-COM-03	Invalid Customer Number
CAPP-ACS-COM-04	Invalid Branch Code
CAPP-ACS-COM-05	Invalid Currency
CAPP-ACS-COM-06	Invalid Account Class
CAPP-ACS-COM-07	Invalid Account Type
CAPP-ACS-COM-08	Not a Multi Currency Account Class.Multi Currency_Account flag should be N
CAPP-ACS-COM-09	Multi Currency Account Class.MultiCurrency_Account flag should be Y
CAPP-ACS-COM-10	RTL should be N
CAPP-ACS-COM-11	IBAN should be N
CAPP-ACS-COM-12	Referral Required should be N
CAPP-ACS-COM-13	Account Preferences is empty
CAPP-ACS-COM-14	ATM Required should be N
CAPP-ACS-COM-15	Cheque Book Required should be N
CAPP-ACS-COM-16	Cheque Book Autoreorder should be N
CAPP-ACS-COM-17	Invalid max Cheque rejections
CAPP-ACS-COM-18	Direct Banking Required should be N
CAPP-ACS-COM-19	Direct Banking Required should be Y
CAPP-ACS-COM-20	NULL Account number in Account status
CAPP-ACS-COM-21	NULL Branch Code in Account status
CAPP-ACS-COM-22	Invalid value for Status change automatic
CAPP-ACS-COM-23	Invalid value for No Debits
CAPP-ACS-COM-24	Invalid value for No Credits
CAPP-ACS-COM-25	Invalid value for Stop Payment
CAPP-ACS-COM-26	Invalid value for Dormant
CAPP-ACS-COM-27	Invalid value for Frozen
CAPP-ACS-COM-28	Current Status to be NORM in Account opening
CAPP-ACS-COM-29	Dormancy Parameter must be D(Debit) or C(Credit) or A(Any of Credit or Debit) or M(Manual)
CAPP-ACS-COM-30	Invalid date for Status Since
CAPP-ACS-COM-31	Cheque Leaves must be numeric
CAPP-ACS-COM-32	Invalid date for Order Date
CAPP-ACS-COM-33	First Cheque Number has to be numeric
CAPP-ACS-COM-34	Invalid value for Cheque leaves
CAPP-ACS-COM-36	Branch Code in Cheque Book request is empty"
CAPP-ACS-COM-37	Account number in Cheque Book request is empty
CAPP-ACS-COM-38	Cheque Book number in Cheque Book request is empty
CAPP-ACS-COM-39	Cheque number in Cheque Book request is empty

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

Error Code	Error Message
CAPP-ACS-COM-40	Leaf Number Status of Cheque Details cannot be empty
CAPP-ACS-COM-41	Interest Details must not be Empty/Null
CAPP-ACS-COM-42	Currency cannot be duplicated
CAPP-ACS-COM-43	Invalid value for Waive Interest
CAPP-ACS-COM-44	Invalid value for Open, can be Y or N
CAPP-ACS-COM-45	Invalid value for Variance
CAPP-ACS-COM-46	Duplicate Currency selected in MultiCurrency
CAPP-ACS-COM-47	Invalid Fund Utilization sequence
CAPP-ACS-COM-48	OD required in Account Class is N. AUF limit should not be entered
CAPP-ACS-COM-49	OD required in Account Class is N. AUF limit start date should not be entered
CAPP-ACS-COM-50	OD required in Account Class is N. AUF limit end date should not be entered
CAPP-ACS-COM-51	OD required in Account Class is N. AUF margin should not be entered
CAPP-ACS-COM-52	Invalid AUF limit start date
CAPP-ACS-COM-53	Invalid AUF limit end date
CAPP-ACS-COM-54	AufMargin must not be empty when OdFacReq is set to Y in Account Class
CAPP-ACS-COM-55	OD required in Account Class is N. TOD limit should not be entered
CAPP-ACS-COM-56	OD required in Account Class is N. TOD limit start date should not be entered
CAPP-ACS-COM-57	OD required in Account Class is N. TOD limit end date should not be entered
CAPP-ACS-COM-58	TodLimit is must not be empty when OdFacReq is set to Y in Account Class
CAPP-ACS-COM-59	Invalid TOD limit start date
CAPP-ACS-COM-60	Invalid TOD limit end date
CAPP-ACS-COM-61	OD required in Account Class is N. Day light limit should not be entered
CAPP-ACS-COM-62	Invalid Renew TOD
CAPP-ACS-COM-63	Renew TOD is N. Renew frequency should be NULL
CAPP-ACS-COM-64	Renew TOD is N. Renew unit should be NULL
CAPP-ACS-COM-65	Renew TOD is N. Next renewal limit should be NULL
CAPP-ACS-COM-66	Invalid Linkage reference
CAPP-ACS-COM-67	Linked Amount must be Numeric
CAPP-ACS-COM-68	Invalid Effective date
CAPP-ACS-COM-69	Account number different from the master
CAPP-ACS-COM-70	Currency different from the master
CAPP-ACS-COM-71	Invalid Provisioning and GL
CAPP-ACS-COM-72	Invalid Status
CAPP-ACS-COM-73	Invalid Debit GL
CAPP-ACS-COM-74	Invalid Credit GL
CAPP-ACS-COM-75	Propagate reporting GL is Y. Status should not be entered
CAPP-ACS-COM-76	Propagate reporting GL is Y. Debit GL should not be entered
CAPP-ACS-COM-77	Propagate reporting GL is Y. Credit GL should not be entered

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

Error Code	Error Message
CAPP-ACS-COM-78	Invalid Language Code
CAPP-ACS-COM-79	Account address is Empty / NULL
CAPP-ACS-COM-80	Address type is Empty / NULL
CAPP-ACS-COM-81	Order details is Empty / NULL
CAPP-ACS-COM-82	Invalid IBAN Account number
CAPP-ACS-COM-83	Invalid Product Code
CAPP-ACS-COM-84	Invalid UDE Currency
CAPP-ACS-COM-85	Invalid UDE element id
CAPP-ACS-COM-86	Invalid Rate Code
CAPP-ACS-COM-87	Invalid Calculation Account
CAPP-ACS-COM-88	Invalid Interest Booking Branch Code
CAPP-ACS-COM-89	Invalid Interest Booking Account
CAPP-ACS-COM-90	Effective date is before Account open date
CAPP-ACS-COM-91	Start date is before Account open date
CAPP-ACS-COM-92	Effective date is before Account open date
CAPP-ACS-COM-93	Status since should be Account open date
CAPP-ACS-COM-A1	AddressType length is more than 22.
CAPP-ACS-COM-A2	PostCode can not be blank and empty
CAPP-ACS-COM-A3	TownName can not be blank and empty
CAPP-ACS-COM-A4	Country can not be blank and empty
CAPP-ACS-COM-A5	Department length is out of limit
CAPP-ACS-COM-A6	SubDepartment length is out of limit
CAPP-ACS-COM-A7	StreetName length is out of limit
CAPP-ACS-COM-A8	BuildingNumber length is out of limit
CAPP-ACS-COM-A9	BuildingName length is out of limit
CAPP-ACS-COM-A0	Floor length is out of limit
CAPP-ACS-COM-B0	PostBox length is out of limit
CAPP-ACS-COM-B1	Room length is out of limit
CAPP-ACS-COM-B2	Post Code length is out of limit
CAPP-ACS-COM-B3	Town Name length is out of limit
CAPP-ACS-COM-B4	Town LocationName length is out of limit
CAPP-ACS-COM-B5	DistrictName length is out of limit
CAPP-ACS-COM-B6	Country Sub Division length is out of limit
CAPP-ACS-COM-B7	Country length is out of limit
CAPP-ACS-COM-C1	Real Time Liquidity must be Y/N only
CAPP-ACS-COM-C2	IBAN Required must be Y/N only
CAPP-ACS-COM-C3	Referral Required can be Y/N only
CAPP-ACS-COM-C4	ATM Required must be Y/N only
CAPP-ACS-COM-C5	Cheque Book Required must be Y/N only
CAPP-ACS-COM-C6	Cheque Book AutoReorder must be Y/N only
CAPP-ACS-VAL-07	Resource Id and operationType must not be null.
CAPP-ACS-VAL-R1	Failed to validate AccountNumber
CAPP-CHQ-VAL-01	Chequebook not delivered

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

Error Code	Error Message
CAPP-CHQ-VAL-02	Chequebook not delivered
CAPP-CHQ-VAL-03	Cheque used
CAPP-CHQ-VAL-04	Cheque rejected
CAPP-CHQ-VAL-05	Cheque canceled
CAPP-CHQ-VAL-06	Cheque stopped
CAPP-CHQ-VAL-07	Cheque blocked
CAPP-CHQ-VAL-08	Cheque partially used
CAPP-CHQ-VAL-09	Cheque not exist
CAPP-CHQ-VAL-10	Transaction Details Update Failed
CAPP-CHQ-VAL-11	Cheque invalid state and it should be in unused state
CAPP-CHQ-VAL-12	ChequeNumber should not be null
CAPP-CHQ-VAL-13	BlockRefNo should not be null
CAPP-CHQ-VAL-14	AccountNumber should not be null
CAPP-CHQ-VAL-15	BranchCode should not be null
CAPP-CHQ-VAL-16	Amount should not be null
CAPP-CHQ-VAL-17	Cheque book not available for given account, branch and cheque number
CAPP-CHQ-VAL-18	Utilization Ref No should not be null
CAPP-CHQ-VAL-19	Allow either utilization Ref No or blockRefNo
CAPP-CHQ-VAL-20	Both block Ref No and utilization Ref No should not be allowed
CAPP-CHQ-VAL-21	Transaction Successful
CAPP-CHQ-VAL-22	Utilization amount should not be greater than the blocked amount.
CAPP-CHQ-VAL-24	Cheque Block can not be exist for undo
CAPP-CHQ-VAL-25	Max Retry Limit Reached,Error allocating Cheque Number
CAPP-CHQ-VAL-26	Unique For Branch is unavailable
CAPP-CHQ-VAL-27	Cheque number reached it max limits
CAPP-CHQ-VAL-28	Cheque Mask is unavailable
CAPP-CHQ-VAL-29	Cheque Book is not available for the given account number.
CAPP-CHQ-VAL-30	Resource Id and operationType must not be null.
CAPP-STP-VAL-01	Branch Date is null.
CAPP-STP-VAL-02	Branch Code must be the Branch you logged in
CAPP-STP-VAL-03	Account Number is not valid or not having chequebook facility
CAPP-STP-VAL-04	Stop Payment Type must be A or C Type
CAPP-STP-VAL-05	Effective Date is not valid
CAPP-STP-VAL-06	Effective date should not be before branch date
CAPP-STP-VAL-07	ExpiryDate date should not be before branch date
CAPP-STP-VAL-08	ExpiryDate date should not be before effective date
CAPP-STP-VAL-09	Both StartCheque Number/Amount cannot be Null/Empty at the Same time
CAPP-STP-VAL-10	Amount is invalid ,should must greater than 0
CAPP-STP-VAL-11	Stop Payment can be requested either with ChequeNumber or Amount, not both
CAPP-STP-VAL-12	ResourceId and operationType must not be null.
CAPP-SAV-001	Record Saved Successfully.

