

# Oracle® Banking Accounts Cloud Service

## Retail Deposits User Guide (US Regionalization)



Release 14.8.2.0.0

G54714-04

April 2026

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

ORACLE®

Copyright © 2024, 2026, Oracle and/or its affiliates.

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

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

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

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

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

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

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

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

# Contents

## 1 Configurations

---

1.1	Retail Deposits Business Product	2
1.1.1	Create Business Product	2
1.1.2	View Business Product	16
1.2	Deposit Pay-in Maintenance	17
1.2.1	Create Payin Maintenance	18
1.2.2	View Payin Maintenance	19
1.3	External Parameter Configuration	20
1.3.1	Create External Parameter Configuration	20
1.3.2	View External Parameter Configuration	23
1.4	Penalty Parameters Configuration	24
1.4.1	Create Penalty Parameters Configuration	24
1.4.2	View Penalty Parameters Configuration	27
1.5	State Group Parameters Configuration	28
1.5.1	Create State Group Parameters Configuration	29
1.5.2	View State Group Parameters Configuration	31
1.6	State Group Mapping Configuration	32
1.6.1	Create State Group Mapping Configuration	33
1.6.2	View State Group Mapping Configuration	34
1.7	IRA Life Expectancy	35
1.7.1	View IRA Life Expectancy	35
1.8	IRA Parameters Configuration	38
1.8.1	Create IRA Parameters	39
1.8.2	View IRA Parameters	41
1.9	IRA Plans Configuration	42
1.9.1	Create IRA Plans	42
1.9.2	View IRA Plans	54
1.10	IRA Customer Plan Configuration	55
1.10.1	Create IRA Customer Plan Configuration	55
1.10.2	View IRA Customer Plan Configuration	59
1.11	Retail Deposits IRA Product	60
1.11.1	Create IRA Product	61
1.11.2	View IRA Product	75

1.12	ESA Parameters Configuration	76
1.12.1	Create ESA Parameters	77
1.12.2	View ESA Parameters	78
1.13	ESA Plans Configuration	79
1.13.1	Create ESA Plans	79
1.13.2	View ESA Plans	82
1.14	Retail Deposits ESA Product	83
1.14.1	Create ESA Product	83
1.14.2	View ESA Product	97
1.15	IRA External Parameter Configuration	98
1.15.1	Create IRA External Parameter Configuration	99
1.15.2	View IRA External Parameter Configuration	101
1.16	Notice Configuration	102
1.16.1	Create Notice Configuration	102
1.16.2	View Notice Configuration	104

## 2 Servicing Configurations

---

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

## 3 Operations

---

3.1	Customer Information	2
3.2	Overview of Deposit Services	4
3.2.1	About Main Menu	4
3.3	Certificate of Deposit View	5
3.3.1	Certificate of Deposit 360	5
3.4	CD Transactions	10
3.4.1	Certificate of Deposit Account Opening	11

3.4.2	Top Up	37
3.4.3	Redemption	47
3.4.4	Certificate of Deposit Initial Funding	58
3.5	CD Maintenances	65
3.5.1	Create Certificate of Deposit Amount Block	65
3.5.2	View and Modify Amount Block	68
3.5.3	Account Modification	72
3.5.4	Payout Modification	76
3.5.4.1	Maturity Instruction as Redeem Principal and Interest	80
3.5.4.2	Maturity Instructions as Rollover Principal and Interest	82
3.5.4.3	Maturity Instruction as Special Amount Rollover	83
3.5.4.4	Principal Payout Instructions as Redeem Principal	85
3.5.4.5	Principal Payout Instructions as Rollover Principal	87
3.5.4.6	Principal Payout Instruction as Special Amount Rollover	89
3.5.4.7	Payout Modification - Payout Modes	90
3.5.5	Certificate of Deposit Joint Holder Maintenance	96
3.5.5.1	Maintain Joint Holder Details	99
3.5.6	Certificate of Deposit Beneficiary Details Update	102
3.5.6.1	Add Beneficiary	105
3.5.6.2	View Beneficiary Details	110
3.5.6.3	Edit Beneficiary Details	112
3.5.7	Customer Relationship Maintenance	112
3.6	CD Inquiries	117
3.6.1	Transaction View and Reversal	117
3.6.2	Certificate	123
3.6.3	Interest Paid Out Details	126
3.7	Statement	128
3.7.1	Adhoc Account Statement	128
3.8	Access Restriction	131
3.9	Death Claim for Certificate of Deposits	132
3.10	Unclaimed processing for Certificate of Deposits	133
3.11	Certificate of Deposits Compounding	133
3.12	Annual Percentage Yield (APY) for Certificate of Deposits	133
3.13	Annual Percentage Yield Earned (APYE) for Certificate of Deposits	134
3.14	Interest Transaction History Inquiry for Certificate of Deposits	134
3.15	Back-up Withholding Tax in Certificate of Deposits	134
3.16	Grace Days for Certificate of Deposits	135
3.17	FDIC Modernization in Oracle Banking Retail Accounts	135
3.18	Prior Maturity Notices in Deposits	136
3.19	OFAC Processing in Certificate of Deposits	137
3.20	Escheatment based on Last Contact Date in Certificate of Deposits	137

A Accounting Entries for IRA State and Federal early Distribution Penalty

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

C Functional Activity Codes

D 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](#)
- [Prerequisite](#)

## Purpose

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

## Audience

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

**Table User Roles**

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

## Documentation Accessibility

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

### 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
<b>boldface</b>	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*
- *Getting Started User Guide*
- *Oracle Banking Common Core User Guide*
- *Security Management System User Guide*

## Acronyms and Abbreviations

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

**Table** Abbreviations

Abbreviation	Definition
ATM	Automated Teller Machine
BBAN	Basic Bank Account Number
CASA	Current and Savings Account User Guide
CD	Certificate of Deposit
ECA	External Credit Approval
EOD	End of Day

**Table (Cont.) Abbreviations**

Abbreviation	Definition
EPCRS	Employee Plans Compliance Resolution System
FDIC	Federal Deposit Insurance Corporation
FMV	Fair Market Value
GL	General Ledger
IBAN	International Bank Account Number
IDI	Insured Depository Institution
IRA	Individual Retirement Account
LOV	List of Values
MMDA	Money Market Deposit Account
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
<b>Approve</b>	Approval	The system displays a section where approval remarks if any can be input. To submit the transaction,click <b>Submit</b> . 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. <b>Note:</b> The maker checker validation will be provided if the same maker tries to approve the transaction.
<b>Audit</b>	Initiation, Approval and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
<b>Auto Authorization</b>	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"> <li>1. Create the fact value as <b>LIFECYCLECODE</b>.</li> <li>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 <b>DEPOSIT</b> and fact should be selected as <b>LIFECYCLECODE</b>. For Example:   <pre>IF ( LIFECYCLECODE == TDPOMN )</pre> <p>output</p> <pre>Section1 LEVEL:0</pre> </li> <li>3. Create or modify a Rule Group with Name <b>DepositRuleGroup</b> and map the Rule(s) created in the step (2).</li> </ol> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></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><b>Note:</b> For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p>
<b>Back</b>	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.
<b>Cancel</b>	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.
<b>Change Log</b>	Approval	When the authorizer clicks on the <b>Change Log</b> 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 <b>Change Log</b> button has two options, they are, <b>All</b> and <b>Updated</b> . The <b>All</b> button displays both modified and non-modified fields and the <b>Updated</b> 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.
<b>Close</b>	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 <b>Save and Close</b> the transaction.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
<b>Delete</b>	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.
<b>Document</b>	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on <b>Document</b> to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
<b>Host Error</b>	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.
<b>i icon</b>	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the <b>i icon</b> is used. The <b>i icon</b> becomes active once the maker of the transaction inputs the account number and tabs out of the field. The <b>i icon</b> is useful to inquire customer information about both the debit and the credit account numbers.
<b>Maximize</b>	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
<b>Memo</b>	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click <b>Memo</b> , 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 <b>Memo</b> to view the memos if any. The Memos will not be displayed in inquiry screen and Deposit 360 screen. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.
<b>Minimize</b>	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
<b>Multi-Level Authorization</b>	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"> <li>1. Create the fact value as <b>LIFECYCLECODE</b>.</li> <li>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 <b>DEPOSIT</b> and fact should be selected as <b>LIFECYCLECODE</b>. For Example:   <pre>IF ( LIFECYCLECODE == TDPYIN )</pre>   <pre>output</pre>   <pre>Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div data-bbox="787 997 899 1031" data-label="Section-Header"><b>Note</b></div> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LVELE:1~&lt;FUNCTIONAL_ACTIVITY_CODE1&gt;, LVELE:2~&lt;FUNCTIONAL_ACTIVITY_CODE2&gt;</pre> </li> <li>3. Create or modify a Rule Group with name <b>ApprovalRuleGroup</b> and map the rule(s) created in the step (2).</li> </ol> <div data-bbox="787 1480 899 1514" data-label="Section-Header"><b>Note</b></div> <p>You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.</p> <p><b>Note:</b> 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
<b>Overrides</b>	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 <b>Overrides</b> button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer.</p> <p>On the <b>Override Details</b> section, click <b>Decline</b> to go back to the transaction screen to modify or cancel it, or click <b>Accept</b> to complete the initiation stage and move the transaction to the approval stage. The <b>Overrides</b> 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 <b>Overrides</b> 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>
<b>Reject</b>	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the <b>Reject</b> icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click <b>OK</b> for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.
<b>Remarks</b>	Initiation, Approval and Hand-off Retry	<b>Remarks</b> can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
<b>Reset</b>	Hand off Retry	The reset button clears all the details displayed on the screen and allows input or selection of a different customer number.
<b>Retry</b>	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 <b>Retry</b> , the transaction is sent to the host once again through Oracle Banking Routing Hub. Optionally, the authorizer can also <b>Reject</b> the transaction in which case it is routed back to the maker.
<b>Save and Close</b>	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 <b>Save and Close</b> , the input details are saved and the transaction screen is closed. Saved transaction details will be available in <b>My task</b> . Users can select the transaction from <b>My Task</b> and proceed with the transaction or delete it.
<b>Submit</b>	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
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record






Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Errors and Overrides
	Alerts

**Table (Cont.) Symbols and Icons - Common**

Symbol/Icon	Function
	Filter
	Date Range

**Table Symbols and Icons – Audit Details**

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

**Table Symbols and Icons - Widget**









Symbol/Icon	Function
	Open status

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Unauthorized status
	Closed status
	View
	Inprogress status
	Authorized status
	Rejected status
	Modification Number

## Prerequisite

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

# 1

## Configurations

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

- [Retail Deposits Business Product](#)  
Users can classify the customer accounts of the bank into different groups and assign each group an identifying code.
- [Deposit Pay-in Maintenance](#)  
The deposit pay-ins to be done by GL, user needs to maintain the GL details through the Deposit Pay-in Maintenance screen.
- [External Parameter Configuration](#)  
The External Parameter Configuration screen enables financial institutions to manage and maintain bank-specific settings required for processing external transactions.
- [Penalty Parameters Configuration](#)  
To configure the penalty days basis the deposit tenure.
- [State Group Parameters Configuration](#)  
This allow users to define state group parameters for the escheatment parameters across the currencies.
- [State Group Mapping Configuration](#)  
This allows the user to map the state group ID to state codes and business products so that the escheatment parameters can be mapped as per the state.
- [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 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.
- [Retail Deposits IRA Product](#)  
Users can classify an IRA accounts of the bank into different groups and assign each group an identifying code.
- [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.
- [Retail Deposits ESA Product](#)  
Users can classify an ESA accounts of the bank into different groups and assign each group an identifying code.

- [IRA External Parameter Configuration](#)  
This topic describes the information about External Parameter Configuration.
- [Notice Configuration](#)  
This topic describes the information about Notice Configuration.

## 1.1 Retail Deposits Business Product

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

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

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

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

This topic contains the following sub-topics:

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

### 1.1.1 Create Business Product

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

#### Note

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

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

The **Create Business Product** screen displays.

**Figure 1-1 Create Business Product - Basic Details**

- 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
<b>Business Product</b>	Specify the business product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation.
<b>Description</b>	Specify the description for the business product.
<b>Account Type</b>	Specify the account as <b>Deposit</b> . This is the default value.
<b>Account Code</b>	As per your bank's requirement, you can choose to classify business products into different account codes. The bank can decide the way the business products are to be assigned to different account codes. An account code can consist of a maximum of four characters. An account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is used as part of deposit account number generation.
<b>Validity</b>	Specify the validity period of the business product by specifying the start date and the end date. End date is optional.

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

Figure 1-2 Create Business Product - Features

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

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

Table 1-2 Features - Field Description

Field	Description
<b>Rate Chart Applicable</b>	Switch this toggle <b>ON</b> , if balance and tenor based rates are applicable. If this option is enabled, the <b>Rate Chart Parameters</b> data segment will be displayed in the screen.
<b>Maturity Holiday Treatment</b>	Switch this toggle <b>ON</b> , if maturity holiday treatment is applicable. It determines the treatment applicable for deposit account, if the maturity date falls on a holiday. If this option is enabled, the <b>Maturity Holiday Treatment</b> data segment will be displayed in the screen.
<b>MIS</b>	Switch this toggle <b>ON</b> , to capture the MIS details for the product. If this option is enabled, the <b>MIS</b> data segment will be displayed in the screen.
<b>Partial Redemption</b>	Switch this toggle <b>ON</b> , to indicate that partial redemption is allowed. If this option is not enabled, then partial redemption will not be allowed on deposits under this business product. The default value is <b>OFF</b> .
<b>Partial Redemption with Amount Block</b>	Switch this toggle <b>ON</b> , to indicate that partial redemption is allowed for the deposits with amount blocks. If the deposit is linked partially then partial redemption of the deposit will be allowed only if you enable this option. The default value is <b>OFF</b> .
<b>Top Up</b>	User can top-up an existing deposit by adding funds to the deposit account.

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

The **Preferences** screen displays.

**Figure 1-3 Create Business Product - Preferences**

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

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

**Table 1-3 Preferences - Field Description**

Field	Description
<b>Minimum and Maximum Limits for Deposits</b>	The min and max limits feature in Deposits business product allows for the bank to include the limits for deposit opening, top-up and deposit lifecycle balance threshold for deposit processing

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

Field	Description
<b>Threshold Type</b>	<p>This field is a dropdown list. This field denotes the event type for which the minimum and maximum limits are being defined. This field will support the below 3 types as static values:</p> <ul style="list-style-type: none"> <li>• <b>Deposit Creation:</b> This type to be selected for defining the minimum and maximum limits of the deposit amount that is required for opening a deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum deposit opening amount limits.</li> <li>• <b>Top-up:</b> This type to be selected for defining the minimum and maximum limits of the amount when processing a top-up transaction for the deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits for top-up. <b>Top-up units:</b> This field is applicable only when the "Threshold Type" is Top-up. This is an existing field and this denotes the incremental unit in which the top-up can be done. Eg: If this value is 50, then the top-up can be done for \$50, \$100, \$150, \$200 and so on.</li> <li>• <b>Balance Threshold:</b> This type to be selected for defining the minimum and maximum deposit balance over the lifecycle of the deposit (that is, the balance in the deposit account at any point in the deposit lifecycle cannot breach these limits). Eg: Any lifecycle operation such as a deposit opening, top-up, redemption cannot breach these limits. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits to be validated over the lifecycle of the deposit.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The values for minimum and maximum amounts provided for the threshold type "Deposit Creation" cannot breach the limits if provided for the "Balance Threshold".</li> <li>• Similarly, the values for minimum and maximum amounts provided for the threshold type "Top-up" cannot breach the limits if provided for the "Balance Threshold".</li> </ul>
<b>Minimum Amount</b>	<p>Specify the minimum opening deposit amount for the deposit product.</p> <p>If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.</p>
<b>Maximum Amount</b>	<p>Specify the maximum opening deposit amount for the deposit product.</p> <p>If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.</p>
<b>Units</b>	<p>Specify the top-up units for the deposit product. The top-ups done on the deposit product should be basis the units if configured. Eg: If top-up unit is USD 500, then top-up can be done for UDS 500, USD 1000, USD 1500 etc.</p>
<b>Action</b>	<p>Click the <b>Edit</b> icon to edit the values specified, or click <b>Delete</b> icon to delete the added row.</p>

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

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

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

The **Tenor Parameters** screen displays.

Figure 1-4 Create Business Product - Tenor Parameters

The screenshot shows the 'Create Business Product' application with the 'Tenor Parameters' step selected. The progress bar at the top indicates steps 1 through 9. The 'Applicable Tenors' section contains an 'Add' button and a table with columns for 'Days', 'Months', 'Years', and 'Action'. The 'Additional Tenors' section includes dropdown menus for 'Default Tenor\*', 'Minimum Tenor', and 'Maximum Tenor'. At the bottom right, there are buttons for 'Cancel', 'Back', 'Save and Close', and 'Next'.

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

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

Table 1-4 Tenor Parameters - Field Description

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

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

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

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

The **Rate Chart Parameters** screen displays.

Figure 1-5 Create Business Product - Rate Chart Parameters

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

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

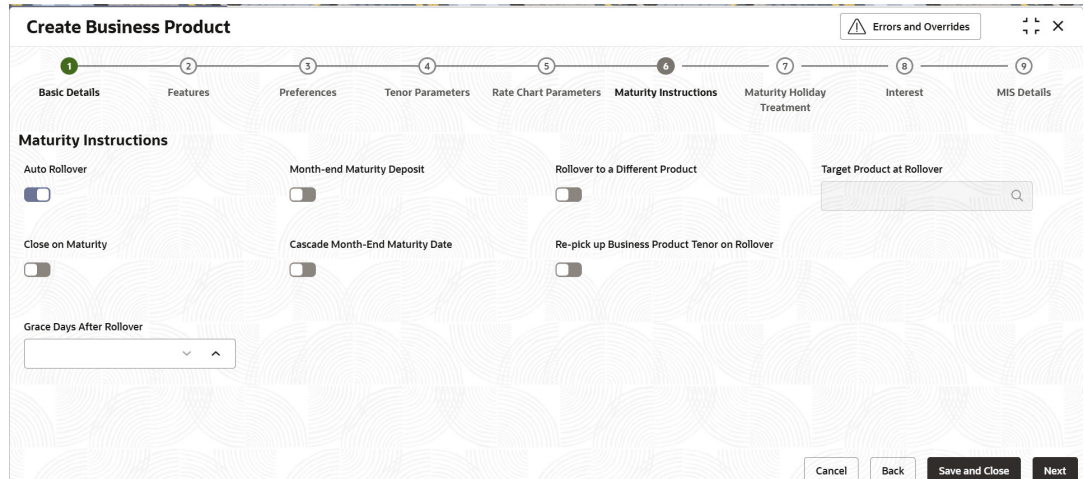
Table 1-5 Rate Chart Parameters - Field Description

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

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

The **Maturity Instructions** screen displays.

Figure 1-6 Create Business Product - Maturity Instructions



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

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

Table 1-6 Maturity Instructions - Field Description

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

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

Field	Description
<b>Re-pick up Business Product Tenor on Rollover</b>	Switch this toggle <b>ON</b> to enable re-pick up of the business product tenor on rollover. During rollover, the system will pick up the default tenor of the business product. The default value is <b>OFF</b> .
<b>Close on Maturity</b>	Switch this toggle <b>ON</b> to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is <b>OFF</b> .
<b>Cascade Month-End Maturity Date</b>	Switch this toggle <b>ON</b> to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is <b>OFF</b> .
<b>Grace Days After Rollover</b>	Specify the number of days after rollover during which the customer can request modifications or operations such as redemption without incurring any penalty.

14. After specifying the fields in the **Maturity Instructions** screen, click **Next**.  
The **Maturity Holiday Treatment** screen displays.