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

Error Code	Error Message
CAPP-SAV-002	Record Updated Successfully.
CAPP-DEL-001	Record Deleted Successfully.
CAPP-COM-002	Exception Occurred - Illegal State Exception
CAPP-COM-003	Exception Occurred While Executing Query
CAPP-COM-004	Server Error Occurred during API call
CAPP-COM-005	Client Error Occurred during API call
CAPP-COM-006	Exception Occurred while creating Bean
CAPP-COM-007	Exception Occurred while converting string to number
CAPP-RVL-BAT-01	Account reval batch job failed
CAPP-RVL-BAT-02	Account reval batch step building failed
CAPP-RVL-BAT-03	Account reval batch job reader has failed
CAPP-RVL-BAT-04	Unable to fetch data from DDA-CONFIG-REVALUATIONSETUP-SERVICES for GLCode
CAPP-RVL-BAT-05	Unable to fetch data from CMC-CURRENCY-SERVICES
CAPP-RVL-BAT-06	Unable to fetch branch LCY from CMC-BRANCH-SERVICES
CAPP-RVL-BAT-07	AccountStatus is not available for \$1 and \$2
CAPP-RVL-BAT-08	AccountClass is not available for \$1 and \$2
CAPP-RVL-BAT-09	Unable to get reporting GL for \$1 and \$2
CAPP-RVL-BAT-10	Unable to get credit GL for \$1 and \$2
CAPP-RVL-BAT-11	Unable to get debit GL for \$1 and \$2
CAPP-RVL-BAT-12	Unable to get current balance for \$1 and \$2
CAPP-RVL-BAT-13	Current balance is zero for \$1 and \$2
CAPP-RVL-BAT-14	Unable to fetch reval setup data for \$1 and \$2
CAPP-RVL-BAT-15	
CAPP-RVL-BAT-16	Reval setup information incomplete for \$1 and \$2
CAPP-RVL-BAT-17	Unable to fetch currency conversion data for \$1 and \$2
CAPP-RVL-BAT-18	
CAPP-RVL-BAT-19	Unable to get LCY current balance for \$1 and \$2
CAPP-RVL-BAT-20	Unable to get opening balance for \$1 and \$2
CAPP-RVL-BAT-21	
CAPP-RVL-BAT-22	
CAPP-RVL-BAT-23	Unable to get LCY opening balance for \$1 and \$2
CAPP-RVL-BAT-24	Unable to process reval for \$1 and \$2
CAPP-RVL-BAT-25	Account revaluation writer failed to write for \$1 and \$2
CAPP-RVL-BAT-26	Reval account posting batch step building failed
CAPP-RVL-BAT-27	Reval account posting batch job reader has failed
CAPP-RVL-BAT-28	Unable to process account reval for \$1 and \$2
CAPP-RVL-BAT-29	Unable to post account and non netted gl to transaction service for \$1 and \$2
CAPP-RVL-BAT-30	Reval netted GL posting batch step building failed
CAPP-RVL-BAT-31	Reval netted GL posting batch job reader has failed
CAPP-RVL-BAT-32	Unable to process netted GL reval for \$1 and \$2
CAPP-RVL-BAT-33	Unable to post netted GL reval to transaction service for \$1 and \$2

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

Error Code	Error Message
CAPP-PP-BAT-01	Error in Reader at branch \$1 , partitionNumber \$2
CAPP-PP-BAT-02	Error in Writer while processing VDBalances for accNo \$1 , branch \$1 , partition Number \$2
CAPP-PP-BAT-03	Error in Writer while processing ICVDBalances for accNo \$1 , branch \$1 , partition Number \$2
CAPP-PP-BAT-04	Error in Writer while processing BDBalances for accNo \$1 , branch \$1 , partition Number \$2
CAPP-PP-BAT-05	Error in Writer while processing TurnOverBalances for accNo \$1 , branch \$1 , partition Number \$2
CAPP-PP-BAT-06	Error in Writer while saving balances for branch \$1 , partition Number \$2
CAPP-PP-BAT-07	Error in Writer while inserting into ICVDBalances for branch \$1 , partition Number \$2
CAPP-PP-BLQ-01	Invalid Request
CAPP-PP-BLQ-02	\$1 balance queries are only allowed in a request
CAPP-PP-BLQ-03	FromDate \$1 cannot be later than ToDate \$2
CAPP-PP-BLQ-04	Date range search cannot exceed \$1 days
CAPP-PP-BLQ-05	No balance details found for given criteria
CAPP-PP-BLQ-06	Error occurred while fetching the balance details
CAPP-ACS-VAL-70	Version Number Mismatch while Account Amendment for Account Address
CAPP-ACS-VAL-71	Version Number Mismatch while Account Amendment for Account Features
CAPP-ACS-VAL-72	Version Number Mismatch while Account Amendment for Account Mis
CAPP-ACS-VAL-73	Version Number Mismatch while Account Amendment for Account Operating Instructions
CAPP-ACS-VAL-74	Version Number Mismatch while Account Amendment for Account Preferences
CAPP-ACS-VAL-75	Version Number Mismatch while Account Amendment for Account Signatory
CAPP-ACS-VAL-76	Version Number Mismatch while Account Amendment for Account Statement Preferences
CAPP-ACS-VAL-77	Version Number Mismatch while Account Amendment for Account Status
CAPP-ACS-VAL-78	Version Number Mismatch while Account Amendment for ATM
CAPP-ACS-VAL-79	Version Number Mismatch while Account Amendment for Charges
CAPP-ACS-VAL-80	Version Number Mismatch while Account Amendment for ChequeBook
CAPP-ACS-VAL-81	Version Number Mismatch while Account Amendment for Initial Funding
CAPP-ACS-VAL-82	Version Number Mismatch while Account Amendment for Interest Details
CAPP-ACS-VAL-83	Version Number Mismatch while Account Amendment for Limits
CAPP-ACS-VAL-84	Version Number Mismatch while Account Amendment for Multi CurrencyAccount
CAPP-ACS-VAL-85	Version Number Mismatch while Account Amendment for Provisioning And GI
CAPP-ACS-VAL-86	Pushing Authorized Account to CMC External Account Failed
CAPP-ACS-VAL-W1	Pushing Account to MCYAccount Failed

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

Error Code	Error Message
CAPP-ACS-VAL-88	Pushing AAddress to CMC External Customer Structured Address Failed
CAPP-ACS-VAL-87	Failed to parse data to ChequebookService due to network issue
CAPP-ACS-VAL-92	Error in defaulting Account Preferences
CAPP-ACS-VAL-93	ModNo Mismatch while Account Amendment
CAPP-ACS-VAL-95	Error in defaulting master DS
CAPP-ACS-VAL-G3	Account not found
CAPP-ACS-VAL-G4	Account is marked for No Credit
CAPP-ACS-VAL-G5	Account status is Frozen
CAPP-ACS-VAL-G6	Account is marked for closure
CAPP-ACS-VAL-G7	Account is marked for No Debit
CAPP-ACS-VAL-G9	Account is closed
CAPP-ACS-VAL-H0	Account status is Dormant
CAPP-ACS-VAL-H1	Account validation failed
CAPP-ACS-VAL-H2	Invalid account \$1 and branch \$2 combination
CAPP-ACS-VAL-H3	Invalid account \$1 and currency \$2 combination
CAPP-ACS-VAL-H4	Transaction date is before account open date
CAPP-ACS-VAL-H5	Incorrect transaction date format
CAPP-ACS-VAL-H6	Account balance service not found.
CAPP-ACS-VAL-H7	Failed to get account balance.
CAPP-ACS-VAL-H8	Failed to get cheque book details.
CAPP-ACS-VAL-H9	Account balance should be zero.
CAPP-ACS-VAL-I0	Account is having stopped or blocked cheques.
CAPP-ACS-COM-H5	Either RateCode or udeValue is allowed
CAPP-ACS-COM-H6	Variance is not allowed with UdeValue
CAPP-STP-VAL-19	Start and End Cheque Number should be within the assigned chequebook number range
CAPP-STP-VAL-14	Start Cheque Number cannot be changed
CAPP-STP-VAL-15	End Cheque Number cannot be changed
CAPP-STP-VAL-16	Amount cannot be changed
CAPP-STP-VAL-17	Effective date cannot be changed
CAPP-STP-VAL-18	Source code cannot be changed
CAPP-STP-VAL-13	Stop payment type cannot be changed
CAPP-STP-VAL-22	stop payment already issued for this cheque number
CAPP-STP-VAL-23	Expiry Date cannot overlap with existing Stop Payment date
CAPP-ACC-VAL-AI	Interest Required is Yes, but no Interest Product is attached
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-AUTH-05	Failed to Authorize the record
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed

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

Error Code	Error Message
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-CLOS-04	Failed to Close the record
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper SELECT
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-010	Successfully canceled \$1.
GCS-COM-011	\$1 failed to update.
GCS-COM-012	Error saving child datasegment, Master validation failed
GCS-COM-013	Error saving the datasegment
GCS-COM-014	Error validating the datasegment
GCS-COM-015	Error submitting the datasegment
GCS-COM-016	Unexpected error occurred during runtime
GCS-COM-017	Error deleting the extended datasegment
GCS-COM-018	Remove lock failed
GCS-COM-019	Revert call to extended datasegment failed
GCS-COM-020	Revert call to sub-domain datasegment failed
GCS-COM-021	Error deleting the sub-domain datasegment
GCS-COM-022	Authorize call to extended datasegment failed
GCS-COM-023	Authorize call to sub-domain datasegment failed
GCS-COM-025	Client error occurred during API call
GCS-COM-026	Invalid datasegment code
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthorized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-DEL-008	Failed to Delete the record
GCS-DEL-009	No valid pre-validated modifications found for deletion
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.

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

Error Code	Error Message
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-MOD-008	Failed to Update the record
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-REOP-05	Failed to Reopen the record
GCS-REVT-01	Record reverted successfully
GCS-REVT-02	Failed to Revert the record
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-SAV-004	Failed to create the record
GCS-VAL-001	The record is successfully validated.
GCS-LOCK-01	Remove dirty lock failed
CAPP-ACC-VAL-01	Account Class Parameter In One or More Account Mask is Not match with Entered Account Class Length
CAPP-ACC-VAL-02	Start date should be in yyyy-MM-dd format
CAPP-ACC-VAL-03	End date should be in yyyy-MM-dd format
CAPP-ACC-VAL-04	Start date should not be blank if end date is selected
CAPP-ACC-VAL-05	End date should not be before start date
CAPP-ACC-VAL-06	Daily Fixed Time is not a valid time
CAPP-ACC-VAL-07	Account type should be of S or U or C or D
CAPP-ACC-VAL-08	Account code should be should be 4 character alpha numeric
CAPP-ACC-VAL-09	Unauthorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-10	Authorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-11	Notice frequency should be O or D or W or M or Y or N
CAPP-ACC-VAL-12	Inactive account notice generation days should be between 0 and 999
CAPP-ACC-VAL-13	Limit for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-14	Transaction code for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-15	Limit for Unprinted Transaction is mandatory if Compression Required is selected.
CAPP-ACC-VAL-16	Transaction Code is mandatory if Compression Required is selected
CAPP-ACC-VAL-17	Iban account type is mandatory if Compression Required is selected
CAPP-ACC-VAL-18	Iban account type should be 4 character alpha numeric
CAPP-ACC-VAL-19	Daily Fixed Time value should be with respect to STDCAMPM
CAPP-ACC-VAL-20	Cheque Book Required can either be Y/N

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

Error Code	Error Message
CAPP-ACC-VAL-21	Lodgement book should be empty as Passbook Facility Req is Y
CAPP-ACC-VAL-22	ChequeBook related data is not applicable as Checkbook Required is N
CAPP-ACC-VAL-23	Reorder Level cannot be null or zero
CAPP-ACC-VAL-24	Reorder Number cannot be null or zero
CAPP-ACC-VAL-25	Max Check Reject cannot be null or < 1
CAPP-ACC-VAL-26	Channel Details is not applicable as Direct Banking Req is N
CAPP-ACC-VAL-27	Margin on Advance against Uncollected Funds should be between 0 or 100
CAPP-ACC-VAL-28	Sequence cannot have null value
CAPP-ACC-VAL-29	RateValue should be between 0 or 100
CAPP-ACC-VAL-30	Max Rate cannot be a negative value
CAPP-ACC-VAL-31	Max Rate should be between 0 or 100
CAPP-ACC-VAL-32	Max Rate cannot have null value
CAPP-ACC-VAL-33	Min Rate cannot be a negative value
CAPP-ACC-VAL-34	Max Rate should be between 0 or 100
CAPP-ACC-VAL-35	Maximum Rate should be greater than or equal to Minimum Rate
CAPP-ACC-VAL-36	Entered rate outside acceptable range for interest rate
CAPP-ACC-VAL-37	Input either rate code or interest rate for a limit category
CAPP-ACC-VAL-38	Atleast one of Rate Code or Rate Value should be available on Save. For Term Deposits both can be null if Default Deposit Rate is Yes.
CAPP-ACC-VAL-39	Statement cycles should be blank when Statement Type is None
CAPP-ACC-VAL-40	Statement Day cannot be blank
CAPP-ACC-VAL-41	Statement cycles have to be different
CAPP-ACC-VAL-42	If Hourly Cycle is selected only Hourly Frequency should have the value
CAPP-ACC-VAL-43	If Daily Cycle is selected only Daily Fixed Time should have the value
CAPP-ACC-VAL-44	Hourly Frequency or Daily Fixed Time cannot be selected when Cycle is NULL
CAPP-ACC-VAL-45	Statement Fee ON field not applicable for Daily Cycle
CAPP-ACC-VAL-46	Invalid Statement Fee Cycle
CAPP-ACC-VAL-47	Primary ON field contains invalid Month
CAPP-ACC-VAL-48	Primary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-49	Secondary ON field should have values between 1 to 31
CAPP-ACC-VAL-50	Secondary ON field contains invalid week
CAPP-ACC-VAL-51	Secondary ON field contains invalid Month
CAPP-ACC-VAL-52	Secondary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-53	Invalid Primary Cycle
CAPP-ACC-VAL-54	Invalid Secondary Cycle
CAPP-ACC-VAL-55	Invalid Tertiary Cycle
CAPP-ACC-VAL-56	Tertiary ON field should have values between 1 to 31
CAPP-ACC-VAL-57	Tertiary ON field contains invalid week
CAPP-ACC-VAL-58	Tertiary ON field contains invalid Month
CAPP-ACC-VAL-59	Tertiary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-60	Invalid Provisioning Frequency
CAPP-ACC-VAL-61	Invalid Provisioning Currency

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

Error Code	Error Message
CAPP-ACC-VAL-62	Invalid Natural GL
CAPP-ACC-VAL-63	Liquidation Days should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-64	Fee Period should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-65	Advice Days should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-66	Verify Funds cannot be Y if Liquidation Mode is Manual
CAPP-ACC-VAL-67	Advice days is not applicable as Charge Start Advice is N
CAPP-ACC-VAL-68	Charge Start Advice can either be Y/N
CAPP-ACC-VAL-69	Verify Funds can either be Y/N
CAPP-ACC-VAL-70	Debit Notice can either be Y/N
CAPP-ACC-VAL-71	Interest And Charges Required can either be Y/N
CAPP-ACC-VAL-72	Liquidate Receivable can either be Y/N
CAPP-ACC-VAL-73	MinRate cannot be null
CAPP-ACC-VAL-74	Not a valid Limit Type
CAPP-ACC-VAL-75	Auto Reorder Cheque Book can either be Y/N
CAPP-ACC-VAL-76	Direct Banking Required can either be Y/N
CAPP-ACC-VAL-77	Daylight Limit can either be Y/N
CAPP-ACC-VAL-78	Allow Collateral Linkage can either be Y/N
CAPP-ACC-VAL-79	OD Facility Required can either be Y/N
CAPP-ACC-VAL-80	Dormancy Days should be > 0
CAPP-ACC-VAL-81	Account class length should be 6
CAPP-ACC-MAN-01	Account class is mandatory
CAPP-ACC-MAN-02	Account type is mandatory
CAPP-ACC-MOD-01	Account class already used in account service
CAPP-ACC-CLO-01	Account class already used in account service
CAPP-ACC-LOV-01	\$1 is not a valid Event Class code
CAPP-ACC-LOV-02	\$1 is not a valid Source Code
CAPP-ACC-LOV-03	\$1 is not a valid Banking Channel
CAPP-ACC-LOV-04	\$1 is not a valid Status in Status Rule Definition
CAPP-ACC-LOV-05	\$1 is not a valid Status in GL Details
CAPP-ACC-LOV-06	\$1 is not a valid EventClass code
CAPP-ACC-LOV-07	\$1 is not a valid Exposure Category
CAPP-ACC-LOV-08	\$1 is not a valid Accounting Role
CAPP-ACC-LOV-09	\$1 is not a valid GL Line
CAPP-ACC-LOV-10	\$1 is invalid data in Primary ON field
CAPP-ACC-LOV-11	\$1 is invalid data in Secondary ON field
CAPP-ACC-LOV-12	\$1 is invalid data in Tertiary ON field
CAPP-ACC-LOV-13	\$1 is invalid data in Statement Fee ON field
CAPP-ACC-LOV-14	\$1 is invalid data in credit GL Line
CAPP-ACC-LOV-15	\$1 is invalid data in debit GL Line
CAPP-ACC-LOV-16	\$1 is invalid data in Account Head
CAPP-ACC-LOV-17	Error parsing time , Time should be in hh:mm:ss format