Figure 1-7 Create Business Product - Maturity Holiday Treatment

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

Table 1-7 Maturity Holiday Treatment - Field Description

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

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

Field	Description
<b>Holiday Calendar</b>	<p>Select the holiday calendar applicable to the business product from the drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> <li>• <b>Ignore</b> - Select this option to ignore all other holiday parameters for the business product. By default, this option is selected.</li> <li>• <b>Branch</b> - Holiday calendar will be based on the branch holiday maintenance of the respective branch.</li> <li>• <b>Currency</b> - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency.</li> <li>• <b>Both Branch and Currency</b> - Holiday calendar is based on both branch and currency holiday maintenance.</li> </ul> <p>The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the business product is applicable to all deposits opened under the business product. User cannot modify the <b>Holiday Calendar</b> if there are active accounts under the business product. The default value is <b>Ignore</b>.</p>
<b>Holiday Movement</b>	<p>Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> <li>• <b>No Change</b> - If you select this option, then there is no change in the maturity date. By default, this option is selected.</li> <li>• <b>Previous Working Day</b> - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen.</li> <li>• <b>Next Working Day</b> - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen.</li> </ul> <p>Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. <b>Holiday Movement</b> is not applicable if you select <b>Ignore</b> option for <b>Holiday Calendar</b>.</p> <div data-bbox="857 1444 1466 1640" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>User cannot modify the <b>Holiday Movement</b> if there are active account under the business product.</p> </div> <p>The default value is <b>No Change</b>.</p>

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

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

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

The **Interest** screen displays.

Figure 1-8 Create Business Product - Interest

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

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

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

Table 1-8 Interest - Field Description

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

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

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

**Figure 1-9 Create Business Product - MIS**

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

**Table 1-9 MIS - Field Description**

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

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

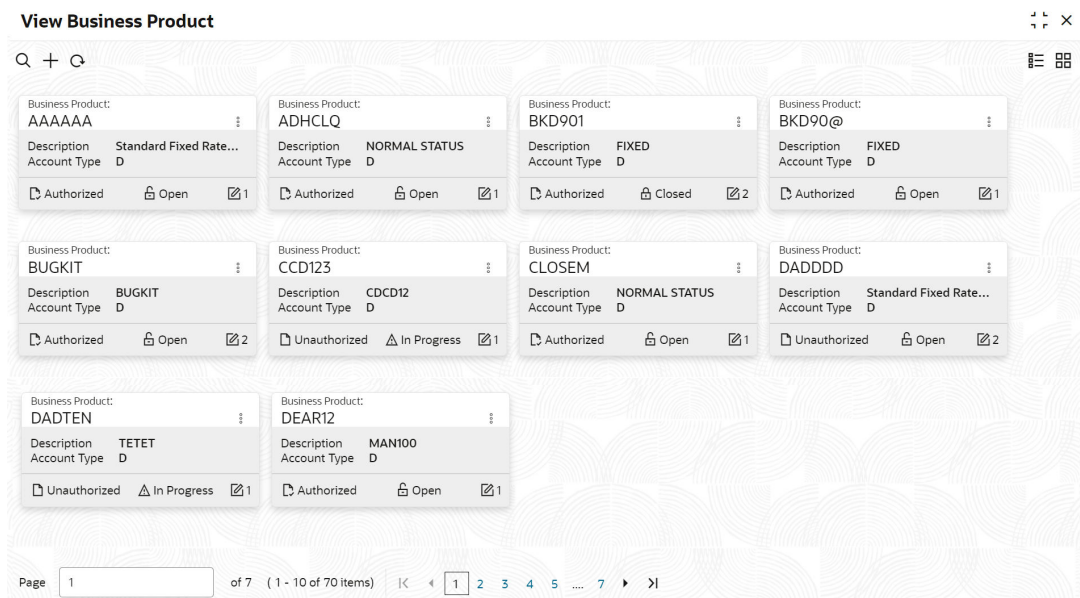
## 1.1.2 View Business Product

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

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

The **View Business Product** screen displays.

**Figure 1-10 View Business Product**



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

**Table 1-10 View Business Product - Field Description**

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

## 1.2 Deposit Pay-in Maintenance

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

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

This topic contains the following sub-topics:

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

## 1.2.1 Create Payin Maintenance

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

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

The **Create Payin Maintenance** screen displays.

**Figure 1-11 Create Payin Maintenance**

**Note**

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

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

**Table 1-11 Create Payin Maintenance - Field Description**

Field	Description
<b>Branch Code</b>	Specify the branch code for which user want to maintain payin parameters. Click <b>Search</b> icon, it displays all valid branch codes maintained in the system. User can select the appropriate one.

**Table 1-11 (Cont.) Create Payin Maintenance - Field Description**

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

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

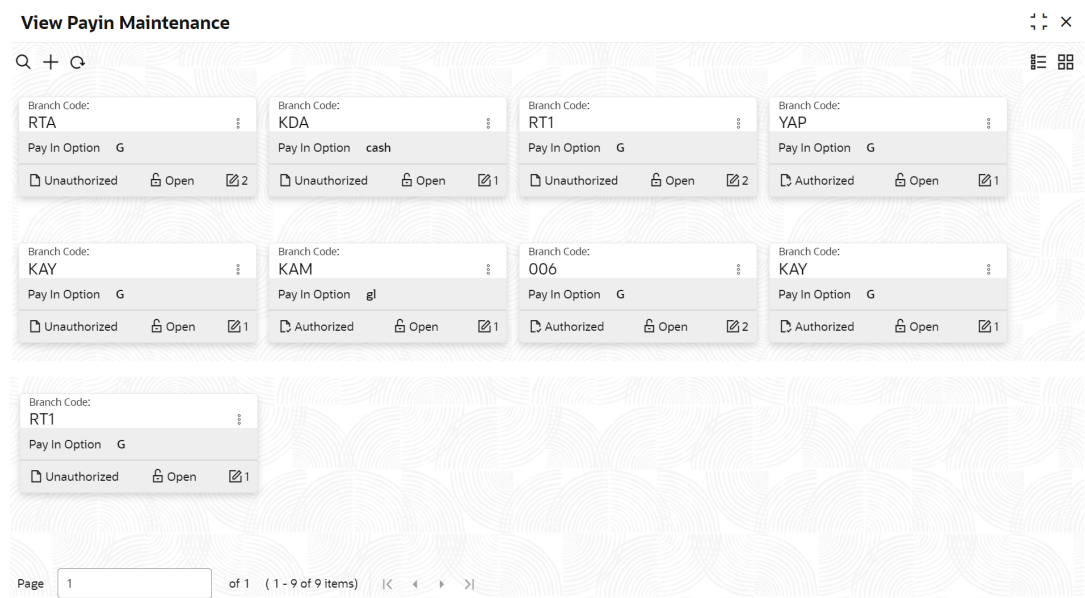
## 1.2.2 View Payin Maintenance

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

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

The **View Payin Maintenance** screen displays.

**Figure 1-12 View Payin Maintenance**



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

**Table 1-12 View Payin Maintenance - Field Description**

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

## 1.3 External Parameter Configuration

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

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

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

This topic contains the following sub-topics:

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

### 1.3.1 Create External Parameter Configuration

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

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

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

**Figure 1-13 Create External Parameter Configuration**

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

**Table 1-13 Create External Parameter Configuration - Field Description**

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

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

The Add Parameters Details screen displays.

Figure 1-14 Add Parameters Details

**Add Parameter Details** [X]

**Payment Mode**  
 Required

**Settlement Mode**  
 Required

**System Code**  
 Required

**Settlement General Ledger**  
 Required

**Integration Mode**  
 Required

**Directory Key**  
 Required

[Cancel] [Add]

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

Table 1-14 Add Parameters Details - Field Description

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

**Table 1-14 (Cont.) Add Parameters Details - Field Description**

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

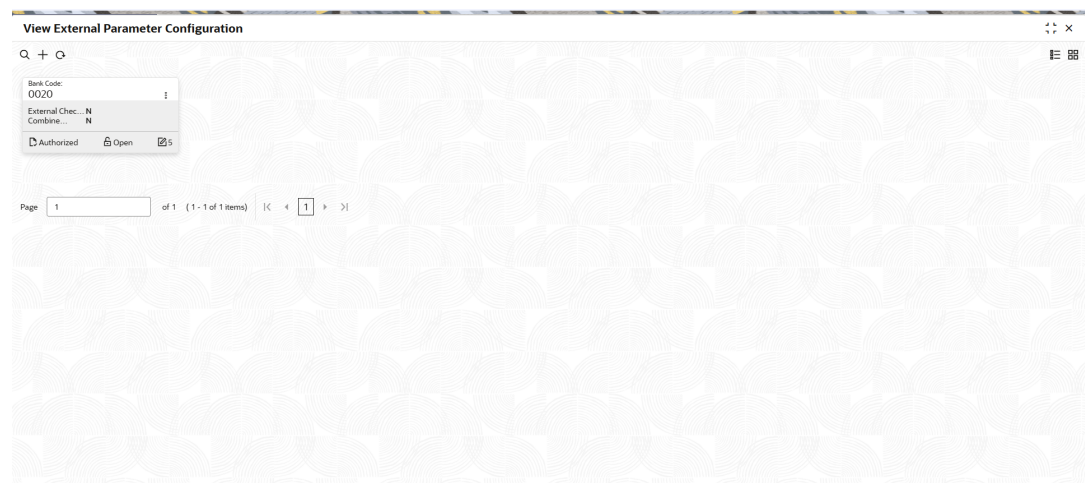
5. After specifying all the details, click **Add** to complete the steps. Or click **Cancel** to exit without Adding.

## 1.3.2 View External Parameter Configuration

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

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

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

**Figure 1-15 View External Parameter Configuration**

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

**Table 1-15 View External Parameter Configuration - Field Description**

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

## 1.4 Penalty Parameters Configuration

To configure the penalty days basis the deposit tenure.

This configuration enables you to determine the penalty days to be considered for penalty calculation (for early redemption) basis the deposit tenor. The configuration will consider the tenor range when determining the penalty days for early redemption of the CD.

For the below configuration,

**Table 1-16 Penalty**

Deposit Term (in Days)	Penalty Period (in Days)
30	10
50	30
150	70
275	100
365	100

In this case, we will convert the original CD term into days and select the appropriate penalty days for a CD tenor range.

For example, If CD tenor post conversion is 75 days, the penalty period is 30 days. (i.e) for a deposit tenor between 50 to 149 days penalty period is 30, similarly if deposit tenor is between 150 to 274 days the penalty period considered for penalty calculation is 100 days.

This topic contains the following sub-topics:

- [Create Penalty Parameters Configuration](#)  
This topic describes the systematic instructions to create penalty parameters configuration.
- [View Penalty Parameters Configuration](#)  
This topic explains the systematic instructions to view the list of penalty parameters configuration.

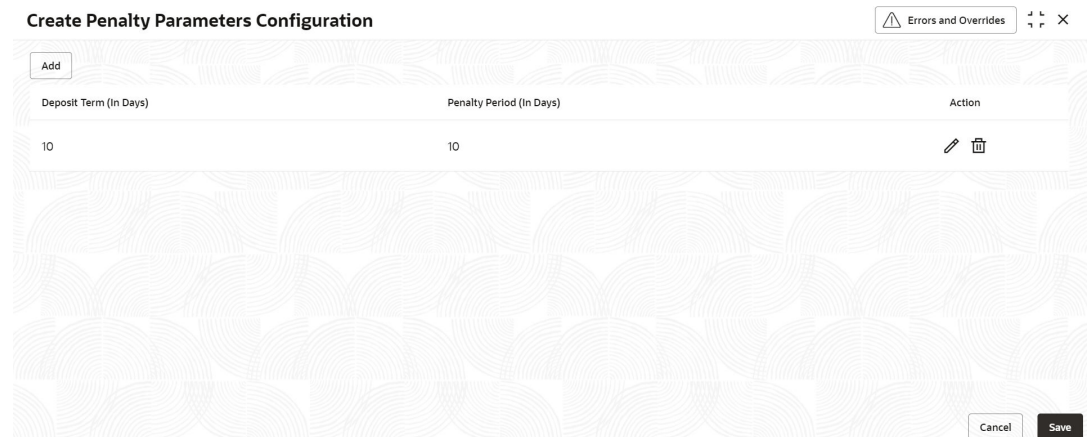
### 1.4.1 Create Penalty Parameters Configuration

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

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

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

**Figure 1-16 Create Penalty Parameters Configuration**



3. Specify the fields on **Create Penalty Parameters Configuration** screen.  
Click the **Add** button in the **Add Penalty Days to Deposit Parameters**. The **Add Penalty Parameters** screen displays.

**Figure 1-17 Add Penalty Parameters****Add Penalty Parameters**

In Days

Deposit Term

Penalty Period

Cancel

Add Another

Add

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

**Table 1-17 Create Penalty Parameters Configuration - Field Description**

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

Example for penalty calculation based on the maintained parameters:

Deposit Amount - \$10,000

The deposit rate for a 3 year CD is 3%

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

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

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

Considering the below penalty configuration in the bank level:

**Table 1-18 Penalty Configuration**

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

Penalty is calculated at the original CD rate of 3% for a period of 180 days (6 months) since the CD tenor is 3 years in the example above.

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

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

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

#### **Note**

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

- Click the **Add** or **Add Another** button to include the penalty parameters in the **Create Penalty Parameters Configuration** screen.
4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

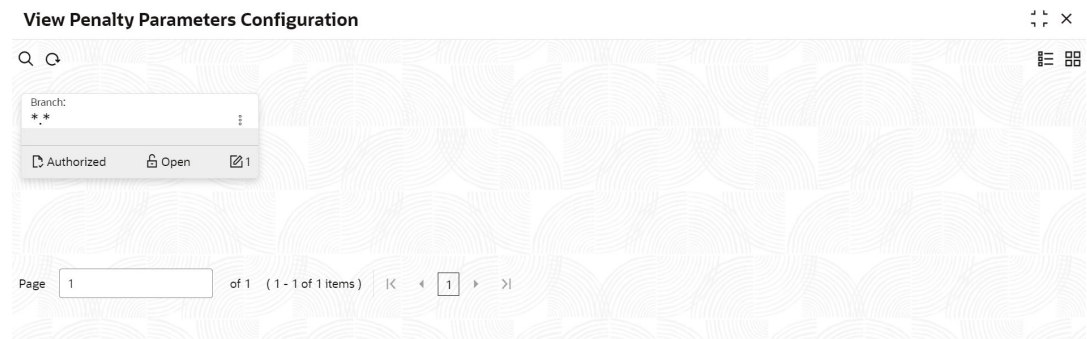
## 1.4.2 View Penalty Parameters Configuration

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

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

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

**Figure 1-18 View Penalty Parameters Configuration**



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

**Table 1-19 View Payin Maintenance - Field Description**

Field	Description
<b>Branch Code</b>	Displays the branch code.
<b>Authorization Status</b>	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>In Progress</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

## 1.5 State Group Parameters Configuration

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

This topic contains the following sub-topics:

- [Create State Group Parameters Configuration](#)  
This topic describes the systematic instructions to create state group parameters configuration.
- [View State Group Parameters Configuration](#)  
This topic explains the systematic instructions to view the list of state group parameters configuration.

## 1.5.1 Create State Group Parameters Configuration

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

### Note

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

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

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

**Figure 1-19 Create State Group Parameters Configuration**

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

3. Specify the fields on **Create State Group Parameters Configuration** screen. Click the **Add Escheatment** button. The **Add Escheatment Parameters** screen displays.

**Figure 1-20 Add Escheatment Parameters**

**Add Escheatment Parameters**

Currency

Escheatment Days

First Reminder Prior Days

Second Reminder Prior Days

State GL

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

**Table 1-20 Create State Group Parameters Configuration - Field Description**

Field	Description
<b>Group ID</b>	Specify the state group ID. This should be an unique alphanumeric code.
<b>Currency</b>	Select the currency from the drop-down list for which the grouping has to be done.
<b>Escheatment Days</b>	Specify the escheatment days for the state group ID and currency. The escheatment date is calculated for the deposit basis this configured escheatment days.

**Table 1-20 (Cont.) Create State Group Parameters Configuration - Field Description**

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

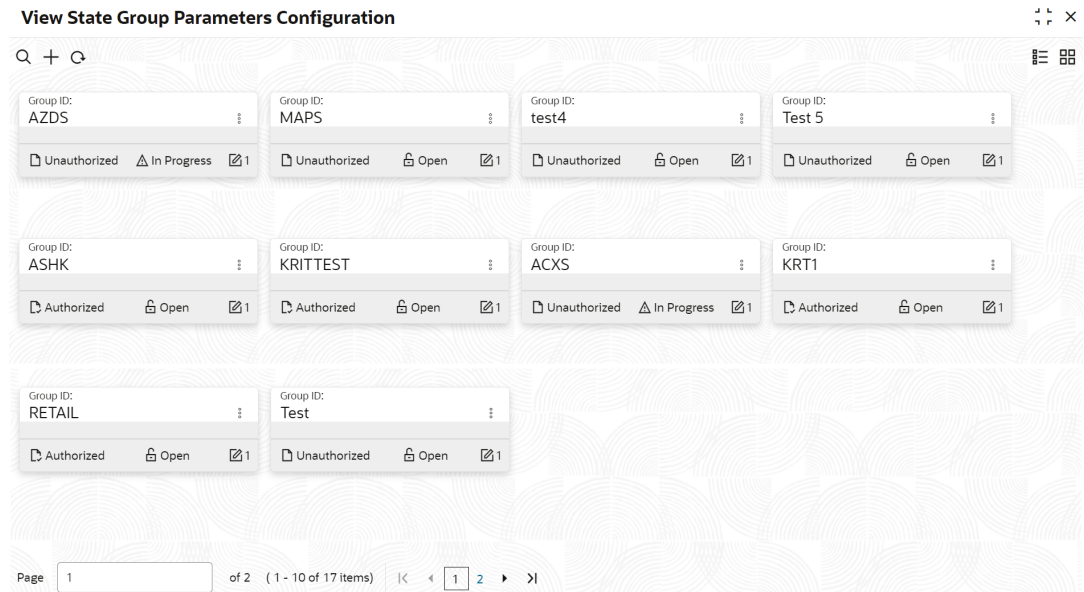
- Click the **Add** or **Add Another** button to include the escheatment parameters in the **Create State Group Parameters Configuration** screen.
4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

## 1.5.2 View State Group Parameters Configuration

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

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

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

**Figure 1-21 View State Group Parameters Configuration**

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

**Table 1-21 View State Group Parameters Configuration - Field Description**

Field	Description
<b>Group ID</b>	Displays the group ID.
<b>Authorization Status</b>	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> <li><b>Authorized</b></li> <li><b>Rejected</b></li> <li><b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li><b>Open</b></li> <li><b>In Progress</b></li> <li><b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

## 1.6 State Group Mapping Configuration

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

This topic contains the following sub-topics:

- [Create State Group Mapping Configuration](#)  
This topic describes the systematic instructions to create state group mapping configuration.