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

Error Code	Error Message
CAPP-ACC-LOV-18	Invalid Mis Group
CAPP-ACC-LOV-19	Mis class \$1 is mandatory
CAPP-ACC-LOV-20	No data found from Bank configuration for validations
CAPP-ACC-LOV-21	Unable to get camStartDate from Bank Configuration
CAPP-ACC-LOV-22	Unable to get camEndDate from Bank Configuration
CAPP-ACC-LOV-23	Unable to get account mask from Bank Configuration
CAPP-ACC-LOV-24	Unable to get event class code from Event Class Configuration
CAPP-ACC-LOV-25	No data found in Event Class Configuration for validations
CAPP-ACC-LOV-26	Unable to get event class code summary from Event Class Configuration
CAPP-ACC-LOV-27	No data found for event class code summary in Event Class Configuration for validations
CAPP-ACC-LOV-28	Unable to get accounting role from Event Class Configuration
CAPP-ACC-LOV-29	No data found for accounting role in Event Class Configuration for validations
CAPP-ACC-LOV-30	Unable to get exposure category from Exposure Category Configuration
CAPP-ACC-LOV-31	No data found from Exposure Category Configuration for validations
CAPP-ACC-LOV-32	Unable to get gl code from CMC External Chart Configuration
CAPP-ACC-LOV-33	No data found from CMC External Chart Configuration for validations
CAPP-ACC-LOV-34	Unable to get gl code from Customer GL Configuration
CAPP-ACC-LOV-35	No data found from Customer GL Configuration for validations
CAPP-ACC-LOV-36	No data found from CMC MIS Group Configuration for validations
CAPP-ACC-LOV-37	Unable to get misGroup from CMC MIS Group Configuration
CAPP-ACC-LOV-38	No data found from CMC MIS Class Configuration for validations
CAPP-ACC-LOV-39	Unable to get mis class/mis type from CMC MIS Group Configuration
CAPP-ACC-LOV-40	No statement maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-41	Unable to get statement maintenance data from Maintenance(static data) services
CAPP-ACC-LOV-42	Unable to get status code from Status Code Configuration
CAPP-ACC-LOV-43	No data found from Status Code Configuration for validations
CAPP-ACC-LOV-44	No maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-45	Unable to get maintenance data from Maintenance(static data) services
CAPP-ACC-CDS-01	Iban required is set to true in account feature datasegment
CAPP-ACC-CDS-02	Iban required is set to false in account feature datasegment
CAPP-ACC-VAL-82	Duplicate Source Code is not allowed
CAPP-ACC-VAL-83	Duplicate Bank channel is not allowed
CAPP-ACC-VAL-84	Source Code should not be null or empty
CAPP-ACC-VAL-85	Duplicate Account Role is not allowed
CAPP-ACC-VAL-86	Account Role cannot be null
CAPP-ACC-VAL-87	Duplicate Status is not allowed
CAPP-ACC-VAL-88	Status cannot be null
CAPP-ACC-VAL-89	Dormancy days should be greater than zero

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

Error Code	Error Message
CAPP-ACC-VAL-90	Dormancy parameter should be D or C or B or M
CAPP-ACC-VAL-91	Status code cannot be Null or Empty
CAPP-ACC-VAL-92	Sequence number cannot be Null or Empty
CAPP-ACC-VAL-93	Rule Id cannot be Null or Empty
CAPP-ACC-LOV-46	\$1 is not a valid Status code
CAPP-ACC-LOV-47	\$1 is not a valid Status Sequence Number
CAPP-ACC-LOV-48	\$1 is not a valid Rule Id
CAPP-ACC-LOV-49	No rules found in Rule List from rule service
CAPP-ACC-LOV-50	Unable to fetch rule list from rule service
CAPP-ACC-VAL-94	Currencies cannot be empty when multi currency required is true
CAPP-ACC-VAL-95	Currency cannot be null or empty
CAPP-ACC-VAL-96	Currencies should be empty when multi currency required is false
CAPP-ACC-LOV-51	\$1 is not a valid currency
CAPP-ACC-LOV-52	No currency code found in Currency List from CMC-Currency-Service
CAPP-ACC-LOV-53	Unable to get data from CMC-Currency-Service
CAPP-ACC-CLI-01	OBIC - Create External Group Failed
CAPP-ACC-CLI-02	IC - Product Mapping Failed
CAPP-ACC-LOV-54	\$1 is not a valid product code
CAPP-ACC-VAL-97	Product code cannot be null or empty
CAPP-ACC-VAL-98	Open cannot be null or empty
CAPP-ACC-VAL-99	Open should be either N or C
CAPP-ACC-VAL-AA	Duplicate status is not allowed in rule definition
CAPP-ACC-VAL-AB	Duplicate combination of Product Code and Currency not allowed
CAPP-ACC-VAL-AC	Atleast one rule definition is required when Automatic status change is on
CAPP-ACC-VAL-AD	Rule definition is allowed only when Automatic status change is on
CAPP-ACC-VAL-AE	Atleast one GL reporting with NORM status is mandatory
CAPP-ACC-VAL-AF	Credit GL cannot be null or empty
CAPP-ACC-VAL-AG	Debit GL cannot be null or empty
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
CAPP-ACS-VAL-V0	Error in Parsing Account Data
CAPP-ACS-VAL-V1	Error in Parsing AccountBalance Data
CAPP-ACS-VAL-V2	Unable to fetch AccountBalance Data
CAPP-ACS-VAL-R6	Failed to validate AccountNumber
CAPP-ACS-VAL-R7	Failed to validate Multicurrency AccountNumber
CAPP-ACS-VAL-R8	Failed to generate AccountNumber
CAPP-ACS-VAL-S1	Failed to generate IBAN Number
CAPP-ACS-VAL-R9	Failed to validate IBAN AccountNumber
CAPP-ACS-VAL-R4	Failed to generate Multicurrency AccountNumber
CAPP-ACS-VAL-R5	MultiCurrency Sub Account Number cannot be null
CAPP-ACS-VAL-T2	Unable to fetch BranchInformation
CAPP-ACS-VAL-T3	Unable to fetch Country Code Maintenance

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

Error Code	Error Message
DDA-ANG-001	Error in Generating AccountNumber
DDA-ANG-002	The account number is not between start and end account number
DDA-ANG-003	Unable to fetch Account Mask Info
DDA-ANG-004	Unable to Fetching CustomerDetails
DDA-ANG-005	Unable to Fetching Bank/Branch Details
DDA-ANG-006	Unable to Fetching Bank Code
DDA-ANG-007	BranchCode cannot be null
DDA-TBS-ACNT-04	Invalid GL Account Number
IC-INPT-001	No records present for given branch and account
DDA-TBS-BALV-06	Original transaction amount \$1 , reversal Transaction amount \$2 do not match
IC-PRCBT002	To Period Code should be greater than From Period Code
INT-MCT-001	Release CutOff is not processed for previous mark CutOff
INT-MCT-002	Branch Code Not Valid
INT-MCT-003	Branch Dates Not Set
INT-MCT-004	Branch Dates Not Maintained
INT-MCT-005	Error Occurred in Mark Cutoff
INT-RCT-001	No data found for this branchCode in CutOff
INT-RCT-002	Release CutOff is already processed
INT-RCT-003	Error occurred while processing Release CutOff
INT-RCT-004	Branch Code Not Valid
INT-PRC-001	No data found for this branchCode in BranchDates
INT-PRC-002	Release Cutoff Failed
IC-GETSP-01	No details present for the given Branch and Account
IC-IPTAC-01	Record Already Exists, Failed to save.
IC-IPTVD-01	Ref No in the request must be unique
IC-BRNC-01	Invalid Branch Parameter
IC-MNTBR-01	Error while validation of branch code using common core branch services
IC-MNTBR-02	Branch code not found in core branches
IC-MNTBR-03	IC Period Code Maintenance is not present
IC-MNTBR-04	Error while fetching system date values from CMC Branch Services
IC-MNTBR-05	Branch code not found in system dates
IC-MNRUL-01	System elements not mapped to the Rule
IC-INPER-01	Account is Mandatory
IC-INPER-02	Account Group Code is Mandatory
IC-INPER-03	Account Open Date is Mandatory
IC-INPER-04	Branch is Mandatory
IC-INPER-05	Currency is Mandatory
IC-INPER-06	Customer Number is Mandatory
IC-INPER-07	Source System is Mandatory
IC-INPER-09	No Records to process
IC-INPER-11	Maint Queue Population Failed

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

Error Code	Error Message
IC-INPER-20	Branch Parameter Not maintained
IC-PRD062	Branch Parameter not maintained
IC-GRC001	Effective Date cannot be Back Dated.
IC-GRC002	Current IC Group and New IC Group cannot be same.
IC-GRC003	Account Branch and currency cannot be *.* for given Account.
IC-GRC004	Pending request is active for an Account, therefore new change request is not allowed to be saved
CACG-QUC-VAL-02	\$1 is not a valid queue name
CAPP-RVL-BAT-01	Account reval batch job failed
CAPP-RVL-BAT-02	Account reval batch step building failed
CAPP-RVL-BAT-03	Account reval batch job reader has failed
CAPP-RVL-BAT-04	Unable to fetch data from DDA-CONFIG-REVALUATIONSETUP-SERVICES for GLCode
CAPP-RVL-BAT-05	Unable to fetch data from CMC-CURRENCY-SERVICES
CAPP-RVL-BAT-06	Unable to fetch branch LCY from CMC-BRANCH-SERVICES
CAPP-RVL-BAT-07	AccountStatus is not available for \$1 and \$2
CAPP-RVL-BAT-08	AccountClass is not available for \$1 and \$2
CAPP-RVL-BAT-09	Unable to get reporting GL for \$1 and \$2
CAPP-RVL-BAT-10	Unable to get credit GL for \$1 and \$2
CAPP-RVL-BAT-11	Unable to get debit GL for \$1 and \$2
CAPP-RVL-BAT-12	Unable to get current balance for \$1 and \$2
CAPP-RVL-BAT-13	Current balance is zero for \$1 and \$2
CAPP-RVL-BAT-14	Unable to fetch reval setup data for \$1 and \$2
CAPP-RVL-BAT-15	
CAPP-RVL-BAT-16	Reval setup information incomplete for \$1 and \$2
CAPP-RVL-BAT-17	Unable to fetch currency conversion data for \$1 and \$2
CAPP-RVL-BAT-18	
CAPP-RVL-BAT-19	Unable to get LCY current balance for \$1 and \$2
CAPP-RVL-BAT-20	Unable to get opening balance for \$1 and \$2
CAPP-RVL-BAT-21	
CAPP-RVL-BAT-22	
CAPP-RVL-BAT-23	Unable to get LCY opening balance for \$1 and \$2
CAPP-RVL-BAT-24	Unable to process reval for \$1 and \$2
CAPP-RVL-BAT-25	Account revaluation writer failed to write for \$1 and \$2
CAPP-RVL-BAT-26	Reval account posting batch step building failed
CAPP-RVL-BAT-27	Reval account posting batch job reader has failed
CAPP-RVL-BAT-28	Unable to process account reval for \$1 and \$2
CAPP-RVL-BAT-29	Unable to post account and non netted gl to transaction service for \$1 and \$2
CAPP-RVL-BAT-30	Reval netted GL posting batch step building failed
CAPP-RVL-BAT-31	Reval netted GL posting batch job reader has failed
CAPP-RVL-BAT-32	Unable to process netted GL reval for \$1 and \$2
CAPP-RVL-BAT-33	Unable to post netted GL reval to transaction service for \$1 and \$2
CAPP-PP-BAT-01	Error in Reader at branch \$1 , partitionNumber \$2

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

Error Code	Error Message
CAPP-PP-BAT-02	Error in Writer while processing VDBalances for accNo \$1 , branch \$1 , partitionNumber \$2
CAPP-PP-BAT-03	Error in Writer while processing ICVDBalances for accNo \$1 , branch \$1 , partitionNumber \$2
CAPP-PP-BAT-04	Error in Writer while processing BDBalances for accNo \$1 , branch \$1 , partitionNumber \$2
CAPP-PP-BAT-05	Error in Writer while processing TurnOverBalances for accNo \$1 , branch \$1 , partitionNumber \$2
CAPP-PP-BAT-06	Error in Writer while saving balances for branch \$1 , partitionNumber \$2
CAPP-PP-BAT-07	Error in Writer while inserting into ICVDBalances for branch \$1 , partitionNumber \$2
CAPP-PP-BLQ-01	Invalid Request
CAPP-PP-BLQ-02	\$1 balance queries are only allowed in a request
CAPP-PP-BLQ-03	FromDate \$1 cannot be later than ToDate \$2
CAPP-PP-BLQ-04	Date range search cannot exceed \$1 days
CAPP-PP-BLQ-05	No balance details found for given criteria
CAPP-PP-BLQ-06	Error occurred while fetching the balance details
DDA-TBS-MAND-01	Mandatory value(s) missing
DDA-TBS-MAND-02	Transaction request is missing
CACG-QUC-VAL-01	Selected Error Codes \$1 is already linked to a Queue.
DDA-TBS-MAND-03	Transaction Branch is mandatory
DDA-TBS-MAND-04	Transaction Reference Number is mandatory
DDA-TBS-MAND-07	Event is mandatory
DDA-TBS-MAND-06	Source is mandatory
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-AUTH-05	Failed to Authorize the record
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-CLOS-04	Failed to Close the record
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper SELECT
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".

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

Error Code	Error Message
GCS-COM-010	Successfully canceled \$1.
GCS-COM-011	\$1 failed to update.
GCS-COM-012	Error saving child datasegment, Master validation failed
GCS-COM-013	Error saving the datasegment
GCS-COM-014	Error validating the datasegment
GCS-COM-015	Error submitting the datasegment
GCS-COM-016	Unexpected error occurred during runtime
GCS-COM-017	Error deleting the extended datasegment
GCS-COM-018	Remove lock failed
GCS-COM-019	Revert call to extended datasegment failed
GCS-COM-020	Revert call to subdomain datasegment failed
GCS-COM-021	Error deleting the subdomain datasegment
GCS-COM-022	Authorize call to extended datasegment failed
GCS-COM-023	Authorize call to subdomain datasegment failed
GCS-COM-025	Client error occurred during API call
GCS-COM-026	Invalid datasegment code
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthorized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-DEL-008	Failed to Delete the record
GCS-DEL-009	No valid pre-validated modifications found for deletion
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-MOD-008	Failed to Update the record
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-REOP-05	Failed to Reopen the record
GCS-REVT-01	Record reverted successfully

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

Error Code	Error Message
GCS-REVT-02	Failed to Revert the record
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-SAV-004	Failed to create the record
GCS-VAL-001	The record is successfully validated.
GCS-LOCK-01	Remove dirty lock failed
CACG-OVC-VAL-01	Combination of Exception code \$1 and Source code \$2 has to be unique for an override configuration.
CACG-OVC-VAL-02	Minimum one Language record is mandatory for Exception Code \$1
CACG-OVC-VAL-03	Child Level Source Code cannot be the same as the Origin Source Code or its Parent Source Code.
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
IC-INPT-002	Exceeded accGrp max size 6
IC-INPT-003	AccGrp not sent
IC-INPT-004	Exceeded accGrpDesc max size 2000
IC-INPT-005	AccGrpDesc not sent
IC-INPT-006	Exceeded extAccGrp max size 64
IC-INPT-007	AxtAccGrp not sent
IC-INPT-008	Exceeded extAccGrpDesc max size 2000
IC-INPT-009	ExtAccGrpDesc not sent
IC-INPT-010	Exceeded extAccGrpType max size 1
IC-INPT-011	ExtAccGrpType not sent
IC-INPT-012	Exceeded productCode max size 4
IC-INPT-013	ProductCode not sent
IC-INPT-014	Exceeded ccy max size 3
IC-INPT-015	Ccy not sent
IC-INPT-016	Exceeded open max size 1
IC-INPT-017	Open not sent
IC-ACC-08	Required Parameters for Account Class transfer not maintained
IC-ACC-09	Unhandled Exception occurred during Account Class transfer check
IC-SPRM-001	Service Parameters cannot be empty
IC-GRC005	Booking GL details and accounting details are mandatory if Liquidation mode is Liquidate to GL or Liquidate to Different Account respectively
IC-BAT-142	Error Occurred during Service Call to Pre Branch Resolution
IC-BAT-160	Failed while getting pending count for Intraday Batch
IC-BAT-161	Failed during service call for Intraday Batch
IN-HEAR-583	Period Dates should be within Financial Cycle Start and End Date
GCS-COM-027	Not a valid Key Id: \$1)
IC-PRD120	Defer liquidation days should not be entered when defer liquidation flag is not selected
IC-PRD121	Defer before month end days should not be entered when defer liquidation flag is not selected

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

Error Code	Error Message
IC-PRD122	Defer liquidation days or defer before month end days should be entered when defer liquidation flag is selected
IC-PRD123	Both start from account opening and defer liquidation days flags cannot be selected at the same time
IC-PRD124	Days before month end should not be entered for frequency days
IC-PRD125	Both defer liquidation days and defer before month end day cannot be entered at the same time
IC-PRD126	Accrual cycle should be None when accrual frequency is Daily
IN-HEAR-590	The entered characters exceed the maximum length allowed for Period Code
IN-HEAR-586	The entered characters exceed the maximum length allowed for Financial Cycle
IN-HEAR-587	The entered characters exceed the maximum length allowed for Description
IC-PRD131	Min Effective Value cannot be greater than Max Effective Value
IC-PRD132	Minimum Variance cannot be greater than Maximum Variance
DDA-TBS-MAND-08	Event SerialNo is mandatory
DDA-TBS-MAND-09	Transaction details is missing
DDA-TBS-MAND-10	More than 99 entries/blocks/blockModifications are not allowed in a DDA Transaction
DDA-TBS-MAND-11	Account Number is mandatory
DDA-TBS-MAND-12	Account Branch is mandatory
DDA-TBS-MAND-13	Account Currency is mandatory
DDA-TBS-MAND-14	Requested Block Amount \$1 is invalid or less than or equal to Zero
DDA-TBS-MAND-15	Block Expiry Date is mandatory for Lien Block
DDA-TBS-MAND-16	Credit Debit Indicator is invalid
DDA-TBS-MAND-18	One or more revaluation parameter is missing
DDA-TBS-DEFA-01	Error while defaulting Transaction attributes
DDA-TBS-DEFA-02	Source Code \$1 does not exists
DDA-TBS-DEFA-03	TransactionCode \$1 does not exists
DDA-TBS-DEFA-04	No Transaction Code is defined in source preference \$1
DDA-TBS-DEFA-05	Branch \$1 does not exist
DDA-TBS-DEFA-06	Error while fetching Branch date for transaction branch \$1
DDA-TBS-BDRQ-01	Invalid Input
DDA-TBS-BDRQ-02	Block Type is invalid
DDA-TBS-BDRQ-03	Invalid Action given in the Block modification request
DDA-TBS-BDRQ-05	AutoRelease \$1 is invalid
DDA-TBS-BDRQ-06	AvailableDays \$1 is invalid
DDA-TBS-BDRQ-07	Availability Info is invalid
DDA-TBS-DUP-01	More than one block cannot be requested on an account \$1, branch \$2, and currency \$3 in a Transaction
DDA-TBS-DUP-02	Block requested does not exists on account \$1, branch \$2 and currency \$3 under EcaRefNo \$
DDA-TBS-DUP-03	Error in Amount Block Duplicate Validation
DDA-TBS-ACNT-01	Account Number \$1 does not exist