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

## 1.6.1 Create State Group Mapping Configuration

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

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

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

**Figure 1-22 Create State Group Mapping Configuration**

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

**Table 1-22 Create State Group Mapping Configuration - Field Description**

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

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

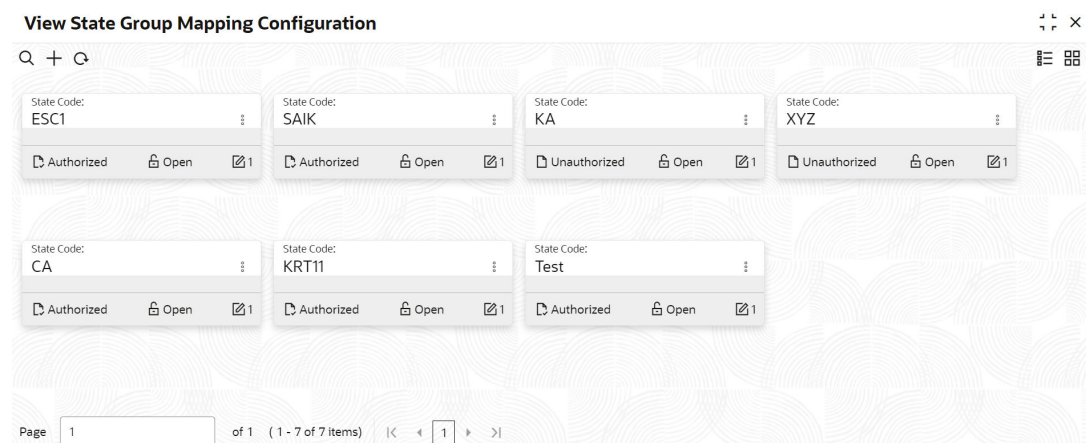
## 1.6.2 View State Group Mapping Configuration

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

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

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

**Figure 1-23 View State Group Mapping Configuration**



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

**Table 1-23 View State Group Mapping Configuration - Field Description**

Field	Description
<b>State Code</b>	Displays the state code.
<b>Authorization Status</b>	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>In Progress</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

## 1.7 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.

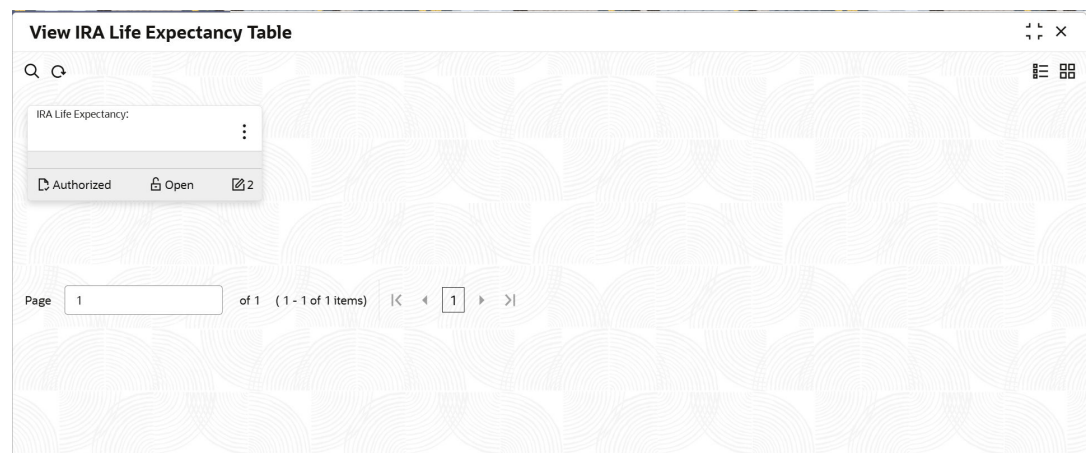
### 1.7.1 View IRA Life Expectancy

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 1-24 View IRA Life Expectancy Table**



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

**Table 1-24 View IRA Life Expectancy Table - Field Description**

Field	Description
<b>IRA Life Expectancy</b>	Displays the IRA life expectancy.
<b>Authorization Status</b>	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>In Progress</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

3. On the **View IRA Life Expectancy Table** screen, click



icon.

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

**Figure 1-25 View IRA Life Expectancy Table - Search**

4. 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 1-25 View IRA Life Expectancy Table - Search – Field Description**

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

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



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

7. Click **Unlock** to modify the borrowing capacity.  
The **IRA life expectancy - Modify** screen is displayed.

Figure 1-26 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 1-26 IRA life expectancy - Modify - Field Description

Field	Description
<b>Single Life Expectancy</b>	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 1-26 (Cont.) IRA life expectancy - Modify - Field Description

Field	Description
<b>Joint and Last Survivor Life Expectancy</b>	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.
<b>Uniform Lifetime</b>	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 1-27 IRA life expectancy – View

Table 1-27 IRA life expectancy - Modify - Field Description

Field	Description
<b>Single Life Expectancy</b>	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.
<b>Joint and Last Survivor Life Expectancy</b>	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.
<b>Uniform Lifetime</b>	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.

## 1.8 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.

## 1.8.1 Create IRA Parameters

This topic explains the systematic instructions to create IRA parameters.

### 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 Parameters Configuration**.
2. Under **IRA Parameters Configuration**, click **Create IRA Parameters**.

The **Create IRA Parameters** screen displays.

**Figure 1-28 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 1-28 Create IRA Parameters - Field Description

Field	Description
<b>Month and Day</b>	<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><b>Note:</b> 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>
<b>Required Minimum Distribution</b>	<p><b>Required Minimum Distribution Age</b> (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><b>Required Minimum Distribution Notice Start Day:</b> 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><b>Required Minimum Distribution Notice Start Month:</b> 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>
<b>Age Cutoff for Penalty Application</b>	<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><b>Note:</b> 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>
<b>Federal Penalty Tax Rate (%)</b>	This field captures the Federal penalty tax rate to be applied as penalty tax on in case of a premature distribution.
<b>Federal Penalty Tax GL</b>	This field captures the GL account to which the federal penalty tax amount is to be accounted.
<b>Country Code</b>	Specify the applicable country code from the list of values.
<b>State Code</b>	Specify the applicable state code from the list of values.

**Table 1-28 (Cont.) Create IRA Parameters - Field Description**

Field	Description
<b>State Penalty Rate (%)</b>	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.
<b>State Penalty GL</b>	Select from the list of GL account numbers, the GL account to which the state penalty amount needs to be accounted.

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

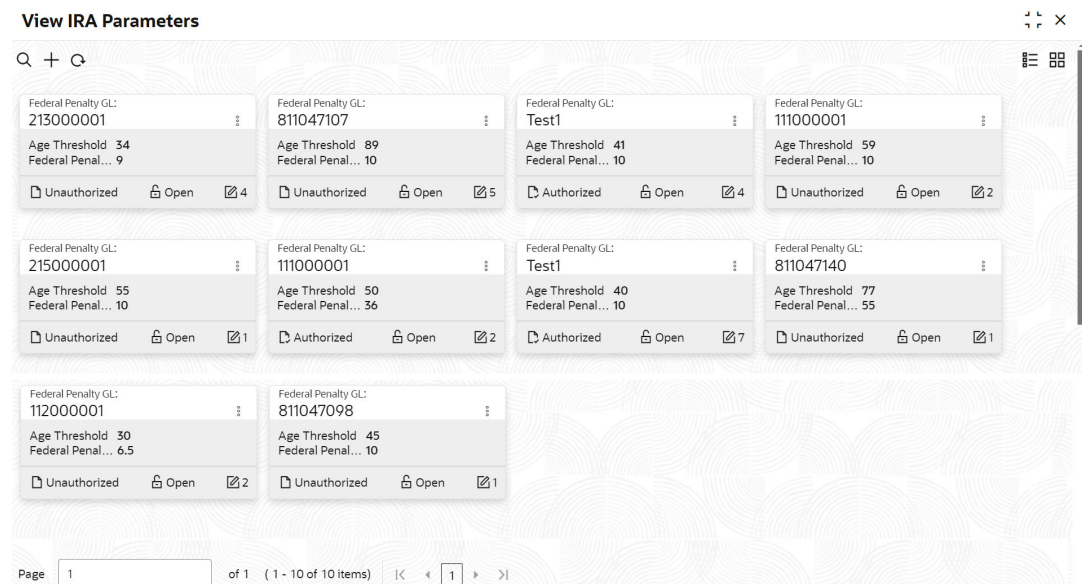
## 1.8.2 View IRA Parameters

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

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

The **View IRA Parameters** screen displays.

**Figure 1-29 View IRA Parameters**



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

Table 1-29 View IRA Parameters - Field Description

Field	Description
<b>Federal Penalty GL</b>	Displays the federal penalty GL.
<b>Age Threshold</b>	Displays the age threshold.
<b>Federal Penalty Rate</b>	Displays the federal penalty tax rate.
<b>Authorization Status</b>	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>In Progress</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

## 1.9 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.

### 1.9.1 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 1-30 Create IRA Plans**

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

**Table 1-30 Create IRA Plans - Field Description**

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

Table 1-30 (Cont.) Create IRA Plans - Field Description

Field	Description
<b>Lock-in Period for Penalty (Years)</b>	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).
<b>Age Cut-off for Contribution (Years)</b>	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. <b>For Example:</b> 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.
<b>Plan for combined limit</b>	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. <b>For Example:</b> 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. <b>Note:</b> 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 <b>Plan for combined limit</b> 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 1-31 Add Contribution Parameters

### Add Contribution Parameters ✕

---

**Effective Financial Year**

🔍

Required

**Currency**

🔍

Required

**Limits**

Required

**Limits Beyond Age Cut-off**

---

Cancel
Add

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

Table 1-31 Create IRA Plans\_Add Contribution Parameters - Field Description

Field	Description
<b>Effective Financial Year</b>	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.
<b>Currency</b>	This field denotes the currency for defining the contribution limit amounts for the plan. This can always be USD for IRA plans.

**Table 1-31 (Cont.) Create IRA Plans\_Add Contribution Parameters - Field Description**

Field	Description
<b>Limits</b>	<p>This amount field defines the contribution limit for the plan.</p> <ul style="list-style-type: none"> <li>If the field <b>Age Cutoff for contribution</b> 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.</li> <li>If the field <b>Age Cutoff for contribution</b> is not provided for the plan, then this value denotes the generic contribution limits for all customer ages.</li> </ul>
<b>Limits Beyond Age Cut-off</b>	<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 <b>Age Cutoff for contribution</b> 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 1-32 Add Contribution Code

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

Table 1-32 Create IRA Plans\_Add Contribution Parameters - Field Description

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

**Table 1-32 (Cont.) Create IRA Plans\_Add Contribution Parameters - Field Description**

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

**Table 1-33 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 1-33 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 text "Required".
- Description:** A large, empty text input field.
- Applicable For Rollover:** A toggle switch that is currently turned off.
- Buttons:** At the bottom right, there are two buttons: "Cancel" (white with black text) and "Add" (black with white text).

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

**Table 1-34 Create IRA Plans\_Add Distribution Parameters - Field Description**

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

**Table 1-34 (Cont.) Create IRA Plans\_Add Distribution Parameters - Field Description**

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

**Table 1-35 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 1-35 (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 1-36 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 1-34 Add Plan

**Add Plan** ✕

**Plan Type**

Required

**Description**

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

**Table 1-37 Add Plan - Field Description**

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

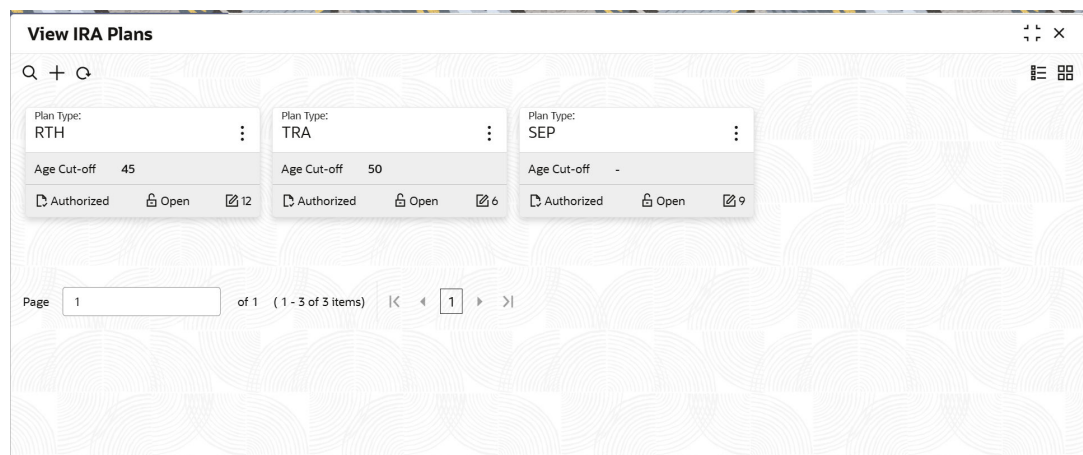
## 1.9.2 View IRA Plans

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 1-35 View IRA Plans**



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

**Table 1-38 View IRA Plans - Field Description**

Field	Description
<b>Plan Type</b>	Displays the type of IRA plan.
<b>Age Cut-off</b>	Displays the cut-off age for IRA plan.
<b>Authorization Status</b>	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>In Progress</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

## 1.10 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.

### 1.10.1 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**.

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

**Figure 1-36 Create IRA Customer Plans Configuration**

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

**Table 1-39 Create IRA Customer Plans - Field Description**

Field	Description
<b>Customer Details</b>	Displays the employment history for the customer with the required details as expected by the plan. This is a multi-grid field.
<b>Customer Number</b>	The customer ID of the customer who holds the plan
<b>Customer Name</b>	Name of the customer who holds the plan. This is automatically populated based on the selected Customer ID
<b>IRA Plan Type</b>	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.

Table 1-39 (Cont.) Create IRA Customer Plans - Field Description

Field	Description
<b>Plan Description</b>	The description of the IRA plan type selected. This is automatically populated based on the selected Plan Type.
<b>Currency</b>	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.
<b>RMD Distribution Order</b>	<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"> <li>• <b>Distribute from Lowest Rate to Highest Rate</b> - 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.</li> <li>• <b>Distribute from Lowest Balance to Highest Balance</b> - 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.</li> <li>• <b>Distribute from Lowest to Highest Account Number</b> - 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.</li> <li>• <b>Distribute from Shortest Term to Longest Term</b> - 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.</li> <li>• <b>Distribute as Sequence Given</b> - 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.</li> <li>• <b>Not Applicable</b>: 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"</li> </ul> <p>This field will be enabled, if the <b>Plan Type</b> is selected as <b>SEP</b> and <b>TRA</b>.</p>
<b>Waive RMD:</b>	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
<b>Employer Details</b>	Maintains the employment history for the customer with the required details as expected by the plan. This is a multi-grid field.
<b>Effective from Date</b>	Denotes the "effective from" date of the employment for the owner/ customer.
<b>Employee Type</b>	<p>"Denotes the type of employment the customer held with the employer. This is a LOV/ drop-down and the supported values are:</p> <ul style="list-style-type: none"> <li>• <b>Employee</b></li> <li>• <b>Self-Employed</b></li> </ul>

Table 1-39 (Cont.) Create IRA Customer Plans - Field Description

Field	Description
<b>Employer Name</b>	This is a free text field. The employer name is captured as part of this field.
<b>Employer Address</b>	This is a free text field. The employer address is captured as part of this field.
<b>Annual Compensation</b>	This field will capture the annual compensation of the employee using which the contribution limits will be defined at plan level for SEP IRA.
<b>Actions</b>	It allows the user to edit or delete the record.
<b>Account Details</b>	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.
<b>Account Domain</b>	Denotes the account domain. Retail Accounts for IRA savings accounts and Retail Deposits for IRA CD accounts.
<b>Account Number</b>	Denotes the IRA Savings OR IRA CD account number that is associated to the plan for the customer.
<b>Is Closed?</b>	Denotes if the said IRA account is closed/ not.
<b>Include for RMD</b>	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
<b>Inherited IRA</b>	This field will identify those accounts that are Inherited IRA accounts.
<b>Actions</b>	It allows the user to edit or delete the record.
<b>RMD Priority Order</b>	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".
<b>RMD Payment Details</b>	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.
<b>Payment Method</b>	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"> <li>• <b>Transfer to Internal Account</b></li> <li>• <b>Transfer to GL</b></li> </ul>

Table 1-39 (Cont.) Create IRA Customer Plans - Field Description

Field	Description
<b>Payout Account</b>	Click Search icon and select payout account from the list.
<b>Payment Frequency</b>	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"> <li>• <b>Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Annual</b></li> </ul>
<b>Payment At Month End</b>	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.
<b>Payment Start Date</b>	Specify the date when the scheduled RMD auto-payments begin. Subsequent payments follow the selected payment frequency from this date.
<b>Use Calculated RMD</b>	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.
<b>Amount if not Using Calculated RMD</b>	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.
<b>Cancel Scheduled RMD</b>	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.

## 1.10.2 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 1-37 View IRA Customer Plan Configuration**

**View IRA Customer Plan Configuration**

Customer Number: 000958714  
Plan Type: TRA  
Currency: USD  
Authorized: Open 4

Customer Number: 000970243  
Plan Type: TRA  
Currency: USD  
Authorized: Open 2

Customer Number: 000969946  
Plan Type: SEP  
Currency: USD  
Authorized: Open 12

Customer Number: 000970193  
Plan Type: TRA  
Currency: USD  
Authorized: Open 2

Customer Number: 000975242  
Plan Type: TRA  
Currency: USD  
Authorized: Open 1

Customer Number: 000975002  
Plan Type: TRA  
Currency: USD  
Authorized: Open 2

Customer Number: 000979287  
Plan Type: RTH  
Currency: USD  
Authorized: Open 2

Customer Number: 000964196  
Plan Type: TRA  
Currency: USD  
Authorized: Open 6

Customer Number: 000971765  
Plan Type: TRA  
Currency: USD  
Authorized: Open 2

Customer Number: 000978357  
Plan Type: SEP  
Currency: USD  
Authorized: Open 5

Page 1 of 36 (1 - 10 of 353 items) | 1 2 3 4 5 ... 36

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

**Table 1-40 View IRA Customer Plan Configuration- Field Description**

Field	Description
<b>Customer Number</b>	The customer ID of the customer who holds the plan
<b>Plan Type</b>	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.
<b>Currency</b>	This LOV allows the user to select the currency. This will be USD in general for IRA.

## 1.11 Retail Deposits IRA Product

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

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

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

- **Basic Details**
- **Features**
- **Preferences**
- **Tenor Parameters**
- **Rate Chart Parameters**
- **Maturity Instructions**

- **Maturity Holiday Treatment**
- **Interest**
- **MIS**

This topic contains the following sub-topics:

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

### Note

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

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

The **Create IRA Product** screen displays.

**Figure 1-38 Create IRA Product - Basic Details**

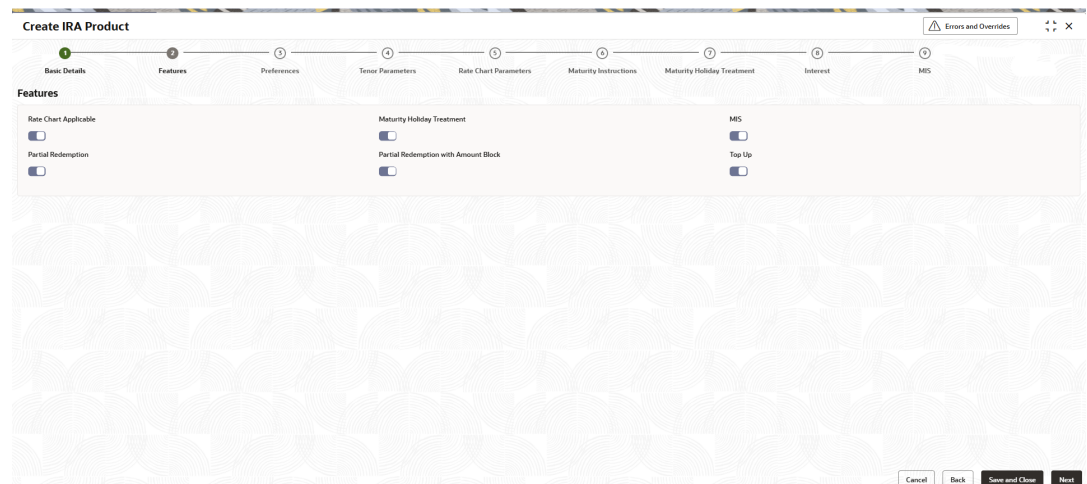
3. Specify the fields on the **Basic Details** screen.  
For more information on fields, refer to the field description table below.

**Table 1-41 Basic Details - Field Description**

Field	Description
<b>IRA Product</b>	Specify the IRA product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation.
<b>Description</b>	Specify the description for the IRA product.
<b>Account Code</b>	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. An account code can consist of a maximum of four characters. An account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is used as part of deposit account number generation.
<b>Validity</b>	Specify the validity period of the IRA product by specifying the start date and the end date. End date is optional.

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

**Figure 1-39 Create IRA Product - Features**



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

Table 1-42 Features - Field Description

Field	Description
<b>Rate Chart Applicable</b>	Switch this toggle <b>ON</b> , if balance and tenor based rates are applicable. Only if this button is on the related data segnet will be displayed for capture. If this option is enabled, the <b>Rate Chart Parameters</b> data segment will be displayed in the screen.
<b>Maturity Holiday Treatment</b>	Switch this toggle <b>ON</b> , if maturity holiday treatment is applicable. It determines the treatment applicable for deposit account, if the maturity date falls on a holiday. If this option is enabled, the <b>Maturity Holiday Treatment</b> data segment will be displayed in the screen.
<b>MIS</b>	Switch this toggle <b>ON</b> , to capture the MIS details for the product. If this option is enabled, the <b>MIS</b> data segment will be displayed in the screen.
<b>Partial Redemption</b>	Switch this toggle <b>ON</b> , to indicate that partial redemption is allowed. If this option is not enabled, then partial redemption will not be allowed on deposits under this IRA product. The default value is <b>OFF</b> .
<b>Partial Redemption with Amount Block</b>	Switch this toggle <b>ON</b> , to indicate that partial redemption is allowed for the deposits with amount blocks. If the deposit is linked partially then partial redemption of the deposit will be allowed only if you enable this option. The default value is <b>OFF</b> .
<b>Top Up</b>	Switch this toggle <b>ON</b> , to indicate that Top-up (adding of additional funds to the IRA CD during the life cycle) is allowed for the deposits. The default value is <b>OFF</b> .