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

Error Code	Error Message
DDA-TBS-ACNT-02	Posting into Suspense Entry as Account Number \$1 does not exist
DDA-TBS-CUST-01	Customer \$1 not found of account \$2
DDA-TBS-EAVL-01	Error in External Accounting(EA) Validation
DDA-TBS-EAVL-02	Local Holiday Check for next working day has Failed. Please check whether Local Holiday has been maintained.
DDA-TBS-EAVL-03	Rounded branchLcyAmount \$1 is different from actual branchLcyAmount \$2
DDA-TBS-EAVL-04	BranchLcyAmt \$1 is invalid or less than or equal to Zero
DDA-TBS-EAVL-05	Exchange rate \$1 is invalid or Zero
DDA-TBS-EAVL-06	accountCcyAmt \$1 is invalid
DDA-TBS-EAVL-07	Rounded accountCcyAmount \$1 is different from actual accountCcyAmount \$2
DDA-TBS-OVDH-01	Referral processing is not allowed
DDA-TBS-OVDH-02	Error while sending Referral processing request
DDA-TBS-OVDH-04	Transaction Pending for Referral Approval of accounts \$1
DDA-TBS-OVDH-05	Referral not allowed for accounts \$1
DDA-TBS-TXNH-01	Unexpected Error
DDA-TBS-TXNH-02	Error/Override to be handled
DDA-TBS-RSUP-01	Transaction/Transaction details not found while updating Referral status
DDA-TBS-BALP-01	Insufficient Balance. Need \$1 \$2 to process the accounting / amount block entry
DDA-TBS-BALP-02	Requested decrease amount \$1 is more than Outstanding block amount \$2
DDA-TBS-BALV-01	Requested block amount cannot be negative
DDA-TBS-BALV-02	Amount Block is not active
DDA-TBS-BALV-03	Requested modification amount is equal to outstanding amount
DDA-TBS-BALV-04	Invalid ECA Reference Number
DDA-TBS-BALV-05	Invalid Block Reference Number
DDA-TBS-LMIT-01	Error(s) \$1 raised from Limit system
DDA-TBS-RTL-01	Error(s) \$1 raised from RTL system
DDA-TBS-EAVL-08	\$1 \$2 cannot be positive for a reversal transaction
DDA-TBS-UNVL-01	Error while processing Unauthorized transaction
DDA-TBS-UNVL-02	Transaction cannot be authorized by maker
DDA-TBS-UNVL-03	Transaction has been already deleted by maker
DDA-TBS-UNVL-04	Transaction can be deleted only by maker
DDA-TBS-UNVL-05	Transaction has been already authorized by checker
DDA-TBS-DEFA-07	Transaction status for Source Code \$1 does not exists
DDA-TBS-PTYV-02	Customer Whereabouts are unknown.
DDA-TBS-PTYV-01	Customer is Frozen
DDA-TBS-PTYV-03	Customer is bankrupt
DDA-TBS-CUST-02	Customer validation failed
DDA-TBS-ACNT-03	Unexpected Error while validating account \$1
DDA-TBS-EAVL-10	Error while rounding \$1 , Currency \$2 is not maintained for country \$3
DDA-TBS-CHQE-01	Cheque Block failed

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

Error Code	Error Message
DDA-TBS-CHQE-02	Cheque Block and Utilization failed
DDA-TBS-CHQE-03	Cheque Utilization failed
DDA-TBS-CHQE-04	Cheque Undo failed
DDA-TBS-CHQE-05	Instrument code mismatch, should pass the same instrument code that blocked in ECA.
DDA-TBS-BDRQ-08	Number of transaction in single request should be within the range of 1 and \$1
DDA-TBS-BDRQ-09	Number of legs in single transaction request should be within the range of 1 and \$1
DDA-TBS-INLM-01	Temporary Overdraft Limit has been utilized for this transaction
DDA-TBS-INLM-02	DayLight Limit has been utilized for this transaction
DDA-TBS-INLM-03	AUF Limit has been utilized for this transaction
DDA-TBS-BDRQ-04	TxnInitDate is Invalid
DDA-TBS-BDRQ-10	BlockExpiryDate is Invalid
DDA-TBS-BDRQ-11	ValueDate is Invalid
DDA-TBS-UCOL-01	Branch \$1 not found
DDA-TBS-UCOL-02	Data not found
DDA-TBS-UCOL-03	Missing Mandatory Request Parameter(s)
DDA-TBS-UCOL-04	Request Processed Successfully
DDA-TBS-UCOL-05	PreviousWorkingDay of Branch \$1 not found
DDA-TBS-EODP-01	Branch \$1 not found
DDA-TBS-EODP-02	\$1 is not same as previous working day \$2 from core branch
DDA-TBS-EODP-03	Either of branch status or eoDdate is only allowed in the request
DDA-RQS-FAL-001	Error while Processing request
DDA-RQS-SUC-002	Request Processed Successfully
DDA-RQS-VAL-003	Allowed value for listExternalFlag is Y/N
DDA-RQS-VAL-004	Previous level approval is pending
DDA-RQS-VAL-005	Queue overrides had rejected already
DDA-RQS-VAL-006	Referral allowed flag is missing
DDA-RQS-VAL-007	Invalid queue type
DDA-RQS-VAL-008	Invalid override code
DDA-RQS-MAN-009	Override code is missing
DDA-RQS-DUP-010	Duplicate Override code present in txn leg
DDA-RQS-MAN-011	Either Request or Entry ref no is missing
DDA-RQS-VAL-012	Invalid Request
DDA-RQS-VAL-013	Allowed value for approvalStatus is A/R/P/C
DDA-RQS-VAL-014	Invalid external referral
DDA-RQS-VAL-015	Failed to update status to transaction and balance service
DDA-RQS-VAL-016	Account number is mandatory
DDA-RQS-VAL-017	Operation is mandatory
DDA-RQS-VAL-018	TransactionType is mandatory
DDA-RQS-VAL-019	CustomerNo is mandatory
DDA-RQS-VAL-020	Amount is mandatory
DDA-RQS-VAL-021	SourceSystem is mandatory

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

Error Code	Error Message
DDA-RQS-VAL-022	EntryMasterRefNo is mandatory
DDA-RQS-VAL-023	Action is mandatory and expected value either A or P
DDA-RQS-DUP-024	Duplicate record found
DDA-RQS-VAL-025	Invalid Queue type
DDA-RQS-VAL-027	Current user not authorized to approve/reject
DDA-RQS-VAL-028	Current user can approve/reject only one level
DDA-RQS-VAL-029	Override code already posted for this entry
DDA-TBS-VALI-01	Error while field validations
DDA-TBS-VALI-02	Case/format of the value for the field \$1 is invalid
DDA-TBS-VALI-03	Length of the value for the field \$1 is invalid
DDA-TBS-VALI-04	Invalid Input for \$1
ACC_PRD-01	Unhandled Exception occurred
ACC_PRD-02	Invalid Product Accounting entry setup
ACC_PRD-03	Product code cannot be null
ACC_PRD-04	IC Branch Date not available for the current branch
BC-00234	Product End Date cannot be less than today
GC-CLS-02	Record Successfully Closed
GC-REOP-03	Successfully Reopened
IC-ACC-01	Branch Dates could not be resolved
IC-ACC-02	Failed while fetching user globals
IC-ACC-03	Could not get account
IC-ACC-04	Failed during Lookup
IC-ACC-05	Unhandled exception occurred during Lookup
IC-ACC-06	Bombed while converting the amount
IC-ACC-07	Unhandled Exception occurred
IC-ACC-50	Exception Occurred while querying Intraday Table for Product Accrual
IC-ACC-51	Exception Occurred while posting Liquidation Netting
IC-ACC-52	Failed while populating Product Accrual Entries
IC-ACC-53	Failed while updating final status
IC-ACC-54	Failed while querying branch parameters
IC-ACC-55	Lookup failed for product code \$1
IC-ACC-57	Failed During Currency Conversion for product \$1
IC-ACC-58	Failed while marking entry passed for product \$1
IC-ACC-59	Exception Occurred while preparing Accounting Entries for Product Accrual for product \$1
IC-CHGERR01	Failed while fetching user globals
IC-CHGERR02	Branch Dates could not be resolved
IC-CHGERR03	Could not get account
IC-CHGERR04	Could not get account
IC-CHGERR05	Error Occurred during Initialization
IC-CHGERR06	Bombed while converting the amount
IC-CHGERR07	Failed while deriving charge amount
IC-CHGERR08	Failed while deriving min/max amount

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

Error Code	Error Message
IC-CHGERR09	Failed during LCY Conversion
IC-CHGERR10	Failed While Caching Details for Charge Slab
IC-CHGERR11	Problem as both discount amt and discount percentage maintained
IC-CHGERR12	Failed while fetching Slab Details
IC-CHGERR13	Failed while fetching Tier Details
IC-CHGERR14	Failed during amount round
IC-CHGERR17	Failed while fetching product details
IC-CHGERR19	Failed during currency conversion
IC-CHGERR23	Failed while fetching Charge Entries
IC-CHGERR24	Failed while Processing Charge
IC-CHGERR25	Failed while updating liqd dates
IC-CHGERR28	Could not get the book type
IC-PRD054	Value of Accrual Day should be less than or equal to 31
IC-PRD061	Frequency is blank in product preferences
IC-PRD201	Interest liquidation frequency has to be monthly and Liquidation at Month End flag has to be checked if the Split Interest Adj for Prev Year is required
IC-RL0007	Rule Id has invalid characters
IC-RL0008	Blank characters are not allowed in Rule Id
IC-RL0009	Rule Id - First character should be an alphabet or underscore
IC-RL0048	Requires atleast one formula with a valid expression for a rule
IC-RL0056	Required atleast one booked formula to save the rule
IC-RLM060	Rounding Required should be checked when Book Flag is "Booked" and periodicity is "Daily/Periodic"
IC-RLM061	Accruals Required should be Unchecked when Book Flag is "Non-Booked" and periodicity is "Daily/Periodic"
IC-RLM069	Length of Rule Id should be equal to 4 characters
IC-RULE-01	SDE Id and UDE Id should be different
IC-RULE-02	Result cannot have logical operator
MM-10051	Product Code should be 4 characters
IC-BAT-131	Error Occurred during Service Call to Allocation
IC-BAT-132	Error Occurred during Service Call to Interest Calc
IC-BAT-133	Error Occurred during Service Call to Interest Accrual
IC-BAT-134	Error Occurred during Service Call to Interest Liquidation
IC-BAT-135	Error Occurred during Service Call to Charge
IC-BAT-136	Error Occurred during Service Call to Accounting
IC-BAT-137	Error Occurred during Service Call to Product Accounting
IC-BAT-138	Error Occurred during Service Call to Resolve Branch
IC-BAT-139	Error Occurred during Service Call to Resolve Account
IC-BAT-140	Error Occurred during Service Call to Mark Cutoff
IC-BAT-141	Error Occurred during Service Call to Release Cutoff
IC-BAT-121	Failed in verifying pending process for the branch
CS-PRD002	Product code should be of four characters.
IC-PRCBT003	Profit calculation exclusion batch not executed for the given period