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

The **Preferences** screen displays.

Figure 1-40 Create IRA Product - Preferences

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

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

Table 1-43 Preferences - Field Description

Field	Description
<b>Minimum and Maximum Limits for Deposits</b>	The min and max limits feature in Certificate of Deposit business product allows for the bank to include the limits for deposit opening, top-up and deposit lifecycle balance threshold for deposit processing
<b>Currency Code</b>	Specify the currency code or click <b>Search</b> icon to select the applicable currency from the list for which the minimum and maximum opening deposit amount is to be maintained.

Table 1-43 (Cont.) Preferences - Field Description

Field	Description
<b>Threshold Type</b>	<p>This field is a dropdown list. This field denotes the event type for which the minimum and maximum limits are being defined. This field will support the below 3 types as static values:</p> <ul style="list-style-type: none"> <li>• <b>Certificate of Deposit Creation:</b> This type to be selected for defining the minimum and maximum limits of the deposit amount that is required for opening a deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum deposit opening amount limits.</li> <li>• <b>Top-up:</b> This type to be selected for defining the minimum and maximum limits of the amount when processing a top-up transaction for the deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits for top-up. <b>Top-up units:</b> This field is applicable only when the "Threshold Type" is Top-up. This is an existing field and this denotes the incremental unit in which the top-up can be done. Eg: If this value is 50, then the top-up can be done for \$50, \$100, \$150, \$200 and so on.</li> <li>• <b>Balance Threshold:</b> This type to be selected for defining the minimum and maximum deposit balance over the lifecycle of the deposit (that is, the balance in the deposit account at any point in the deposit lifecycle cannot breach these limits). Eg: Any lifecycle operation such as a deposit opening, top-up, redemption cannot breach these limits. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits to be validated over the lifecycle of the deposit.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The values for minimum and maximum amounts provided for the threshold type <b>Certificate of Deposit</b> cannot breach the limits if provided for the <b>Balance Threshold</b>.</li> <li>• Similarly, the values for minimum and maximum amounts provided for the threshold type <b>Top-up</b> cannot breach the limits if provided for the <b>Balance Threshold</b>.</li> </ul>
<b>Minimum Amount</b>	<p>Specify the minimum opening deposit amount for the deposit product.</p> <p>If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.</p>
<b>Maximum Amount</b>	<p>Specify the maximum opening deposit amount for the deposit product.</p> <p>If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.</p>
<b>Units</b>	<p>Specify the top-up units for the deposit product. The top-ups done on the deposit product should be basis the units if configured. Eg: If top-up unit is USD 500, then top-up can be done for UDS 500, USD 1000, USD 1500 etc.</p>
<b>Action</b>	<p>Click the <b>Edit</b> icon to edit the values specified, or click <b>Delete</b> icon to delete the added row.</p>

Table 1-43 (Cont.) Preferences - Field Description

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

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

The **Tenor Parameters** screen displays.

Figure 1-41 Create IRA Product - Tenor Parameters

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

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

Table 1-44 Tenor Parameters - Field Description

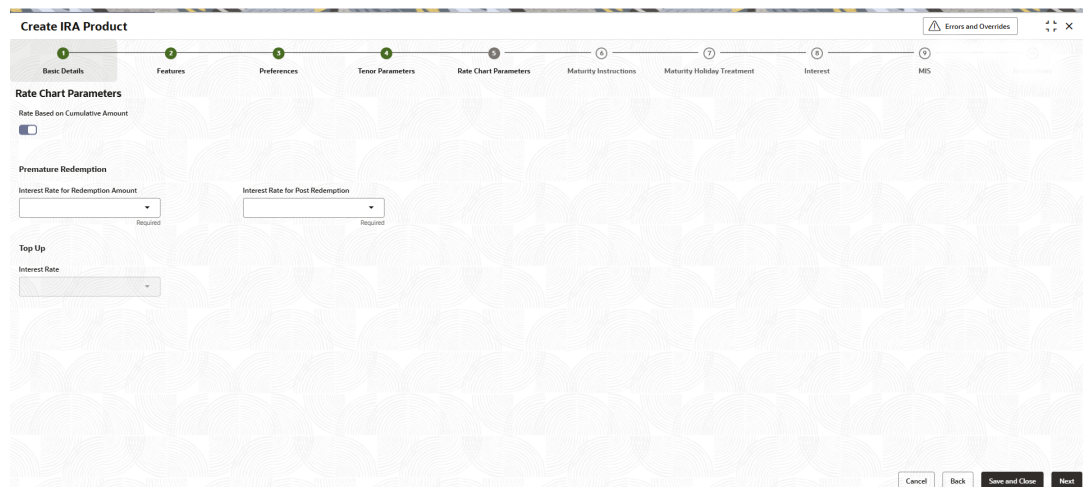
Field	Description
<b>Tenor Parameters</b>	This section determines the list of applicable tenors for a IRA product and also the minimum, maximum and default tenor for a IRA product.
<b>Applicable Tenors</b>	Click on <b>Add</b> to specify multiple tenors that are applicable for the IRA product. If Applicable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

**Table 1-44 (Cont.) Tenor Parameters - Field Description**

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

- After specifying the fields in the **Tenor Parameters** screen, click **Next**.  
The **Rate Chart Parameters** screen displays.

**Figure 1-42 Create IRA Product - Rate Chart Parameters**



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

Table 1-45 Rate Chart Parameters - Field Description

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

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

The **Maturity Instructions** screen displays.

Figure 1-43 Create IRA Product - Maturity Instructions

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

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

Table 1-46 Maturity Instructions - Field Description

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

Table 1-46 (Cont.) Maturity Instructions - Field Description

Field	Description
<b>Re-pick up Business Product Tenor on Rollover</b>	Switch this toggle <b>ON</b> to enable re-pick up of the IRA product tenor on rollover. During rollover, the system will pick up the default tenor of the IRA product. The default value is <b>OFF</b> .
<b>Close on Maturity</b>	Switch this toggle <b>ON</b> to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is <b>OFF</b> .
<b>Cascade Month-End Maturity Date</b>	Switch this toggle <b>ON</b> to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is <b>OFF</b> .
<b>Maturity Notice Period</b>	Specify the number of days before which the customer notification is to be sent for deposit maturity.
<b>Grace Days After Rollover</b>	Specify the number of days after rollover during which the customer can request modifications or operations such as redemption without incurring any penalty.

14. After specifying the fields in the **Maturity Instructions** screen, click **Next**.  
The **Maturity Holiday Treatment** screen displays.

Figure 1-44 Create IRA Product - Maturity Holiday Treatment

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

Table 1-47 Maturity Holiday Treatment - Field Description

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

Table 1-47 (Cont.) Maturity Holiday Treatment - Field Description

Field	Description
<b>Holiday Calendar</b>	<p>Select the holiday calendar applicable to the IRA product from the drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> <li>• <b>Ignore</b> - Select this option to ignore all other holiday parameters for the IRA product. By default, this option is selected.</li> <li>• <b>Branch</b> - Holiday calendar will be based on the branch holiday maintenance of the respective branch.</li> <li>• <b>Currency</b> - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency.</li> <li>• <b>Both Branch and Currency</b> - Holiday calendar is based on both branch and currency holiday maintenance.</li> </ul> <p>The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the IRA product is applicable to all deposits opened under the IRA product. User cannot modify the <b>Holiday Calendar</b> if there are active accounts under the IRA product. The default value is <b>Ignore</b>.</p>
<b>Holiday Movement</b>	<p>Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> <li>• <b>No Change</b> - If you select this option, then there is no change in the maturity date. By default, this option is selected.</li> <li>• <b>Previous Working Day</b> - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen.</li> <li>• <b>Next Working Day</b> - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen.</li> </ul> <p>Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. <b>Holiday Movement</b> is not applicable if you select <b>Ignore</b> option for <b>Holiday Calendar</b>.</p> <div data-bbox="860 1444 1466 1608" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>User cannot modify the <b>Holiday Movement</b> if there are active account under the IRA product.</p> </div> <p>The default value is <b>No Change</b>.</p>

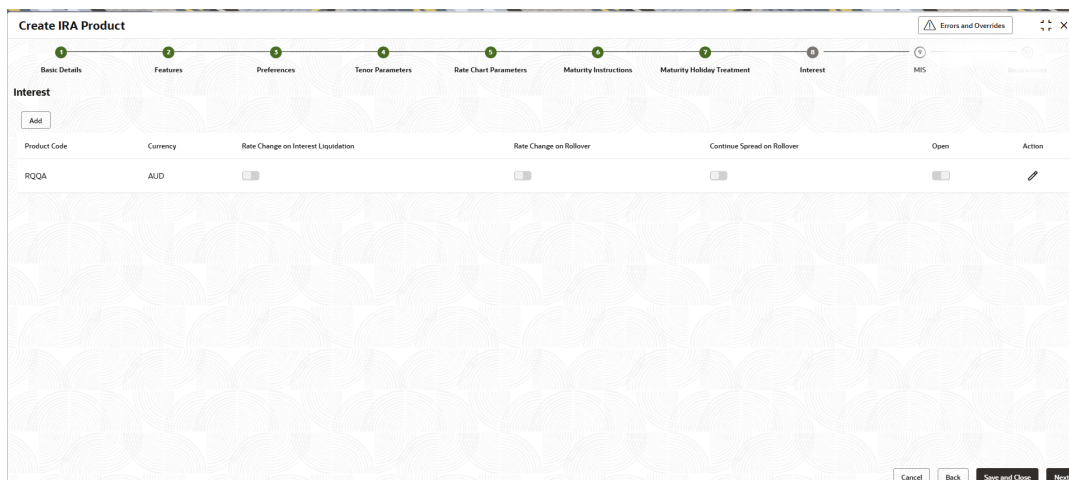
Table 1-47 (Cont.) Maturity Holiday Treatment - Field Description

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

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

The **Interest** screen displays.

Figure 1-45 Create IRA Product - Interest



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

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

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

Table 1-48 Interest - Field Description

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

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

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

The **MIS** screen displays.

**Figure 1-46 Create IRA Product - MIS**

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

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

**Table 1-49 MIS - Field Description**

Field	Description
<b>MIS Group</b>	Select the MIS group applicable for the deposit IRA product from the selection list. The list is populated based on the MIS configuration maintained in common core.
<b>Description</b>	The system displays the description. This is auto populated.

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

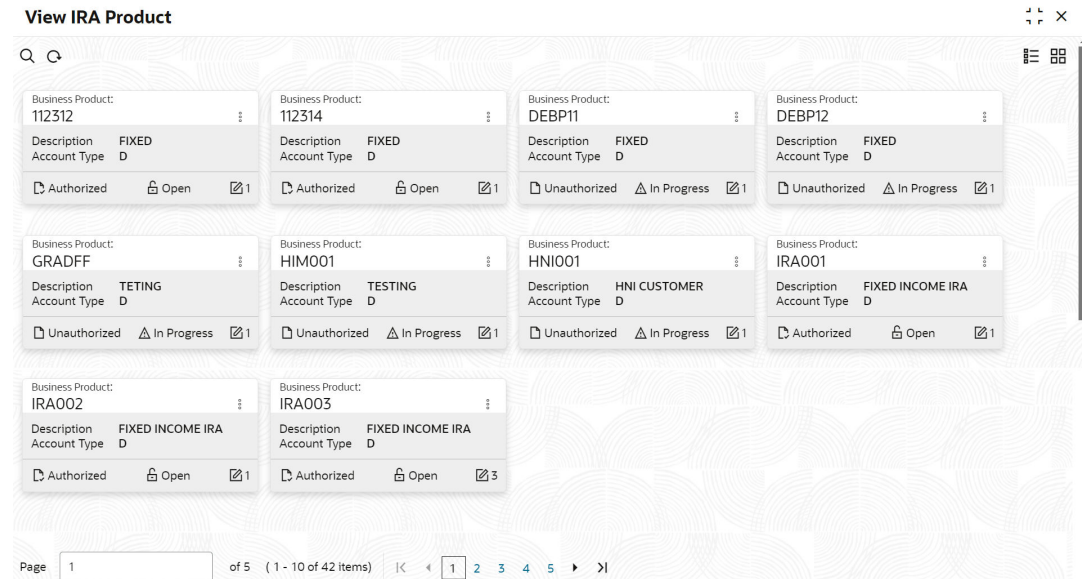
## 1.11.2 View IRA Product

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

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

The **View IRA Product** screen displays.

Figure 1-47 View IRA Product



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

Table 1-50 View Business Product - Field Description

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

## 1.12 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.

## 1.12.1 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 1-48 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 1-51 Create ESA Parameters - Field Description**

Field	Description
<b>Rate (%)</b>	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
<b>General Ledger</b>	This field captures the GL account to which the federal penalty tax amount is to be accounted.

**Table 1-51 (Cont.) Create ESA Parameters - Field Description**

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

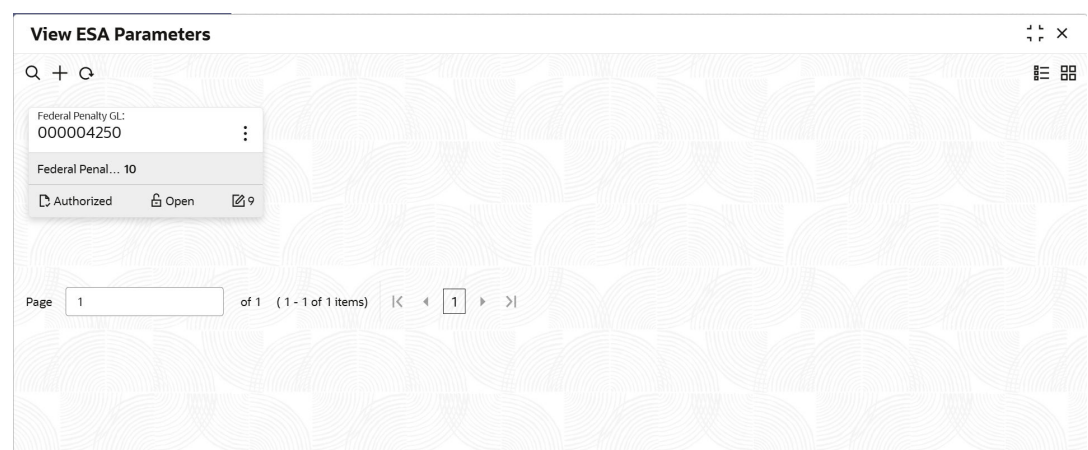
4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

## 1.12.2 View ESA Parameters

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

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

The **View ESA Parameters** screen displays.

**Figure 1-49 View ESA Parameters**

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

Table 1-52 View ESA Parameters - Field Description

Field	Description
<b>Federal Penalty GL</b>	Displays the federal penalty GL.
<b>Federal Penalty Rate</b>	Displays the federal penalty rate.
<b>Authorization Status</b>	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>In Progress</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

## 1.13 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.

### 1.13.1 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 1-50 Create ESA Plans**

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

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

**Table 1-53 Create ESA Plans - Field Description**

Field	Description
<b>ESA Plan type</b>	Click the <b>Search</b> icon to select the ESA from the list.
<b>Plan Description</b>	Based on the selection of the <b>ESA Plan Type</b> , the plan description is displayed.
<b>Age Cut-off for Contribution (Years)</b>	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 <b>ONLY</b> increase the Age Cut-off for distribution from the current value.
<b>Age Cut-off for Notice Days (in days)</b>	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 <b>ONLY</b> 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).

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

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

**Figure 1-51 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 1-54 Create ESA Plans\_Add Contribution Parameters - Field Description**

Field	Description
<b>Effective from Tax year</b>	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 1-54 (Cont.) Create ESA Plans\_Add Contribution Parameters - Field Description**

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

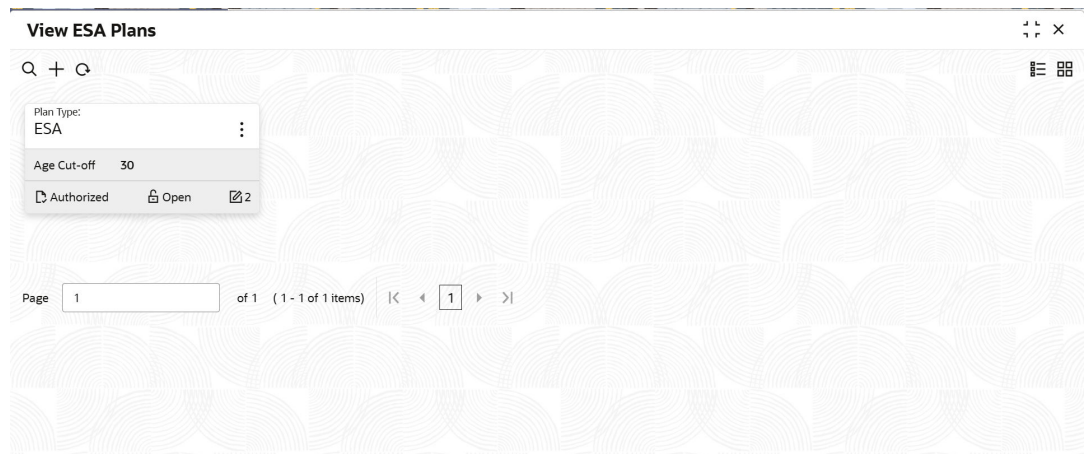
5. Click **Add** button to add the contribution parameters detail in the main screen, or Click **Cancel** button to close the **Add Contribution Parameters** screen.

## 1.13.2 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 1-52 View ESA Plans**

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

**Table 1-55 View ESA Plans - Field Description**

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

Table 1-55 (Cont.) View ESA Plans - Field Description

Field	Description
<b>Record Status</b>	Displays the status of the record. The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>In Progress</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

## 1.14 Retail Deposits ESA Product

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.

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

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

This topic contains the following sub-topics:

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

### 1.14.1 Create ESA Product

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

#### **Note**

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

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

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

**Figure 1-53 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 1-56 Basic Details - Field Description**

Field	Description
<b>ESA Product Code</b>	Specify the ESA product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation.
<b>Description</b>	Specify the description for the ESA product.
<b>Account Code</b>	As per your bank's requirement, user 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. An account code can consist of a maximum of four characters. An account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is used as part of deposit account number generation.
<b>Validity</b>	Specify the validity period of the ESA 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 **Features** screen displays.

Figure 1-54 Create ESA Product - Features

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

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

Table 1-57 Features - Field Description

Field	Description
<b>Rate Chart Applicable</b>	Switch this toggle <b>ON</b> , if balance and tenor based rates are applicable. Only if this button is on the related data segment will be displayed for capture. If this option is enabled, the <b>Rate Chart Parameters</b> data segment will be displayed in the screen.
<b>Maturity Holiday Treatment</b>	Switch this toggle <b>ON</b> , if maturity holiday treatment is applicable. It determines the treatment applicable for deposit account, if the maturity date falls on a holiday. If this option is enabled, the <b>Maturity Holiday Treatment</b> data segment will be displayed in the screen.
<b>MIS</b>	Switch this toggle <b>ON</b> , to capture the MIS details for the product. If this option is enabled, the <b>MIS</b> data segment will be displayed in the screen.
<b>Partial Redemption</b>	Switch this toggle <b>ON</b> , to indicate that partial redemption is allowed. If this option is not enabled, then partial redemption will not be allowed on deposits under this ESA product. The default value is <b>OFF</b> .
<b>Partial Redemption with Amount Block</b>	Switch this toggle <b>ON</b> , to indicate that partial redemption is allowed for the deposits with amount blocks. If the deposit is linked partially then partial redemption of the deposit will be allowed only if user enable this option. The default value is <b>OFF</b> .
<b>Top Up</b>	Switch this toggle <b>ON</b> , to indicate that Top-up (adding of additional funds to the ESA CD during the life cycle) is allowed for the deposits. The default value is <b>OFF</b> .

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

The **Preferences** screen displays.

Figure 1-55 Create ESA Product - Preferences

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

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

Table 1-58 Preferences - Field Description

Field	Description
<b>Minimum and Maximum Limits for Deposits</b>	The min and max limits feature in Certificate of Deposit business product allows for the bank to include the limits for deposit opening, top-up and deposit lifecycle balance threshold for deposit processing
<b>Currency Code</b>	Specify the currency code or click <b>Search</b> icon to select the applicable currency from the list for which the minimum and maximum opening deposit amount is to be maintained.

Table 1-58 (Cont.) Preferences - Field Description

Field	Description
<b>Threshold Type</b>	<p>This field is a drop-down list. This field denotes the event type for which the minimum and maximum limits are being defined. This field will support the below 3 types as static values:</p> <ul style="list-style-type: none"> <li>• <b>Certificate of Deposit Creation:</b> This type to be selected for defining the minimum and maximum limits of the deposit amount that is required for opening a deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum deposit opening amount limits.</li> <li>• <b>Top-up:</b> This type to be selected for defining the minimum and maximum limits of the amount when processing a top-up transaction for the deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits for top-up. <b>Top-up units:</b> This field is applicable only when the "Threshold Type" is Top-up. This is an existing field and this denotes the incremental unit in which the top-up can be done. Eg: If this value is 50, then the top-up can be done for \$50, \$100, \$150, \$200 and so on.</li> <li>• <b>Balance Threshold:</b> This type to be selected for defining the minimum and maximum deposit balance over the lifecycle of the deposit (that is, the balance in the deposit account at any point in the deposit lifecycle cannot breach these limits). Eg: Any lifecycle operation such as a deposit opening, top-up, redemption cannot breach these limits. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits to be validated over the lifecycle of the deposit.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The values for minimum and maximum amounts provided for the threshold type <b>Certificate of Deposit</b> cannot breach the limits if provided for the <b>Balance Threshold</b>.</li> <li>• Similarly, the values for minimum and maximum amounts provided for the threshold type <b>Top-up</b> cannot breach the limits if provided for the <b>Balance Threshold</b>.</li> </ul>
<b>Minimum Amount</b>	<p>Specify the minimum opening deposit amount for the deposit product. If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.</p>
<b>Maximum Amount</b>	<p>Specify the maximum opening deposit amount for the deposit product. If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.</p>
<b>Units</b>	<p>Specify the top-up units for the deposit product. The top-ups done on the deposit product should be basis the units if configured. Eg: If top-up unit is USD 500, then top-up can be done for UDS 500, USD 1000, USD 1500 etc.</p>
<b>Action</b>	<p>Click the <b>Edit</b> icon to edit the values specified, or click <b>Delete</b> icon to delete the added row.</p>

Table 1-58 (Cont.) Preferences - Field Description

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

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

The **Tenor Parameters** screen is displayed.

Figure 1-56 Create ESA Product - Tenor Parameters

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

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

Table 1-59 Tenor Parameters - Field Description

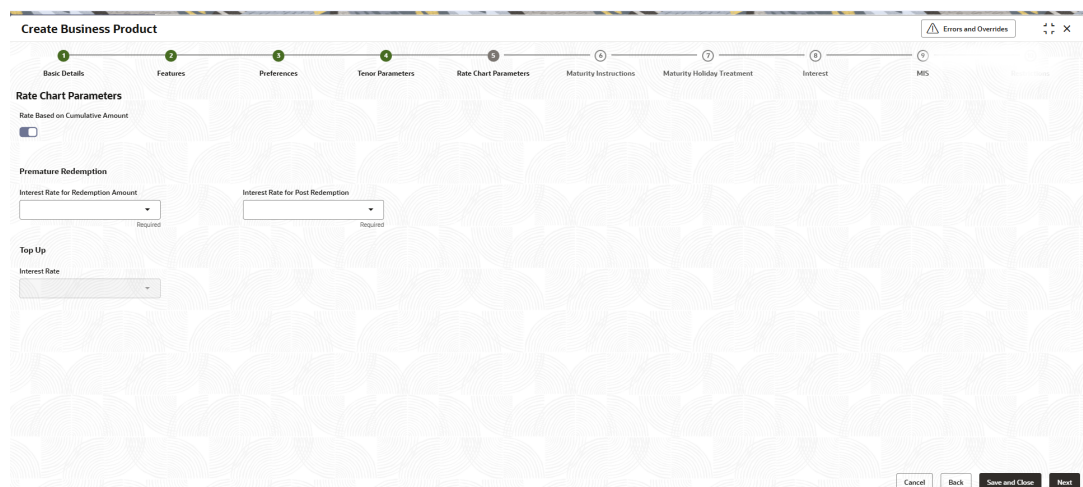
Field	Description
<b>Tenor Parameters</b>	This section determines the list of applicable tenors for a ESA product and also the minimum, maximum and default tenor for a ESA product.
<b>Applicable Tenors</b>	Click on <b>Add</b> to specify multiple tenors that are applicable for the ESA product. If Applicable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

**Table 1-59 (Cont.) Tenor Parameters - Field Description**

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

- After specifying the fields in the **Tenor Parameters** screen, click **Next**.  
The **Rate Chart Parameters** screen displays.

**Figure 1-57 Create ESA Product - Rate Chart Parameters**



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

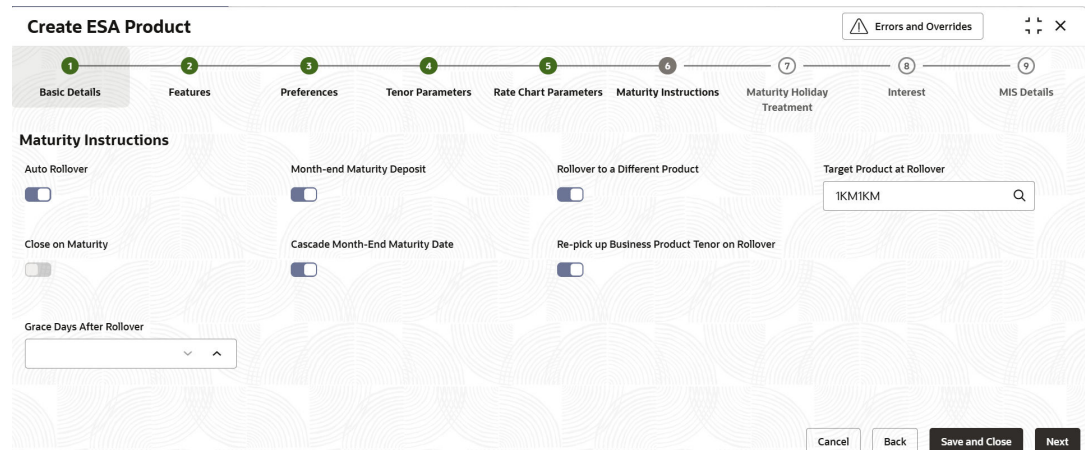
Table 1-60 Rate Chart Parameters - Field Description

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

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

The **Maturity Instructions** screen displays.

Figure 1-58 Create ESA Product - Maturity Instructions



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

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

Table 1-61 Maturity Instructions - Field Description

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

**Table 1-61 (Cont.) Maturity Instructions - Field Description**

Field	Description
<b>Close on Maturity</b>	Switch this toggle <b>ON</b> to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is <b>OFF</b> .
<b>Cascade Month-End Maturity Date</b>	Switch this toggle <b>ON</b> to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is <b>OFF</b> .
<b>Maturity Notice Period</b>	Specify the number of days before which the customer notification is to be sent for deposit maturity.
<b>Grace Days After Rollover</b>	Specify the number of days after rollover during which the customer can request modifications or operations such as redemption without incurring any penalty.

- After specifying the fields in the **Maturity Instructions** screen, click **Next**.  
The **Maturity Holiday Treatment** screen displays.

**Figure 1-59 Create ESA Product - Maturity Holiday Treatment**

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

**Table 1-62 Maturity Holiday Treatment - Field Description**

Field	Description
<b>Maturity Holiday Treatment</b>	This determines the holiday treatment if the maturity of the deposit falls on a holiday.

Table 1-62 (Cont.) Maturity Holiday Treatment - Field Description

Field	Description
<b>Holiday Calendar</b>	<p>Select the holiday calendar applicable to the ESA product from the drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> <li>• <b>Ignore</b> - Select this option to ignore all other holiday parameters for the ESA product. By default, this option is selected.</li> <li>• <b>Branch</b> - Holiday calendar will be based on the branch holiday maintenance of the respective branch.</li> <li>• <b>Currency</b> - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency.</li> <li>• <b>Both Branch and Currency</b> - Holiday calendar is based on both branch and currency holiday maintenance.</li> </ul> <p>The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the ESA product is applicable to all deposits opened under the ESA product. User cannot modify the <b>Holiday Calendar</b> if there are active accounts under the ESA product. The default value is <b>Ignore</b>.</p>
<b>Holiday Movement</b>	<p>Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> <li>• <b>No Change</b> - If you select this option, then there is no change in the maturity date. By default, this option is selected.</li> <li>• <b>Previous Working Day</b> - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen.</li> <li>• <b>Next Working Day</b> - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen.</li> </ul> <p>Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. <b>Holiday Movement</b> is not applicable if you select <b>Ignore</b> option for <b>Holiday Calendar</b>.</p> <div data-bbox="860 1444 1468 1608" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>User cannot modify the <b>Holiday Movement</b> if there are active account under the IRA product.</p> </div> <p>The default value is <b>No Change</b>.</p>

Table 1-62 (Cont.) Maturity Holiday Treatment - Field Description

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

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

The **Interest** screen displays.

Figure 1-60 Create ESA Product - Interest

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

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

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

Table 1-63 Interest - Field Description

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

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

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

The **MIS** screen displays.

**Figure 1-61 Create IRA Product - MIS**

The screenshot shows the 'Create ESA Product' application window. At the top, there is a title bar with 'Create ESA Product' and a window control icon. Below the title bar is a progress bar with nine steps: 1. Basic Details, 2. Features, 3. Preferences, 4. Tenor Parameters, 5. Rate Chart Parameters, 6. Maturity Instructions, 7. Maturity Holiday Treatment, 8. Interest, and 9. MIS Details. The 'MIS Details' step is currently active. The main content area is divided into two sections. The first section is labeled 'MIS Details' and contains two columns: 'MIS Group' with a search box containing 'TEST1' and a magnifying glass icon, and 'Description' with the text 'TEST1'. The second section is labeled 'Transaction MIS' and contains two columns: 'TXN' with a search box and a magnifying glass icon, and 'TXN Description'. At the bottom right of the window, there are three buttons: 'Cancel', 'Back', and 'Save and Close'.

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

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

**Table 1-64 MIS - Field Description**

Field	Description
<b>MIS Group</b>	Select the MIS group applicable for the deposit ESA product from the selection list. The list is populated based on the MIS configuration maintained in common core.
<b>Description</b>	The system displays the description. This is auto populated.

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

## 1.14.2 View ESA Product

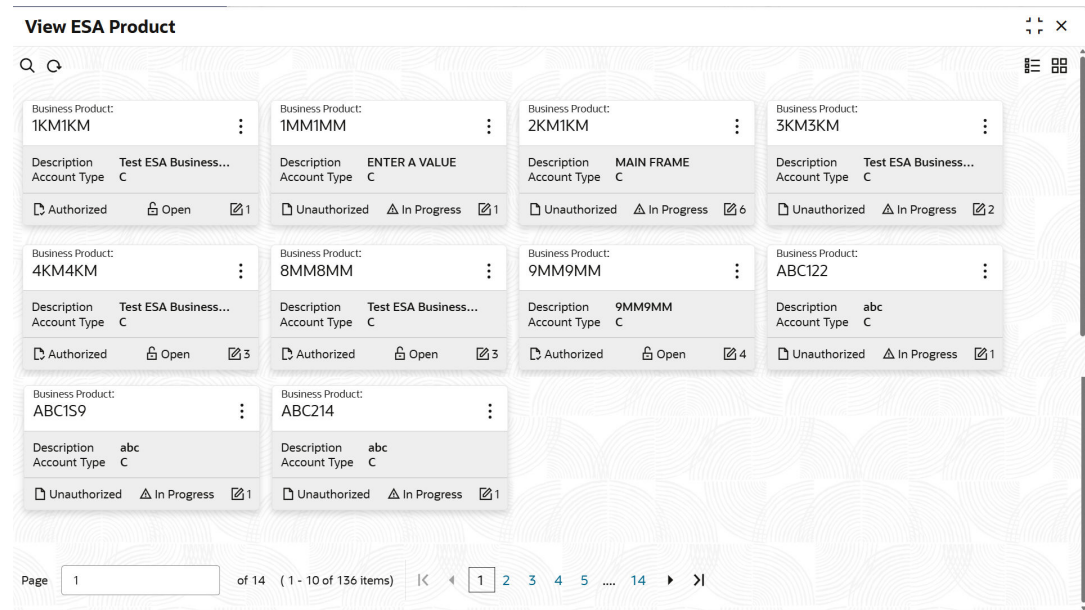
This topic explains the systematic instructions to view the list of configured ESA product parameters.

(Optional) <Describe the context.>

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

The **View ESA Product** screen displays.

Figure 1-62 View ESA Product



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

Table 1-65 View Business Product - Field Description

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

## 1.15 IRA External Parameter Configuration

This topic describes the information about External Parameter Configuration.

The IRA External Parameter Configuration screen enables financial institutions to manage and maintain bank-specific settings required for processing external transactions for IRA Deposit processing. This interface allows administrators and operational users to define critical parameters—such as payment/settlement modes and integration routing details—that govern how external integrations and payments are handled for each participating bank. By using this

configuration, organizations ensure compliance, streamline transaction processing, and reduce operational risk by centralizing control and visibility over key attributes. The layout supports easy modification, clear oversight of current settings, and precise configuration tailored to each bank's requirements; settings maintained here directly influence automated transaction handling and payouts across IRA deposit and payment activities.

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

## 1.15.1 Create IRA External Parameter Configuration

This topic describes the systematic instructions to Create External Parameter Configuration .

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

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

**Figure 1-63 Create IRA External Parameter Configuration**

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

**Table 1-66 Create IRA External Parameter Configuration - Field Description**

Field	Description
<b>Bank Code</b>	Specifies the bank code for which the parameters are maintained. This will generally be defaulted to the only value that is available as part of the bank maintenance in common core (system allows only one bank code to be maintained for a bank/ Financial Institution (FI) in common core and that value will be defaulted here).

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

The Add Parameters Details screen displays.

**Figure 1-64 Add Parameters Details**

**Add Parameter Details** ✕

**Payment Mode**  
 ▼  
Required

**Settlement Mode**  
 ▼  
Required

**System Code**  
 🔍  
Required

**Settlement General Ledger**  
 🔍

**Integration Mode**  
 ▼  
Required

**Directory Key**  
 🔍

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

**Table 1-67 Add Parameters Details - Field Description**

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

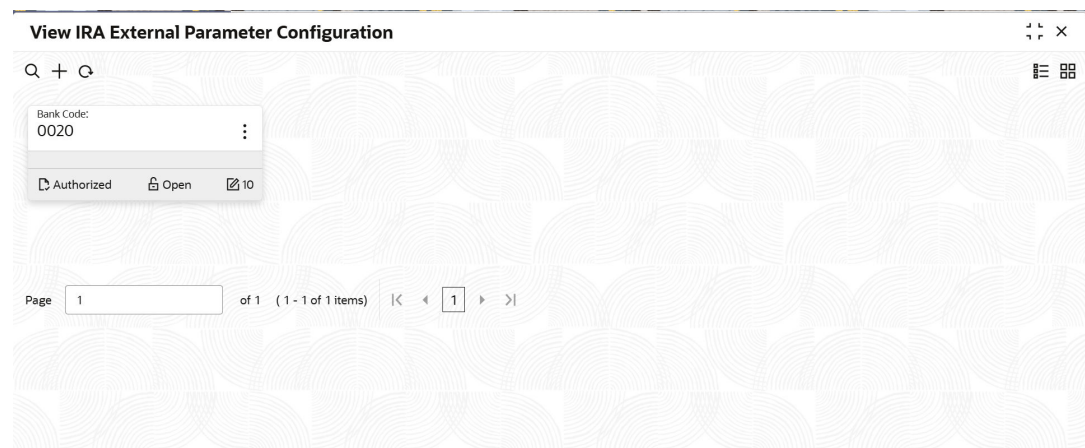
5. After specifying all the details, click **Add** to complete the steps. Or click **Cancel** to exit without Adding.

## 1.15.2 View IRA External Parameter Configuration

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

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

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

**Figure 1-65 View IRA External Parameter Configuration**

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

**Table 1-68 View IRA External Parameter Configuration - Field Description**

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

## 1.16 Notice Configuration

This topic describes the information about Notice Configuration.

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

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

### 1.16.1 Create Notice Configuration

This topic describes the systematic instructions to Create Notice Configuration .

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

The **Create Notice Configuration** screen displays.

Figure 1-66 Create Notice Configuration

**Note**

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

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

Table 1-69 Create Notice Configuration - Field Description

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

**Table 1-69 (Cont.) Create Notice Configuration - Field Description**

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

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

**Example Configuration:****a. Row1:**

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

**b. Row2:**

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

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

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

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

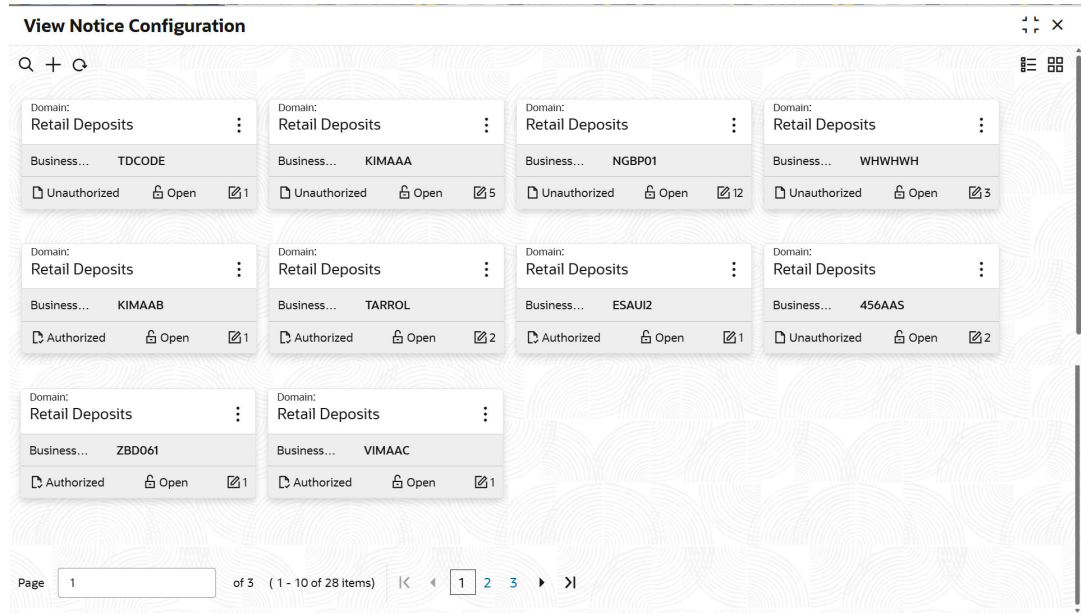
## 1.16.2 View Notice Configuration

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

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

The **View Notice Configuration** screen displays.