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

Error Code	Error Message
DDA-STMT-001	Inserted successfully
DDA-STMT-002	Failed while inserting into statement
DDA-STMT-003	From date cannot be greater than To date
DDA-STMT-004	To date cannot be a future date
DDA-STMT-005	Successfully Deleted
DDA-STMT-006	Record doesn't exist
DDA-STMT-007	Processing Reference Number is Null.
DDA-STMT-008	Updated successfully
DDA-STMT-009	Failed while updating last statement generation date
DDA-STMT-010	Customer is not maintained
DDA-STMT-011	Statement Preference is not maintained for the Account
DDA-STMT-012	Account provided is not available
DDA-STMT-013	Account number is mandatory
DDA-STMT-015	Stmt Entries for Account is not maintained properly, please check data in entries table
DDA-STMT-019	Request Successfully Processed
DDA-STMT-016	Failed while sending advice
DDA-STMT-017	Failed To Invoke generate statement
DDA-STMT-018	Thank you for your request to download the statement. We are preparing your statement now. You can come back and download it after few minutes.
DDA-STMT-020	Unexpected Error occurred during save
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
RACC-ACC-COM-A1	Not a Valid Limit Type
RACC-ACC-COM-A2	Start Date can not be greater than End Date
RACC-ACC-COM-A3	Input either rate code or rate value for a limit category
RACC-ACC-COM-A4	Rate Value cannot be equal to or less than zero
RACC-ACC-COM-A5	Limit Type can not be null
RACC-ACC-COM-A6	Linkage Reference can not be null
RACC-ACC-COM-A7	Linkage Branch can not be null
RACC-ACS-VAL-A1	Linked Amount can not be null
RACC-ACS-VAL-A2	Input Either Linked Amount or Linked Percentage for a Limit Category
RACC-ACS-VAL-A3	Source can not be null
RACC-ACS-VAL-A4	Secured OD Details are not allowed when Od Facility required is set to N in Account Class
RACC-ACS-VAL-A5	Unsecured OD Details are not allowed when Od Facility required is set to N in Account Class
RACC-ACS-VAL-A6	OD Facility is required indicating atleast one Limit Type or Unsecured/ Secured details are required
RACC-ACS-VAL-A7	Courtesy Pay Start Date can not be null
RACC-ACS-VAL-A8	Courtesy Pay Start Date can not be after Courtesy Pay End Date
RACC-ACS-VAL-A9	Fund Utilization sequence should be BC Since Courtesy Pay Limit is Required
RACC-ACS-VAL-AA	Courtesy Pay start date can not be before account opening date

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

Error Code	Error Message
RACC-ACS-VAL-AB	Linked amount cannot be less than or equal to 0
RACC-ACS-VAL-AC	Invalid limit start date for \$1
RACC-ACS-VAL-C1	Account can be closed only if Status is Normal
RACC-ACS-VAL-C2	Account cannot be closed as limit linkages are available
RACC-ACS-VAL-C3	Account cannot be closed as TOD Limit is available
RACC-ACS-VAL-C4	Account cannot be closed as unauthorised cheque book exists for this account
RACC-ACS-VAL-C5	Account cannot be closed as active cheque book is linked to this account
RACC-ACS-VAL-C6	Account cannot be closed as unused check leaves exists for this account
RACC-ACS-VAL-C7	Account cannot be closed as uncollected funds or unauthorized funds or non-zero balance or amount block exists for this account
RACC-AMA-VAL-E0	Account Auto Modification Web Model cannot be null
RACC-AMA-VAL-E1	Unknown Account Modification Type - \$1
RACC-AMA-VAL-E2	No Account Modification Handler present for the given modification type
RACC-AMA-VAL-E3	New Account Class cannot be null or blank
RACC-AMA-VAL-E4	Invalid Account Basic Details Modification type.
RACC-AMA-VAL-E5	Account Status is null/empty
RACC-AUT-ERR-E0	Unable to fetch state configuration maintenance
RACC-AUT-ERR-E1	State configuration is not available for configKey [accountClass~domain~state~currency] - \$1
RACC-AUT-ERR-E2	Unable to fetch permanent address of customer - \$1
RACC-AUT-ERR-E3	Permanent address state is not maintained for customer - \$1
RACC-CMC-VAL-E0	Unable to fetch customer details
RACC-CMC-VAL-E1	Customer is Frozen
RACC-CMC-VAL-E2	Address Advice Name is not matching with Configured List
RACC-PTY-ERR-E1	Unable to fetch permanent address of customer - \$1
RACC-PTY-ERR-E2	Permanent address state is not maintained for customer - \$1
RACC-STA-ERR-E0	Unable to fetch state configuration maintenance
RACC-STA-ERR-E1	State configuration is not available for configKey [accountClass~domain~state~currency] - \$1
RDDA-ACC-GUA-01	Account Guardian must not be Empty/Null
RDDA-ACC-GUA-02	Guardian CustomerID length is out of limit
RDDA-ACC-GUA-03	Guardian Relationship must not be Empty/Null
RDDA-ACC-GUA-04	Guardian Type must be G/C/S
RDDA-ACC-GUA-05	Account Guardian Details must not be Empty/Null
RDDA-ACC-NOM-01	Minor Flag does not match with Nominee Date of Birth
RDDA-ACC-NOM-02	Guardian details are mandatory when nominee is a minor
RDDA-ACC-NOM-03	Nominee relationship cannot be empty
RDDA-ACC-NOM-04	Account Nominee must not be Empty/Null
RDDA-ACC-NOM-05	Nominee Last Name must not be Empty/Null
RDDA-ACC-NOM-06	Nominee CustomerID length is out of limit
RDDA-ACC-NOM-07	Nominee First Name must not be Empty/Null

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

Error Code	Error Message
RDDA-ACC-NOM-08	Nominee FirstName length is out of limit
RDDA-ACC-NOM-09	Nominee Relationship length is out of limit
RDDA-ACC-NOM-10	Nominee DOB must not be Empty/Null
RDDA-ACC-NOM-11	Nominee StreetName length is out of limit
RDDA-ACC-NOM-12	Nominee MiddleName length is out of limit
RDDA-ACC-NOM-13	Nominee LastName length is out of limit
RDDA-ACC-NOM-14	Nominee PostCode length is out of limit
RDDA-ACC-NOM-15	Nominee Locality is out of limit
RDDA-ACC-NOM-16	Nominee Country length is out of limit
RDDA-ACC-NOM-17	Nominee BuildingNumber length is out of limit
RDDA-ACC-NOM-18	Nominee City length is out of limit
RDDA-ACC-NOM-19	Nominee State length is out of limit
RDDA-ACC-NOM-20	Nominee Email length is out of limit
RDDA-ACC-NOM-21	Nominee Phone length is out of limit
RDDA-ACC-NOM-22	Nominee Mobile length is out of limit
RDDA-ACC-NOM-23	Account Nominee Details must not be Empty/Null
RDDA-ACC-NOM-24	Guardian details should not be sent for non minor
RDDA-ACC-NOM-25	Guardian Fname length is out of limit
RDDA-ACC-NOM-26	Guardian Mname length is out of limit
RDDA-ACC-NOM-27	Guardian Lname length is out of limit
RDDA-ACC-NOM-28	Guardian Country length is out of limit
RDDA-ACC-NOM-29	Guardian Relation length is out of limit
RDDA-ACC-NOM-30	Guardian Street length is out of limit
RDDA-ACC-NOM-31	Guardian Building Number length is out of limit
RDDA-ACC-NOM-32	Guardian Locality length is out of limit
RDDA-ACC-NOM-33	Guardian City length is out of limit
RDDA-ACC-NOM-34	Guardian State length is out of limit
RDDA-ACC-NOM-35	Guardian Zipcode length is out of limit
RDDA-ACC-NOM-36	Guardian Email length is out of limit
RDDA-ACC-NOM-37	Guardian Phone length is out of limit
RDDA-ACC-NOM-38	Guardian Mobile length is out of limit
RDDA-ACC-PRF-01	Banking Channels cannot be added when Direct Banking Required is false
RDDA-ACC-PRF-02	Banking Channel details must be provided when Direct Banking Required is true
RDDA-ACC-PRF-03	Invalid Banking Channel: \$1
RDDA-ACC-PRF-04	Direct Banking Required flag can be Y or N only
RDDA-ACC-PRF-05	Auto reorder cannot be enabled if chequebook is not required
RDDA-ACC-PRF-06	Chequebook names should not be sent if chequebook is not required
RDDA-ACC-PRF-07	Reorder details should not be sent if auto reorder is not enabled
RDDA-ACS-VAL-A1	Joint Holder start date can not be before account open date
RDDA-ACS-VAL-A2	Joint Holder details must be sent only when joint account is required
RDDA-ACS-VAL-A3	Joint Holder details must be sent if joint account is required