**Figure 1-67 View Notice Configuration**



**Table 1-70 View Notice Configuration - Field Description**

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

# 2

## Servicing Configurations

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

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

### 2.1 Branch Date Configurations

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

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

### 2.2 Business Product Configuration

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

This topic contains the following subtopics:

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

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

## 2.2.1 About Business Product Configuration

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

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

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

## 2.2.2 Create Business Product

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

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

- Business Product Details
- Host Product Mapping

### Perform the following steps to create business product:

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

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

Figure 2-1 Create Business Product - Business Product Details

- 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
<b>Product Type</b>	Select the product from the drop-down list. The available options are: <ul style="list-style-type: none"> <li><b>Customer Account Services</b></li> <li><b>Term Deposit Account Services</b></li> <li><b>Loan Account Services</b></li> </ul>
<b>Product Sub Type</b>	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"> <li><b>Customer Account Services</b> <ul style="list-style-type: none"> <li><b>Scheduled Transfer</b></li> <li><b>Sweep In to Account</b></li> <li><b>Sweep Out from Account</b></li> <li><b>Cheque Leaves Default</b></li> </ul> </li> <li><b>Term Deposit Account Services</b></li> <li><b>Loan Account Services</b></li> </ol>
<b>Business Product Code</b>	Specify the business product code. <b>Note:</b> The maximum length of the business product code should not be more than six characters. Alphanumeric and alphabets should be in the capital.
<b>Business Product Description</b>	Specify the business product description.
<b>Channel Allowed</b>	Select the channels that should be allowed for the business product from the drop-down list. For Example – Oracle Banking Digital Experience.
<b>Fintech Allowed</b>	Select if the business product is supported for servicing transactions from Fintech Companies.
<b>Fintech Name</b>	Select the Fintech Company name from the drop-down list. The system allows the selection of multiple companies. <b>Note:</b> This field is mandatory if <b>Fintech Allowed</b> 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' dropdown is set to 'SI11', which corresponds to the 'Host Product Description' 'SI One to One Payment'. Below these fields is a 'Get Product Details' button. A table-like section contains the following values: Product Start Date (October 1, 2007), Product End Date (March 30, 2030), Frequency (1), and Product Type (Payment). At the bottom left is an 'Audit' button, and at the bottom right are '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
<b>Business Product Code</b>	Displays the business product code defaulted from the <b>Business Product Code</b> entered in the Business Product Details data segment.
<b>Host Product</b>	Select the host product from the drop-down list.
<b>Host Product Description</b>	Displays the product description once the host product is selected in <b>Select Host Product</b> .
<b>Get Products Details</b>	Click <b>Get Product Details</b> , 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"> <li>– <b>Product Start Date</b></li> <li>– <b>Product End Date</b></li> <li>– <b>Frequency</b></li> <li>– <b>Product Type</b></li> <li>– <b>Minimum Sweep Amount</b></li> </ul>
<b>Product Start Date</b>	Displays the product start date defaulted from the host.
<b>Product End Date</b>	Displays the product end date defaulted from the host.
<b>Frequency</b>	Displays the frequency defaulted from the host.
<b>Product Type</b>	Displays the product type defaulted from the host.
<b>Minimum Sweep Amount</b>	Displays the minimum sweep amount defaulted from the host. <b>Note:</b> This field is displayed only if the <b>Product Sub Type</b> in the <b>Business Product Details</b> segment is selected as <b>Sweep Out from Account</b> or <b>Sweep In to Account</b> .

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

4. 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

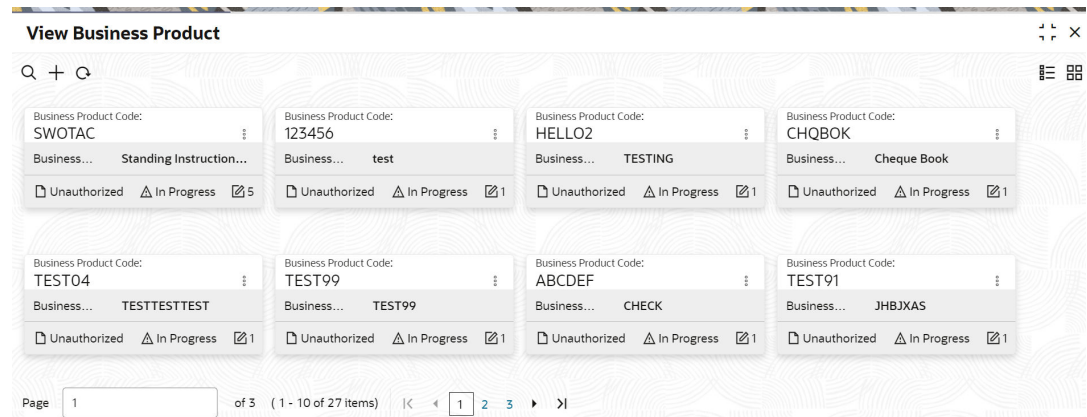
business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

### 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
<b>Business Product Code</b>	Displays the business product set for the service.
<b>Business Product Description</b>	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
<b>Lifecycle</b>	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.
<b>Process Code</b>	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.
<b>Business Product</b>	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
<b>Data Segment</b>	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"> <li>• Add 'n' number of data segments to each stage.</li> <li>• Set the data segment as mandatory or non-mandatory.</li> <li>• Set the data segment as editable or non-editable.</li> <li>• Control the sequence order of the data segments.</li> <li>• Select the stage.</li> </ul>
<b>Document</b>	The documents are required to be submitted by the customer for the servicing transactions.
<b>Checklist</b>	Checklists are distinct and a list of mandatory checkpoints for the servicing transactions to be configured by the bank.
<b>Advices</b>	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
<b>Business Process Code</b>	Specify an alphanumeric business process code. <b>Note:</b> The maximum length allowed is 16.
<b>Business Process Description</b>	Specify the description of the business process code. <b>Note:</b> The maximum length allowed is 60 alphanumeric characters.
<b>Lifecycle</b>	Search and select the lifecycle code.
<b>Lifecycle Description</b>	Displays the description of the lifecycle selected.
<b>Process Code</b>	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. <b>Note:</b> Once user select the process code, the elements and stages are displayed on the screen.
<b>Process Description</b>	Displays the description of the selected process code.
<b>Business Product Code</b>	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.

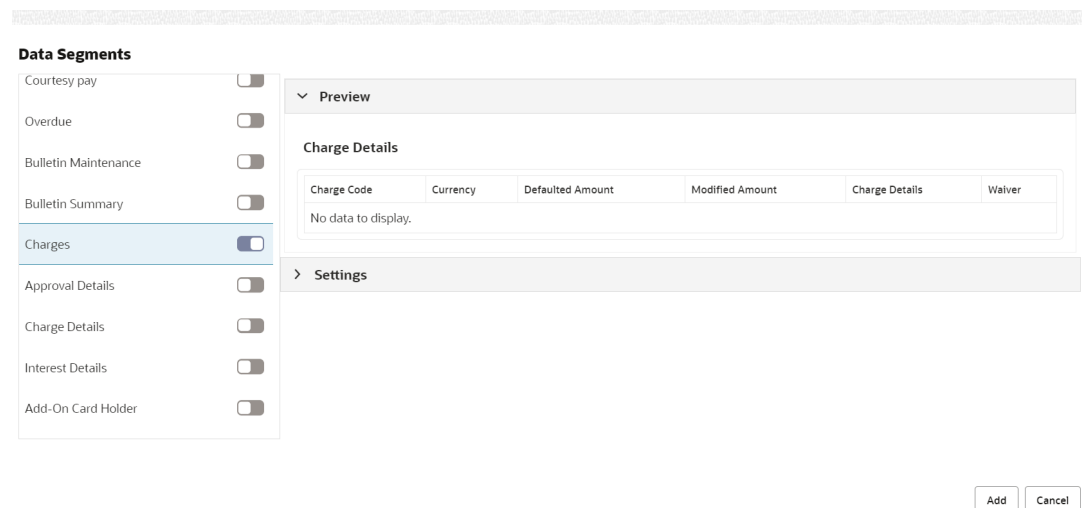
**Note**

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**



- 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
<b>Preview</b>	Click on this tab to view the data segment.
<b>Settings</b>	Specify the settings.
<b>Mandatory</b>	Select if the data segment is mandatory.
<b>Editable</b>	Select if the data segment is editable.
<b>Select Products</b>	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 includes two segments: '1 Deposits' and '2 External TD'. Both segments are marked as 'Mandatory' and 'Editable'. A 'Cancel' button and a 'Save' button are located at the bottom right of the screen.

### Note

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

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

The **Documents** segment is displayed.

**Figure 2-9 Create Business Process – Documents**

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

**Table 2-9 Documents - Field Description**

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

- 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**

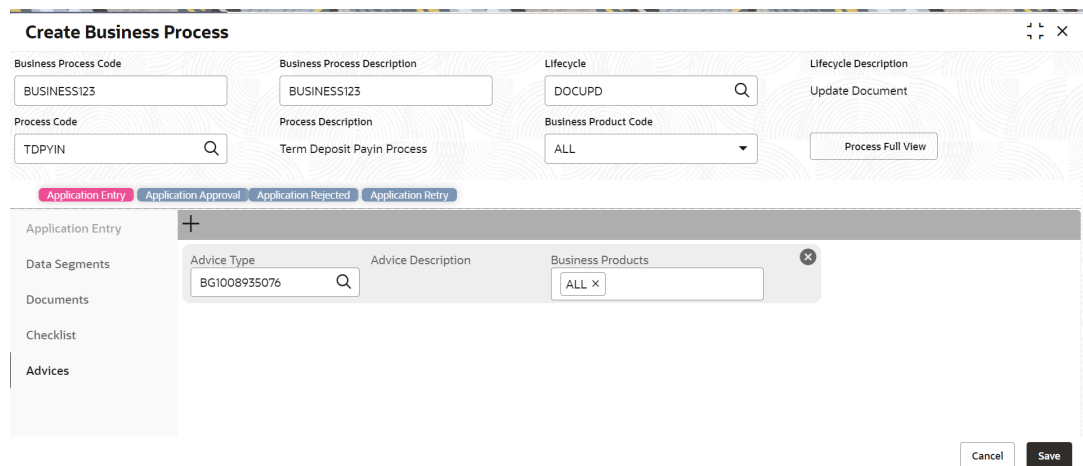
- On the **Checklist** segment, specify the fields. For more information on fields, refer to the field description table.

**Table 2-10 Checklist - Field Description**

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

- 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
<b>Advice Type</b>	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.
<b>Advice Description</b>	Displays the corresponding description of the advice.
<b>Business Products</b>	Select the required option to restrict the advices. The available options are: <ul style="list-style-type: none"> <li>• <b>Single Product</b></li> <li>• <b>List of Products</b></li> <li>• <b>All</b></li> </ul>

- 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

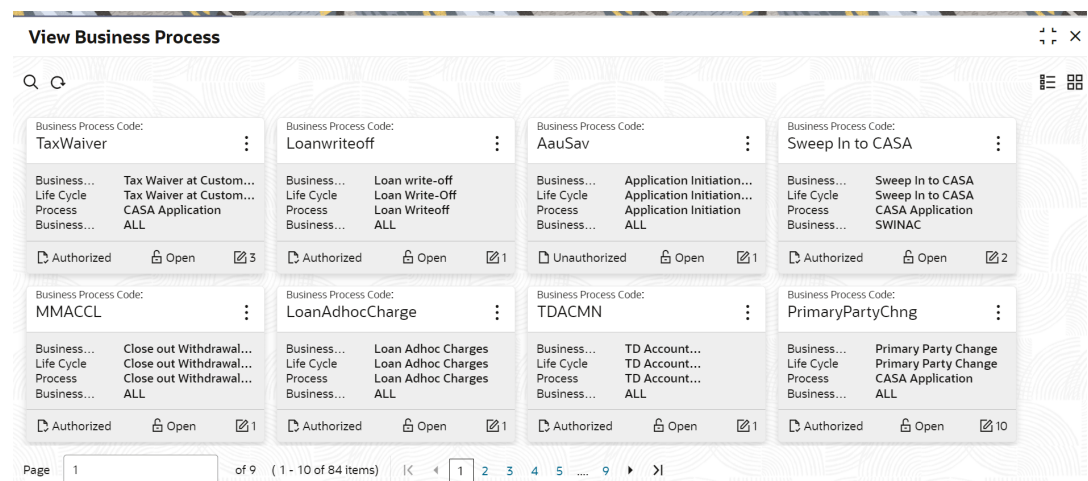
Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

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
<b>Business Process Code</b>	Displays the business process set for the service.
<b>Business Process Description</b>	Displays the description for the business process.

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

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

3. Click **Save**.

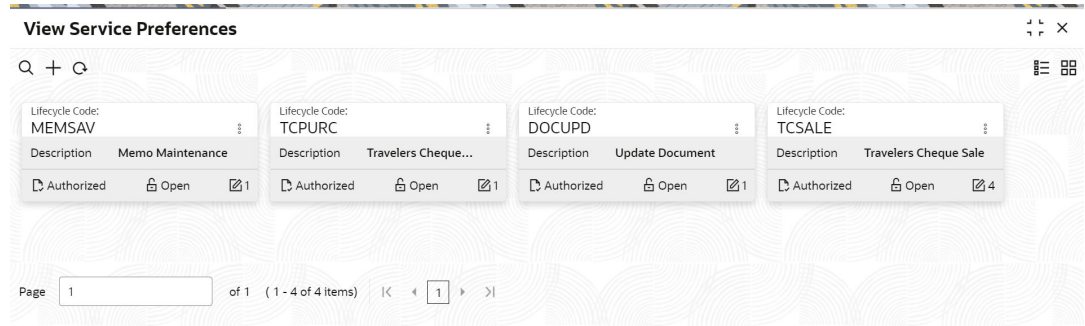
## 2.4.2 View Service Preferences

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
<b>Lifecycle Code</b>	Displays the lifecycle code set for the service.
<b>Description</b>	Displays the description for the lifecycle code.

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

## 2.5 Memo Maintenance

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

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

The **Memo Maintenance** screen is displayed.

**Figure 2-15 Memo Maintenance**

### Note

The fields marked as Required are Mandatory.

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

**Figure 2-16 Memo Maintenance Details**

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

**Note**

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

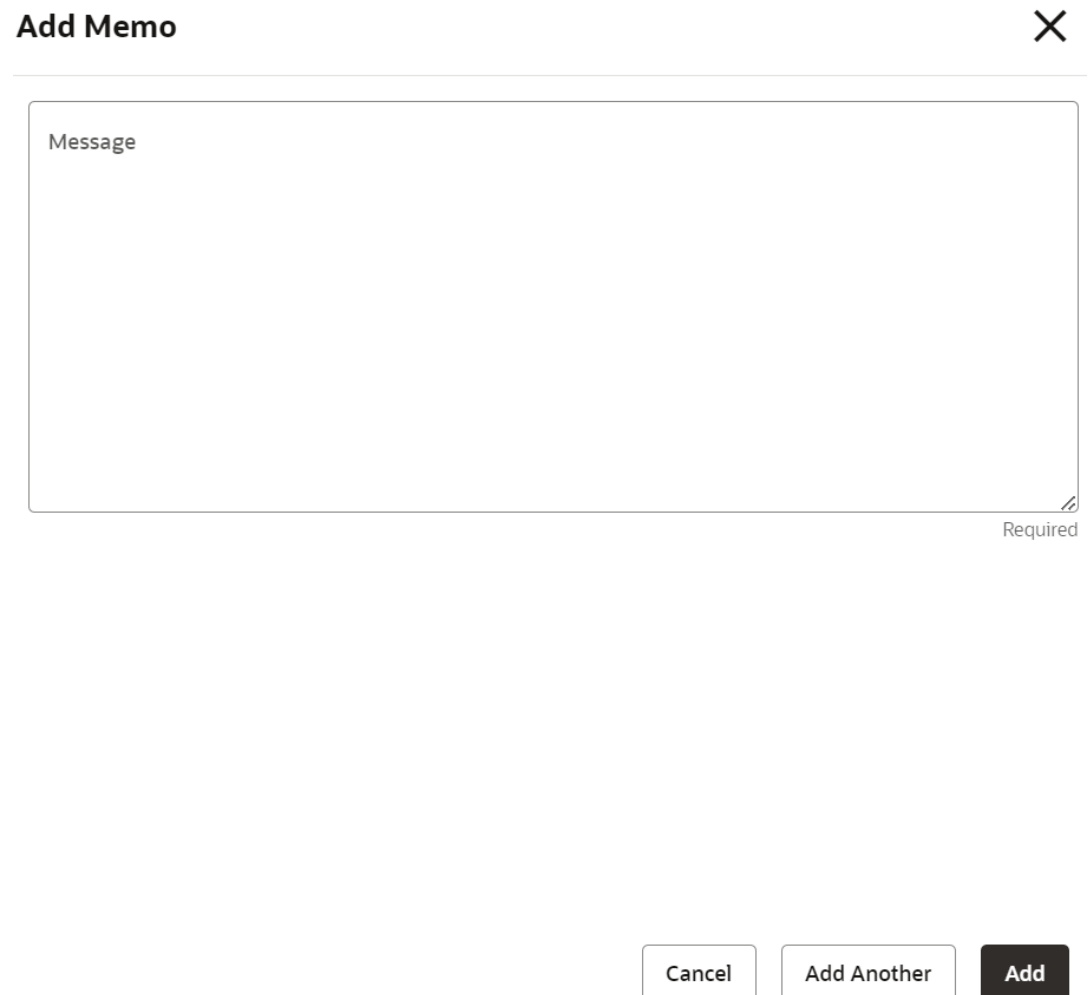
**Table 2-15 Memo Maintenance - Field Description**

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

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

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

Figure 2-17 Add Memo



The screenshot shows a modal dialog titled "Add Memo" with a close button (X) in the top right corner. The main content area is a large text box labeled "Message" with a "Required" indicator at the bottom right. Below the text box 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.

## 2.6 Branch Servicing Auto Auth Setup

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

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

### **Note**

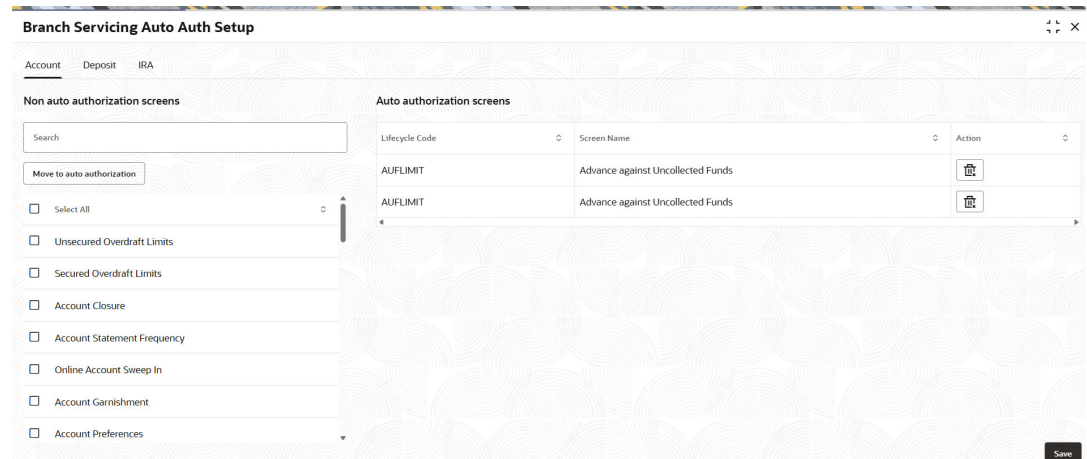
The fields marked as **Required** are mandatory.

**To set up auto-authorization:**

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

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

**Figure 2-18 Branch Servicing Auto Auth Setup**



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

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

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

Field	Description
<b>Non auto authorization screens</b>	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 <b>Search</b> field.
<b>Auto Authorized screens</b>	This section displays the screens to be auto-authorized.
<b>Lifecycle Code</b>	Displays the lifecycle code of the screen.
<b>Screen Name</b>	Displays the screen set for auto-authorization.
<b>Action</b>	Displays the <b>Delete</b> icon. User can click to deactivate the screen from auto-authorization. Post deletion, the screen is added back to the <b>Non auto authorization screens</b> section.

**Note**

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

4. Click **Save**.

The updates are saved successfully.

# 3

## Operations

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

- [Customer Information](#)  
Customer Information gives the details of Customer ID, Customer Name and KYC details. When an account number is selected on the screen, the Customer Information appears in a widget on the right side.
- [Overview of Deposit Services](#)  
The **Deposit Services** module facilitates doing various transactions on Certificate of Deposit accounts.
- [Certificate of Deposit View](#)  
You can use the screen under the **Certificate of Deposit View** menu to view a 360 view of a CD account.
- [CD Transactions](#)  
You can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD). This chapter deals with transactions of a certificate of deposit.
- [CD Maintenances](#)  
You can maintain the CD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD).
- [CD Inquiries](#)  
A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD). This chapter deals with inquiries of a certificate of deposit.
- [Statement](#)  
Under the **Statement** menu, you can perform the required actions related to statement of an account.
- [Access Restriction](#)
- [Death Claim for Certificate of Deposits](#)  
This topic describes the processing of death claim in CDs.
- [Unclaimed processing for Certificate of Deposits](#)  
This topic describes the processing of escheatment in CDs.
- [Certificate of Deposits Compounding](#)  
This topic describes the compounding details for CDs.
- [Annual Percentage Yield \(APY\) for Certificate of Deposits](#)  
This topic describes the processing of annual percentage yield in CDs.
- [Annual Percentage Yield Earned \(APYE\) for Certificate of Deposits](#)  
This topic describes the processing of annual percentage yield earned in CDs.
- [Interest Transaction History Inquiry for Certificate of Deposits](#)  
This topic describes the processing of interest transaction history inquiry for CDs.
- [Back-up Withholding Tax in Certificate of Deposits](#)  
This topic describes the processing of back-up withholding tax in Certificate of Deposits.

- [Grace Days for Certificate of Deposits](#)  
This topic describes the details of grace days for CDs.
- [FDIC Modernization in Oracle Banking Retail Accounts](#)  
This topic describes the processing of FDIC Modernization in Certificate of Deposits.
- [Prior Maturity Notices in Deposits](#)  
This topic describes the details of prior maturity notices in depositss.
- [OFAC Processing in Certificate of Deposits](#)  
This topic describes the processing of OFAC in CDs.
- [Escheatment based on Last Contact Date in Certificate of Deposits](#)  
This topic describes the escheatment based on last contact date in certificate of deposits.
- [Business Events in Oracle Banking Retail Deposits](#)  
This topic describes the processing of business events in online for Oracle Banking Retail Deposits.

## 3.1 Customer Information


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

**To view the customer information:**

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


**Figure 3-1 Customer Information**

**Customer Information**



Customer ID 000941891	Customer Name JOHN WICK
KYC Status Not Verified	

---

Signature

🔍

---

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

---

📱 5000000001

✉️ johnwick@gmail.com

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

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


**Table 3-1 Customer Information - Field Description**

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

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

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

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

- To launch the Customer 360 screen, click  .

## 3.2 Overview of Deposit Services

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

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

### 3.2.1 About Main Menu

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

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

Table 3-2 Menu Items

Menu Item	Description
<b>Transactions</b>	Teller or Supervisor can use to initiate certificate of deposit account opening.
<b>Maintenance</b>	Teller or Supervisor can use to perform the deposit services maintenance activities.
<b>Inquiries</b>	Teller or Supervisor can use to perform the deposit services inquiries.

## 3.3 Certificate of Deposit View

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

This topic contains the following subtopic:

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

### 3.3.1 Certificate of Deposit 360

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

#### Note

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

The various widgets are:

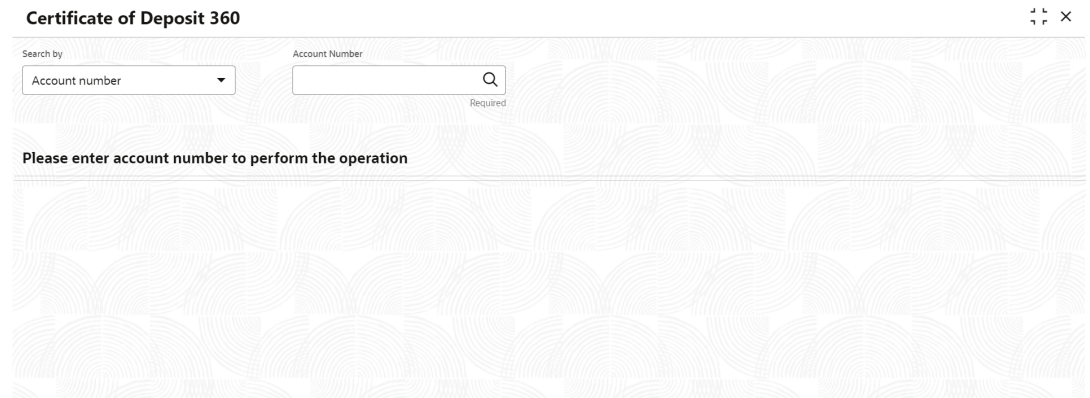
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Upcoming Transaction
- Amount Block Details
- Garnishment
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

**To view the certificate of deposit details:**

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

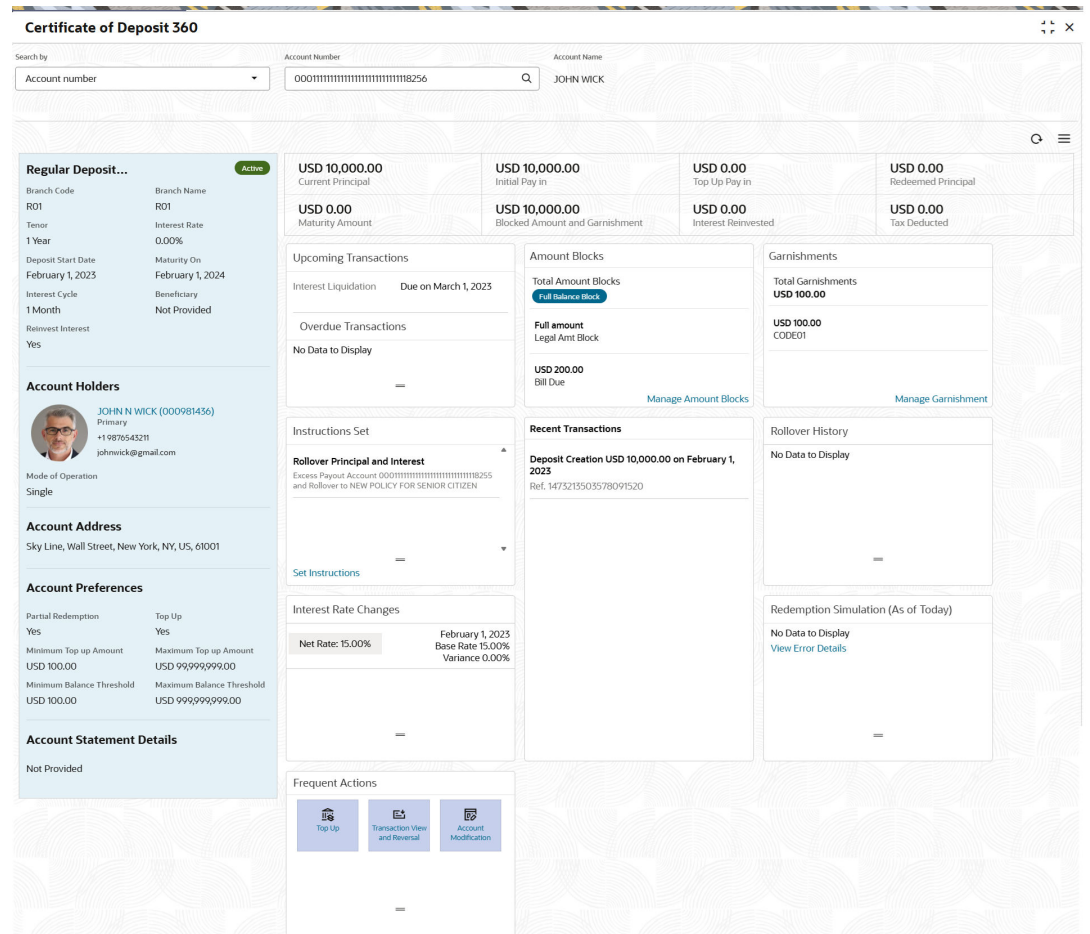
The **Certificate of Deposit 360** screen is displayed.

**Figure 3-2 Certificate of Deposit 360**



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 dashboard.

**Figure 3-3 Deposit Details for Certificate of Deposit**



4. User can see the account holder's CD details on the displayed dashboard. For more information on fields, refer to the field description table.

Table 3-3 Deposit 360 - Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>&lt;Product Name&gt;</b>	Displays the product name from the product master.
<b>&lt;Deposit Status&gt;</b>	<p>Displays the deposit status. The options for the status are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Branch Code</b>	Displays the deposit branch code.
<b>Branch Name</b>	Displays the deposit branch name.
<b>Tenor</b>	Displays tenor for the deposit.
<b>Interest Rate</b>	<p>Displays the term for the deposit and interest rate for the deposit.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If the main UDE is mapped at the Interest and Charges Product level, the interest rate will be displayed.</p> </div>
<b>Deposit Start Date</b>	Displays the value date of the deposit.
<b>Maturity On</b>	Displays the maturity date of the deposit.
<b>Interest Cycle</b>	Displays the cycle for interest calculation.
<b>Beneficiary</b>	Displays whether beneficiary is provided for the account.

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

Field	Description
<b>Reinvest Interest</b>	Displays if the interest from the CD is to be re-invested in the same deposit or paid out.
<b>Account Holders</b>	This widget displays the account holders detail.
<b>&lt;Name (Customer ID)&gt;</b>	Displays the name and customer ID of the account holder. This information is displayed as link. User can click this link, to view the Customer 360 view.
<b>&lt;Relationship&gt;</b>	Displays relationship of the account holder. The possible options are: <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Secondary</b></li> </ul>
<b>&lt;Mobile&gt; Number</b>	Displays the mobile number with ISD code of the customer.
<b>&lt;Email ID&gt;</b>	Displays the email ID of the customer.
<b>Mode of Operation</b>	Displays the mode of operation for the deposit.
<b>Account Address</b>	This widget displays the preferred or primary customer's address.
<b>Account Preferences</b>	This widget displays the preferences set for the account.
<b>Partial Redemption</b>	Displays whether partial redemption is allowed for the CD product.
<b>Top up</b>	Displays whether a top-up is allowed for the account.
<b>Minimum Top up Amount</b>	Displays the minimum required amount for a top-up transaction on the CD account.
<b>Maximum Top up Amount</b>	Displays the maximum amount allowed for a top-up transaction on the CD account.
<b>Minimum Balance Threshold</b>	Displays the minimum threshold balance to be retained in the CD account.
<b>Maximum Balance Threshold</b>	Displays the maximum threshold balance allowed for the CD account.
<b>Account Statement Details</b>	This widget displays the statement frequency for the selected account.
<b>Current Principal</b>	Displays the currently remaining principal balance in the deposit.
<b>Initial Pay in</b>	Displays the initial payin done to create the deposit.
<b>Topup Pay in</b>	Displays the subsequent top-ups done.
<b>Redeemed Principal</b>	Displays the principal redeemed in case any premature redemption have happened.
<b>Maturity Amount</b>	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
<b>Blocked Amount and Garnishment</b>	Displays the total block amount and garnishment amount on the deposit.
<b>Interest Paid out or Interest Reinvested</b>	Displays the amount and currency for the reinvested or paid out interest. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul>
<b>Tax Deducted</b>	Displays the tax deducted.
<b>Upcoming Transactions</b>	This widget displays the details of upcoming transactions.
<b>Overdue Transactions</b>	Displays the details of overdue transactions.

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

Field	Description
<b>Redemption Simulation (As of Today)</b>	This widget displays the redemption simulation of the day for the CD account. Click the <b>View Error Details</b> link to view the error message.
<b>Instructions Set</b>	<p>This widget displays the payout instructions set on the CD account. This includes maturity instruction, payout mode, related payout account number or ledger number. In the case of a rollover, the related rollover product name is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To create new set of instructions or modify existing details for the CD account, click the <b>Set Instructions</b> link.</p> </div>
<b>Recent Transactions</b>	This widget displays the details of the recent transactions performed on the account.
<b>Amount Blocks</b>	<p>This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date are displayed. Also, there is a full balance block on the amount if any, are displayed in this widget.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To manage the amount blocks, click the <b>Manage Amount Blocks</b> link.</p> </div>
<b>Garnishments</b>	<p>This widget displays the garnishment details of an account, along with Total Garnishments, Individual garnishment entries, and displaying the garnishment amount and corresponding reason. The expiry date for the garnishment is also displayed in this widget, The widget displays up to two garnishment details. If more than two garnishments exist, then a <b>View All</b> link is provided. On click of this link, a pop-up listing all garnishment details, including the garnishment amount and corresponding reasons are displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To manage the garnishment details for the account, click the <b>Manage Garnishment</b> link.</p> </div>
<b>Interest Rate Changes</b>	This widget displays the rate changes if any for the interest applied on the account.
<b>Net Rate</b>	Displays the net rate percentage of interest.
<b>&lt;Date&gt;</b>	Displays the date of interest rate change.
<b>Base Rate</b>	Displays the base rate percentage of interest.
<b>Variance</b>	Displays the variance percentage of interest.
<b>Rollover History</b>	This widget displays the rollover history of the account.
<b>&lt;Currency Amount&gt;</b>	Displays the currency and amount of rollover.
<b>&lt;Component&gt;</b>	Displays the rollover component.

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

Field	Description
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
<b>Frequent Actions</b>	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new page.</p> </div>

**Note**

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

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

## 3.4 CD Transactions

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

This topic contains the following subtopics:

- [Certificate of Deposit Account Opening](#)  
User can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.
- [Top Up](#)  
You can perform a CD top-up transaction using this screen.
- [Redemption](#)  
User can redeem a Certificate of Deposit using this screen. The redemption proceeds can be credited to Current and Savings Account, New Certificate of Deposit, Banker's Check, Demand Draft, or Ledger. The Certificate of Deposit can be redeemed in full or part.
- [Certificate of Deposit Initial Funding](#)  
This topic describes about the certificate of deposit initial funding.

## 3.4.1 Certificate of Deposit Account Opening

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

### Note

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

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

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

**Figure 3-4 Certificate of Deposit Account Opening**

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

In the **Certificate of Deposit Account Opening** screen, all available CD products and existing accounts are displayed.

### Note

The user can select different search criteria in the **Search by** drop-down on an account servicing screen to search for an account number. The search criteria options include **Account Number**, **Customer ID**, **Mobile Number**, **Tax Identification Number**, and **Email ID**. However, the default option in the drop-down is an Account Number. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.

**Figure 3-5 Certificate of Deposit Account Opening - Product Details**

The screenshot displays the 'Certificate of Deposit Account Opening' interface. At the top, there are search fields for 'Customer ID' (000932482) and 'Customer Name' (DAVID JHON). Below this, there are tabs for 'New Deposit' and 'Existing Deposit'. A search bar is present. The main area shows '155 Products available' with four product widgets. Each widget displays the product name, code, APY, currency, and interest cycle. The bottom of the screen has 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

Product Name	Product Code	APY	Currency	Interest Cycle
Standard Fixed Rate Deposit	SAGLD4	8.20%	USD	1 Month
FIXED STANDART CHILD RATE	YATH12	7.00%	USD	1 Month
Standard Certificate	MANR03	6.05%	USD	1 Month
FIXED STANDART CHILD RATE	YATH14	6.30%	USD	1 Month
Standard Certificate	MANR04	6.50%	USD	1 Month

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

**Table 3-4 Active Deposit Product – Field Description**

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

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

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

**Figure 3-6 Term Deposit Account Opening - View Product Details**

**HIGH YIELD RETURNS**
✕

---

**Basic Details**

Interest Cycle	Minimum Tenor
2 Months	
Maximum Tenor	Currency
	GBP

**Transaction Limit**

Type	Minimum	Maximum
No data to display.		

**Features**

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

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

**Table 3-5 View Details – Field Description**

Field	Description
<b>Basic Details</b>	This section displays the basic details of the account.
<b>APY</b>	Displays the APY percentage of the deposit.
<b>Interest Cycle</b>	Displays the deposit's interest cycle.
<b>Minimum Tenor</b>	Displays the minimum tenor for deposit.
<b>Maximum Tenor</b>	Displays the maximum tenor for deposit.
<b>Currency</b>	Displays the deposit amount currency.
<b>Transaction Limit</b>	This section displays the details of the transaction limit.
<b>Type</b>	Displays the type of transaction
<b>Minimum</b>	Displays the minimum deposit amount.
<b>Maximum</b>	Displays the maximum deposit amount.
<b>Features</b>	This section displays the features of the deposit account.
<b>Fund Later</b>	Displays whether fund later is allowed for the selected account.
<b>Allow Partial Redemption</b>	Displays whether partial redemption is allowed on the account or not.
<b>Allow Top Up</b>	Displays whether top up is allowed on the account or not.

**Table 3-5 (Cont.) View Details – Field Description**

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

6. Click **Existing Deposit** tab.

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

**Figure 3-7 Certificate of Deposit Account Opening - Existing Deposit**

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

**Table 3-6 Existing Deposit Account – Field Description**

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

**Table 3-6 (Cont.) Existing Deposit Account – Field Description**

Field	Description
<b>Account Number</b>	Displays the existing deposit account number of the customer.
<b>APY</b>	Displays the APY percentage.
<b>Principal</b>	Displays the amount available in an account.
<b>Interest Cycle</b>	Displays the interest payout cycle.
<b>Maturity Date</b>	Displays the maturity date.
<b>Maturity Amount</b>	Displays the maturity amount.

- In **Search** bar, the user can search the accounts with different status (**Active, Closed, Matured** and **All**).

If the user chooses **All**, the system displays the accounts of a customer with the statuses **Active, Closed, and Matured**.

- Click **View** icon in the existing product widget, to view additional details of the account.

The view screen is displayed with account details, payin details, payout details, beneficiary details and joint holder details if available.

**Figure 3-8 View Existing Account Details**

FIXEDRATE
✕

---

**Account Details**

Account Number	Rate of Interest	Account Status	Currency
0000012630	10.00%	Active	USD
Principal	Maturity Amount	Account Opening Date	Account Maturity Date
USD 5,070.00	USD 5,089.79	January 2, 2023	January 17, 2023
Part Redemption	Reinvest	Premature Redemption	Top Up
Yes	Yes	Yes	Yes
Tenor	Mode of Operation	Maturity Instructions	
15 Days	Single	No Instructions	

**Payin Details**

Account Number	Account Name	Payin Amount
134000067	Payin GL for Term Deposits	USD 5,070.00

**Payout Details**

No Instructions given for Principal and Interest

**Beneficiary Details**

Beneficiary Name	Relation Type	Date of Birth	Minor	Guardian
Ms. Jane	Mother	September 8, 1978	No	

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

They are as follows:

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

The two methods are explained in the below steps.

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

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

**Note**

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

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

**Note**

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

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

**Figure 3-9 Certificate of Deposit Account Opening - Deposit Details**

**Certificate of Deposit Account Opening**
Remarks ⌵ ⌶ ✕

Customer ID: 233127358

Customer Name: DAVID JHON

**Deposit Details**

**Regular Deposit Account**  
CDBRN1

[Negotiate Rate](#) [Switch Product](#)

Fund Later

Deposit Amount:

Maturity Type:

Years:  Months:  Days:

Interest Rate:

Reinvest Interest:

Maturity Instructions:

Mode of Operation:

Open Date:

Account Name:

**Payin Details**

You can add payin details here.

[Add Payin](#)

**Payout Details**

Principal and interest will be rolled over on maturity

**Beneficiary Details**

Payable on Death

Beneficiary Name	Relation Type	Date of Birth	Minor	Guardian	Action
You can add beneficiary details here.					

[Add Beneficiary](#)

[Audit](#)
[Cancel](#) [Save and Close](#) [Submit](#)

All amounts are in USD

Principal February 1, 2023	Maturity February 16, 2023
30000/-	30110.96/-

■ 30000.00-Principal  
■ 110.96-Net Interest

**Maturity Amount: 30110.96**  
 Interest Rate: 10.00%  
 APY: 10.47%  
 Tenor: 15 Days  
 Part Redemption: Yes  
 Premature Redemption: Yes  
 Topup: Yes

[Interest Details](#)

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

**Table 3-7 Certificate of Deposit Account Opening - Deposit Details – Field Description**

Field	Description
<b>&lt;Product Name&gt;</b>	Displays the name of the deposit product selected.
<b>&lt;Product Description&gt;</b>	Displays the description of the deposit product selected.
<b>Fund Later</b>	Switch the <b>Toggle On</b> to fund the amount later. Switch the <b>Toggle Off</b> to fund the amount now.
<b>Deposit Amount</b>	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.