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

Error Code	Error Message
RDDA-ACS-VAL-A4	Primary customer number and joint holder customer number cant be equal
RDDA-ACS-VAL-A5	Mode of operation and Joint account required must match
RDDA-ACS-VAL-B1	Joint Holder must not be Empty/Null
RDDA-ACS-VAL-C1	Customer ID must not be Empty/Null
RDDA-ACS-VAL-C2	Relationship type is not given
RDDA-ACS-VAL-C3	Joint Holder Type is not given
RDDA-ACS-VAL-C4	Start Date must not be Empty/Null
RDDA-ACS-VAL-C5	Joint Holder Details must not be Empty/Null
RDDA-ACS-VAL-C6	Joint Holder Type is invalid
RDDA-ACS-VAL-C7	Relationship Type is invalid
RDDA-ACS-VAL-C8	Joint Holder start date cannot be after end date
RDDA-ACS-VAL-D1	Customer ID length is out of limit
RDDA-ACS-VAL-D2	Relationship length is out of limit
RDDA-ACS-VAL-D3	Joint Holder Type length is out of limit
RACC-ACC-VAL-B1	Not a valid Limit Type
RACC-ACC-VAL-B2	Limit Type cannot have null value
RACC-ACC-VAL-B3	Rate Value should be between 0 or 100
RACC-ACC-VAL-B4	Max Rate cannot be a negative value
RACC-ACC-VAL-B5	Max Rate should be between 0 or 100
RACC-ACC-VAL-B6	Max Rate cannot have null value
RACC-ACC-VAL-B7	Min Rate cannot be a negative value
RACC-ACC-VAL-B8	Min Rate should be between 0 or 100
RACC-ACC-VAL-B9	Min Rate cannot have null value
RACC-ACC-VAL-BA	Maximum Rate should be greater than or equal to Minimum Rate
RACC-ACC-VAL-BB	Entered rate outside acceptable range for interest rate
RACC-ACC-VAL-BC	Input either rate code or rate value for a limit category
RACC-ACC-VAL-BD	Courtesy pay limit required flag value is not valid
RACC-ACC-VAL-BE	Courtesy pay limit can only be given if courtesy Pay limit is required
RACC-ACC-VAL-BF	Courtesy pay limit required flag value cannot be null
RACC-ACC-VAL-BG	Courtesy pay limit can not be less than or equal to 0
RACC-ACC-VAL-BH	Courtesy pay limit should be given if courtesy pay limit is required
RACC-ACC-VAL-BI	OD Facility Required can not be selected if Courtesy pay Limit is Required
RACC-ACC-VAL-BJ	Daylight Limit Required can not be selected if Courtesy pay Limit is Required
RACC-ACC-VAL-BK	Uncollected fund margin can not be given if Courtesy pay Limit is Required
RACC-ACC-VAL-BL	Fund utilization sequence at source code level can not be anything else other than BC
RACC-ACC-VAL-BM	Overdue Parameters are not allowed when courtesy pay limit is required
RACC-ACC-VAL-BN	Courtesy Pay Fee Recieving GL/Account is mandatory if Courtesy Pay Charge Code has been given
RACC-ACC-VAL-BO	Courtesy pay limit has to be a number

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

Error Code	Error Message
RDDA-ACC-VAL-01	Account Type should be of S or U
RDDA-ACC-VAL-02	Account Class cannot be modified
RDDA-ACS-VAL-B1	Joint Holder must not be Empty/Null
RDDA-ACS-VAL-C1	Customer ID must not be Empty/Null
RDDA-ACS-VAL-C2	Relationship must not be Empty/Null
RDDA-ACS-VAL-C3	Joint Holder Type must not be Empty/Null
RDDA-ACS-VAL-C4	Start Date must not be Empty/Null
RDDA-ACS-VAL-C5	Joint Holder Details must not be Empty/Null
RDDA-ACS-VAL-C6	Joint Holder Type is invalid
RDDA-ACS-VAL-C7	Relationship Type is invalid
RDDA-ACS-VAL-C8	Joint Holder Description must not be Empty/Null
RDDA-ACS-VAL-C9	Relationship type must not be Empty/Null
RDDA-ACS-VAL-D1	CustomerID length is out of limit
RDDA-ACS-VAL-D2	Relationship length is out of limit
RDDA-ACS-VAL-D3	Joint Holder Type length is out of limit
RDDA-ACS-VAL-D4	Relationship Description must not be Empty/Null
RDDA-ACS-VAL-D5	Modification is not allowed after authorization
RDDA-ACS-VAL-D6	Cannot have more than one Garnishment record

Index

A

Account 360, [16](#)
Account Address Update, [28](#)
Account Balance Inquiry, [100](#), [117](#)
Account Closure, [48](#)
Account Closure Inquiry, [114](#)
Account Garnishment, [77](#)
Account Garnishment Processing in Oracle
Banking Retail Accounts, [84](#)
Account Preferences, [44](#)
Account Profile Questionnaire Capture in Oracle
Banking Retail Accounts, [133](#)
Account Statement, [62](#)
Account Statement Frequency, [60](#)
Account Status Change, [70](#)
Account Transactions, [109](#)
Activate Inactive/Dormant Account, [67](#)
Amount Block Inquiry, [97](#)
Auto-Closure of Account Basis Balance Threshold
in Oracle Banking Retail Accounts, [153](#)

B

Back-up Withholding Tax in Oracle Banking Retail
Accounts, [136](#)
Beneficiary Details Update, [37](#)
Branch Servicing Auto Auth Setup, [25](#)
Bulletin Board Maintenance, [18](#)
Business Events in Oracle Banking Retail
Accounts, [138](#)
Business Product, [2](#)
Business Product Transfer, [36](#)

C

Check Book Order, [86](#)
Check Book Status, [90](#)
Courtesy Pay Maintenance, [72](#)
Courtesy Pay Processing in Oracle Banking Retail
Accounts, [76](#)
Create Business Process, [8](#)
Create Business Product, [3](#), [2](#)
Create ESA Parameters, [79](#)
Create ESA Plans, [81](#)
Create ESA Product, [86](#)

Create Garnishment Parameters, [31](#)
Create IRA Customer Plans, [73](#)
Create IRA Parameters, [45](#)
Create IRA Plans, [48](#)
Create IRA Product, [62](#)
Create Joint Holder Type, [34](#)
Create Product Switch Parameters, [36](#)
Create Relationship Type, [39](#)
Create Service Preferences, [15](#)
Customer Relationship Maintenance, [55](#)

D

Dashboard, [3](#)
Death Claim Processing in Oracle Banking Retail
Accounts, [130](#)

E

Effective Dates for Address Types in Oracle
Banking Retail Accounts, [132](#)
ESA Parameters Configuration, [78](#)
Escheatment Processing in Oracle Banking Retail
Accounts, [132](#)
External Check Book Processing in Oracle
Banking Retail Accounts, [108](#)

F

FDIC Modernization in Oracle Banking Retail
Accounts, [137](#)
FIDM Processing in Oracle Banking Retail
Accounts, [133](#)
Functional Activity Codes, [A-1](#)

G

Garnishment Parameters, [31](#)

I

Inactive and Dormancy Processing in Oracle
Banking Retail Accounts, [70](#)

Inactive, Dormancy, and Escheatment Marking based on Last Contact Date (LCD) in Oracle Banking Retail Accounts, [131](#)
IRA Customer Plans Configuration, [72](#)
IRA Parameters Configuration, [44](#)
IRA Plans Configuration, [48](#)
IRA Product Configuration, [61](#)

J

Joint Holder Maintenance, [32](#)
Joint Holder Type, [34](#)

M

Masking of Account Number in Statements, [66](#)
Multiple Guardians or Custodians in Oracle Banking Retail Accounts, [132](#)

N

Notes and Memos in Oracle Banking Retail Accounts, [133](#)

O

OFAC Processing in Oracle Banking Retail Accounts, [134](#)
Online Account Sweep History, [98](#), [119](#)
Online Account Sweep In, [122](#)
Overdraft Protection/Sweep-in in Oracle Banking Retail Accounts, [131](#)

R

Regulation D Processing in Oracle Banking Retail Accounts, [134](#)
Regulation DD Processing in Oracle Banking Retail Accounts, [135](#)

Regulation E Processing in Oracle Banking Retail Accounts, [136](#)
Regulation-D Transaction Inquiry, [111](#)
Relationship Type, [38](#)
Retail Account Inquiries, [97](#)

S

Stop Check Request, [92](#)
Stop Check Request Processing in Oracle Banking Retail Accounts, [98](#)

T

Tax Forms in Oracle Banking Retail Accounts, [153](#)
Test Simple Account Creation, [28](#)
Test Simple Account View, [30](#)
Test Simple IRA Account Creation, [25](#), [26](#)
Test Simple IRA Account View, [27](#)

V

View and Modify Stop Check Payment, [98](#)
View Business Process, [14](#)
View Business Product, [24](#), [5](#)
View ESA Parameters, [80](#)
View ESA Plans, [84](#)
View ESA Product, [96](#)
View Garnishment Parameters, [33](#)
View IRA Customer Plans, [77](#)
View IRA Life Expectancy, [41](#)
View IRA Parameters, [47](#)
View IRA Plans, [60](#)
View IRA Product, [71](#)
View Joint Holder Type, [35](#)
View Product Switch Parameters, [37](#)
View Relationship Type, [39](#)
View Service Preferences, [16](#)