**Table 3-7 (Cont.) Certificate of Deposit Account Opening - Deposit Details – Field Description**

Field	Description
<b>Maturity Type</b>	<p>Select the option for CD maturity from the drop-down. The options are:</p> <ul style="list-style-type: none"> <li><b>Tenure:</b> If you select this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent. The tenor maintained at product will be defaulted and the user is allowed to modify it.</li> <li><b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
<b>Interest Rate</b>	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
<b>Tenor</b>	Specify the tenor for the interest. User can mention the tenor in <b>Years, Months, and Days</b> .
<b>Interest Cycle</b>	<p>Specify the cycle for charging the interest. User can specify the tenor in <b>Years, Months, and Days</b>. By default, the interest cycle is set based on the product. If required, users can modify it. The interest cycle can be set to <b>Years, Months, Days</b> or combination of year, month and days.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field can only be modified if the <b>Account Level Liquidation Preferences</b> option is enabled at the Interest and Charge product level.</p> </div>
<b>Reinvest Interest</b>	<p>Select the option from drop-down for reinvest interest.</p> <ul style="list-style-type: none"> <li>Select <b>Yes</b> to reinvest the interest in CD. This is the default value.</li> <li>Select <b>No</b> to be paid out the interest.</li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If Reinvest Interest is <b>No</b>, then the interest paid out account details need to be provided while capturing the payout details.</p> </div>

**Table 3-7 (Cont.) Certificate of Deposit Account Opening - Deposit Details – Field Description**

Field	Description
<b>Maturity Instructions</b>	<p>The product displays its default maturity instructions, which the user can modify. The following maturity instructions are supported.</p> <ul style="list-style-type: none"> <li>• <b>Reinvest Interest</b> is selected as <b>Yes</b>: <ul style="list-style-type: none"> <li>– Redeem Principal and Interest</li> <li>– Rollover Principal and Redeem Interest</li> <li>– Special Rollover</li> </ul> </li> <li>• <b>Reinvest Interest</b> is selected as <b>No</b>: <ul style="list-style-type: none"> <li>– Redeem Principal</li> <li>– Rollover Principal</li> <li>– Special Rollover</li> </ul> </li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If auto-rollover is disabled for the product, it displays only <b>Redeem Principal and Interest</b> or <b>Redeem Principal</b>.</p> </div>
<b>Mode of Operation</b>	<p>Select the mode of operation from the drop-down. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Jointly</b></li> <li>• <b>Either Anyone or Survivor</b></li> <li>• <b>Former or Survivor</b></li> <li>• <b>Mandate Holder</b></li> </ul> <p>If the <b>Mode of Operation</b> is single, the <b>Joint Holder Details</b> will not be displayed.</p>
<b>Opening Date</b>	This date is defaulted as the current branch date and user is allowed to modify it.
<b>Account Name</b>	The Customer name is defaulted as the account name and the user is allowed to modify the name.

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

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

The **Negotiate Interest Rate** is displayed.

**Figure 3-10 Negotiate Interest Rate**

**Negotiate Interest Rate**

Effective Date	User Defined Elements			
February 1, 2023	Element	Value	Variance	Action
	TAXRATE	10	0	
	TDPNL	10	0	
	TERMRATE	10	0	

Cancel OK

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

**Table 3-8 Negotiate Rate – Field Description**

Field	Description
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>User Defined Elements</b>	This section displays the user defined element details.
<b>Element</b>	Displays the user defined elements that are already linked to the Interest product.
<b>Value</b>	Displays the user defined value.
<b>Variance</b>	Displays the variance for the user defined value and the user is allowed to modify the value.
<b>Action</b>	Click the <b>Edit</b> icon, to edit only the variance in user defined elements.

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

**Figure 3-11 Interest Details**

**Interest Details** ✕

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

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

1

**Table 3-9 Interest Details - Field Description**

Field	Description
<b>Date</b>	Displays the date of the interest cycle.
<b>Gross Interest</b>	Displays the gross interest amount.
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>The amount will display both the <b>Reinvest Yes</b> and <b>Reinvest Nos</b> cases.</p> </div>	
<b>Tax</b>	Displays the tax interest amount.
<b>Net Interest</b>	Displays the total net interest.
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>Net Interest will be calculated as, Gross Interest - Tax.</p> </div>	
<b>Principal</b>	Displays the interest principal amount.

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

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

**Note**

The system will default the payin account to pay the deposit amount if the customer has an active Current and Saving Account with sufficient balance, the accounts where deposit currency and account currency are same, and the single-match account is found.

If the user wants to modify the defaulted payin details, click **Change Default Payin**. Then the system will delete the defaulted payin details and open the **Add Payin Details** screen.

Figure 3-12 Add Payin Details\_Account

### Add Payin Details

✕

---

**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Select Account Number**

Account Number  
0000001092

Account Name  
Priya

Account Balance  
USD 0.00

Others

**Search Account Details**

Account Number

Account Name

PHIL FRANZ

**Payment Details**

Payin Amount

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

Table 3-10 Add Payin Details as Account

Field	Description
<b>Select Payin Mode</b>	The <b>Account</b> mode is selected with the default.
<b>Select Account Number</b>	The own accounts are displayed as widgets with the <b>Account Number</b> , <b>Account Name</b> , and <b>Account Balance</b> . You can select the account for CD payin. You can select <b>Others</b> from the widget to select any other accounts in the same bank for CD payin.

**Table 3-10 (Cont.) Add Payin Details as Account**

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

**Figure 3-13 Add Payin Details\_Instrument**

**Add Payin Details**
✕

---

**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Check Details**

Clearing Type

Check Date

Check Number

Drawer Account Number

Drawer Name

Routing Number

Value Date

**Payment Details**

Exchange Rate

Transaction Amount

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

**Table 3-11 Add Payin Details as Instrument – Field Description**

Field	Description
Select Payin Mode	Select the <b>Instrument</b> option to perform the settlement.
Check Details	This section displays the check details for performing the payin.
Clearing Type	Select the appropriate clearing type from the list.
Check Date	Select or specify the date present on the check.
Check Number	Specify the check number used for settlement.
Drawer Account Number	Specify the drawer's account number for performing the payment.
Drawer Name	Specify the drawer name.
Routing Number	Select the routing number from the list.
Value Date	Select or specify the value date.
Payment Details	This section displays the payment details for the account.
Exchange Rate	Displays the exchange rate applicable for the account.
Transaction Amount	Displays the transaction amount of the account.

**Figure 3-14 Add Payin Details\_Ledger**

## Add Payin Details

✕

---

**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Ledger Details**

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

**Payment Details**

Payin Amount

USD 30,000.00

Cancel
Add More
Add

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

**Table 3-12 Add Payin Details as Ledger**

Field	Description
<b>Select Payin Mode</b>	Select the <b>Ledger</b> option to perform the settlement.
<b>Ledger Code</b>	Displays the ledger code used for the transaction.
<b>Ledger Description</b>	Displays the ledger description used for the transaction.
<b>Payin Amount</b>	Displays the amount and also you can modify the amount.

- Click **Cancel**, to close the **Add Payin Details** screen without adding the payin details.
  - Click **Add More**, the system add the payin details in the main screen and refreshes the **Add Payin Details** screen with default values, and the payin amount is updated for the remaining payin amount. The **Add more** option is not supported for payin by instrument.
  - Click **Add** to add the payin details in the main screen.
17. Click on **Add Payout**, in the Payout Details section on the **Certificate of Deposit Account Opening** screen.

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

**Note**

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

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

### Add Payout Details

✕

---

Maturity Instructions  
Redeem Principal & Interest

Maturity Payout Mode

Account
  Instrument
  External Account

Select Account Number

**0000001092**

Account Name  
Priya

Currency  
USD

Others

Account Number

Account Name

🔍

Required

Cancel Add

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

**Table 3-13 Add Payout Details with Reinvest Interest is Yes - Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instructions for the deposit which is defaulted from the product. The options are: <ul style="list-style-type: none"> <li>• <b>Redeem Principal &amp; Interest</b></li> <li>• <b>Rollover Principal &amp; Interest</b></li> <li>• <b>Rollover Principal &amp; Redeem Interest</b></li> <li>• <b>Special Amount Renewal</b></li> </ul>

**Table 3-13 (Cont.) Add Payout Details with Reinvest Interest is Yes - Field Description**

Field	Description
<b>Maturity Payout Mode</b>	<p>Select the maturity payout mode. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The user should select the <b>Account</b> mode from this field to settle the excess threshold amount during the rollover for <b>Maturity Instructions</b> set as <b>Rollover Principal &amp; Interest</b>.</p> </div>
<b>Select Account Number</b>	<p>Select the type of account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Maturity Payout Mode</b> field.</p> </div>
<b>Account Number</b>	<p>Select the Current and Savings Account account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p> </div>
<b>Account Name</b>	<p>Displays the account name upon account number selected.</p>
<b>Rollover Amount</b>	<p>Specify the rollover amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if you select <b>Special Amount Rollover</b> option from the <b>Maturity Instructions</b> field.</p> </div>

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

### Add Payout Details

✕

---

Principal Payout Instructions  
Redeem Principal

Principal Payout Mode

Account
  Instrument
  External Account

Select Account Number

0000001092

Account Name  
Priya

Currency  
USD

Others

Account Number
Account Name

🔍

Required

Interest Payout Instructions  
Interest Payout on Liquidation

Interest Payout Mode

Account

Select Account Number

0000001092

Account Name  
Priya

Currency  
USD

Others

Account Number
Account Name

🔍

Required

Cancel
Add

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

Table 3-14 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
<b>Principal Payout Instruction</b>	Select the principal payout instructions for the deposit. The options are: <ul style="list-style-type: none"> <li>• <b>Redeem Principal</b></li> <li>• <b>Renew Principal</b></li> <li>• <b>Special Amount Renewal</b></li> </ul>
<b>Principal Payout Mode</b>	Select the principal payout mode for the deposit. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The user should select the <b>Account</b> mode from this field to settle the excess threshold amount during the rollover for <b>Maturity Instructions</b> set as <b>Rollover Principal</b>.</p> </div>
<b>Select Account Number</b>	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Maturity Payout Mode</b> field.</p> </div>
<b>Account Number</b>	Select the Current and Savings Account account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p> </div>
<b>Account Name</b>	Displays the account name upon account number selected.
<b>Interest Payout Mode</b>	Select the maturity payout mode.
<b>Select Account Number</b>	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Interest Payout Mode</b> field.</p> </div>

**Table 3-14 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description**

Field	Description
<b>Account Number</b>	Select the Current and Savings Account account number.  <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p> </div>
<b>Account Name</b>	Displays the account name upon account number selected.
<b>Rollover Amount</b>	Specify the rollover amount.  <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if you select <b>Special Amount Rollover</b> option from the <b>Maturity Instructions</b> field.</p> </div>

**Figure 3-17 Add Payout Details - Instrument**

**Add Payout Details** ✕

---

Maturity Instructions  
Redeem Principal & Interest

Maturity Payout Mode  
 Account    Instrument    External Account

**Instrument Type**  
 Banker's Check    Demand Draft

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code:       Payable Branch Code:

**Address details**

Payee Name:       Address Line 1:

Address Line 2:       Address Line 3:

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

**Table 3-15 Add Payout Details - Instrument**

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

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

**Figure 3-18 Instrument - External**

**Add Payout Details** ✕

---

redeem Principal & interest

**Principal and Interest Payout Instruction**

Select Payout Mode

Account  
  Instrument  
  External Account

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code: 0010      Payable Branch Code: R01

**Address details**

Type

Customer Address  
  Alternative Address  
  Financial Institutions

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

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

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

**Table 3-16 Add Payout Details - Instrument - External**

Field	Description
<b>Select Payout Mode</b>	Select Instrument as payout mode. The other options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>External Account</b></li> </ul>
<b>Issuing Branch Code</b>	Displays the code of issuing branch.
<b>Issuing Branch Name</b>	Displays the name of the issuing branch.
<b>Payable Bank Code</b>	Specify the code of the payable bank.
<b>Payable Branch Code</b>	Specify the code of the payable branch.
<b>Address details</b>	This section displays the address details.
<b>Type</b>	Select the address type. The options are: <ul style="list-style-type: none"> <li>• <b>Customer Address</b></li> <li>• <b>Alternative Address</b></li> <li>• <b>Financial Address</b></li> </ul>
<b>Payee Name</b>	Displays the name of the payee. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li> <li>• This field is enabled if the <b>Alternative Address</b> option is selected from the <b>Type</b> field.</li> </ul> </div>
<b>Address Line 1</b>	Displays the address line 1. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li> <li>• This field is enabled if the <b>Alternative Address</b> or <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</li> </ul> </div>
<b>Address Line 2</b>	Displays the address line 2. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li> <li>• This field is enabled if the <b>Alternative Address</b> or <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</li> </ul> </div>

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

Field	Description
Address Line 3	<p>Displays the address line 3.</p> <div><p><b>Note</b></p><ul style="list-style-type: none"><li>This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li><li>This field is enabled if the <b>Alternative Address</b> or <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</li></ul></div>
Financial Institution Name	<p>Specify the name of the financial institution.</p> <div><p><b>Note</b></p><p>This field is displayed if the <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</p></div>



**Figure 3-20 Add Payout Details**

**Add Payout Details**
✕

---

Maturity Instructions  
Rollover Principal & Interest

**Rollover Payout Instruction**

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

Select Product

ROLLOV - Rollover Product

---

Excess Amount Settlement Account

Account Number  
0001111111111111111111116700  
Account Name  
**Michael Goodman**  
Currency  
USD

Account Number  
R01111111111111111111111175080  
Account Name  
**Michael Goodman**  
Currency  
USD

Account Number  
0001111111111111111111117374  
Account Name  
**Michael Goodman**  
Currency  
USD

Account Number  
0001111111111111111111117381  
Account Name  
**Michael Goodman**  
Currency  
USD

Others

Cancel Save

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

**Table 3-18 Add Payout Details - Field Description**

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

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

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

- c. Click **Add**.  
The added payout details are added successfully and displayed in the **Payout Details** section.
  - Click **Cancel**, to close the **Add Payout Details** screen without adding the payin details.
  - Click **Add More**, the system add the payout details in the main screen and refreshes the **Add Payout Details** screen with default values, and the payout amount is updated for the remaining payout amount.
  - Click **Add** to add the payout details in the main screen.
18. Click on **Add Beneficiary**, in the Beneficiary Details section on the **Certificate of Deposit Account Opening** screen.  
The **Add Beneficiary Details** screen is displayed.  
For more information about **Add Beneficiary Details**, refer to the [Add Beneficiary](#) section in the Beneficiary Details Update.
  19. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Certificate of Deposit Account Opening** screen.  
The **Add Joint Holder Details** screen is displayed.  
For more information about **Add Joint Holder Details**, refer to the [Maintain Joint Holder Details](#) section in the Joint Holder Maintenance.
  20. After adding the **Add Payin**, **Add Payout**, and **Add Beneficiary** details, the **Certificate of Deposit Account Opening** screen displays the added information.



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

**Figure 3-22 Certificate of Deposit Top Up**

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

**Figure 3-23 Certificate of Deposit Top Up Details**

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

Table 3-19 Certificate of Deposit Top Up – Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Status</b>	<p>Displays the CD status. The possible options are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.
<b>Maturity Details</b>	Displays the proceeds due to the customer on maturity and the maturity date.
<b>Reinvested Interest</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If the interest is of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>If the interest is of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the actual tax deducted on reinvested or paid out interest till date.
<b>Amount</b>	Specify the amount which the customer wants to add to the principal of the CD.
<b>Value Date</b>	Specify the date from which the top-up is to take effect.

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

**Note**

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

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

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

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

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

The **Interest Details** screen is displayed.

**Figure 3-24 Interest Details**

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

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

**Table 3-21 Interest Details - Field Description**

Field	Description
<b>Date</b>	Displays the date of the interest cycle.

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

Field	Description
<b>Gross Interest</b>	Displays the gross interest amount.
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>The amount will display both the <b>Reinvest Yes</b> and <b>Reinvest Nos</b> cases.</p> </div>	
<b>Tax</b>	Displays the tax interest amount.
<b>Net Interest</b>	Displays the total net interest.
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>Net Interest will be calculated as, Gross Interest - Tax.</p> </div>	
<b>Principal</b>	Displays the interest principal amount.

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

Figure 3-25 Add Settlement Details - Account

### Add Settlement Details

✕

---

**Select Payin Mode**

Account
  Instrument
  Ledger

**Select Account Number**

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

**Payment Details**

Payin Amount Exchange Rate  
 1.65

Transaction Amount  
 USD 16.50


Cancel Add More Add

**Note**

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

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

**Table 3-22 Add Settlement Details - Account**

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

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



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

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

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

**Figure 3-27 Add Settlement Details - Ledger**

### Add Settlement Details ✕

---

**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Ledger Details**

Ledger Code 134000067	Ledger Description Payin GL for Term Deposits
--------------------------	--

**Payment Details**

Payin Amount

GBP 10.00

Cancel
Add More
Add

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

**Table 3-24 Add Settlement Details - Ledger**

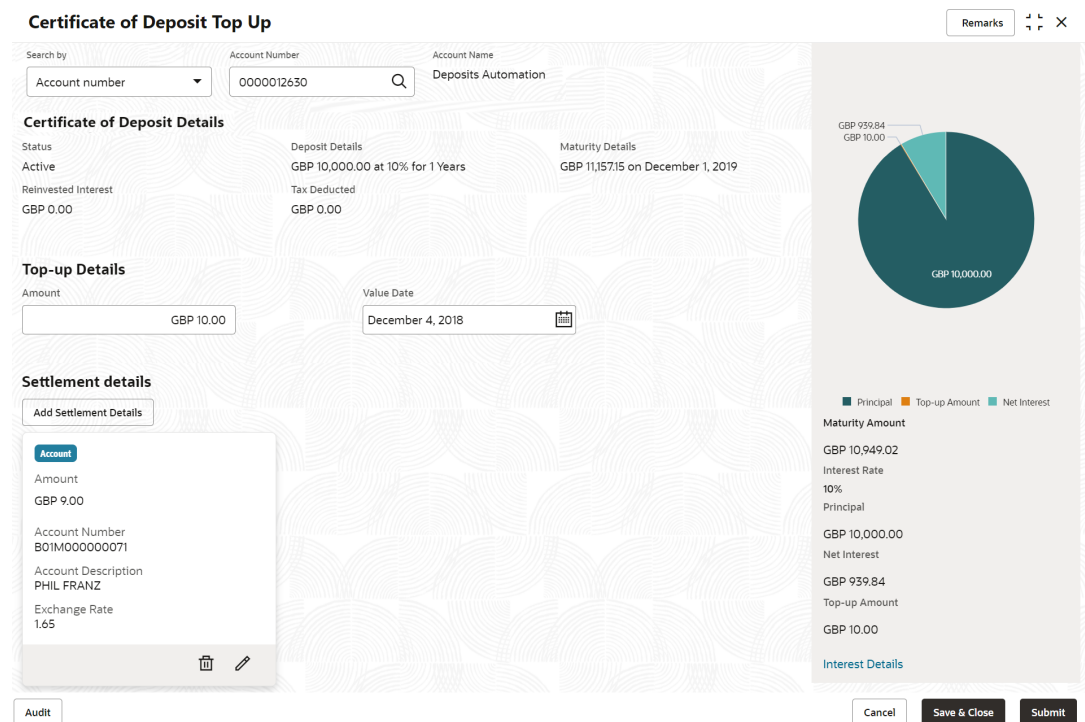
Field	Description
<b>Select Payin Mode</b>	Select the payin mode as <b>Ledger</b> .

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

Field	Description
<b>Ledger Details</b>	This section displays the ledger details.
<b>Ledger Code</b>	Displays the ledger code used for the transaction.
<b>Ledger Description</b>	Displays the ledger description used for the transaction.
<b>Payin Amount</b>	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.

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

**Figure 3-28 Settlement Details**



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

Table 3-25 Certificate of Deposit Top Up - Settlement Details

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

11. Click **Submit**.

The screen is successfully submitted for authorization.

### 3.4.3 Redemption

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

**Note**

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

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

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

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

**Figure 3-29 Certificate of Deposit Redemption**

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 **Certificate of Deposit Redemption** screen.

**Figure 3-30 Certificate of Deposit Redemption Details**

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

Table 3-26 Certificate of Deposit Redemption – Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul> </div>
<b>Status</b>	<p>Displays the CD status. The possible options are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	<p>Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.</p>
<b>Maturity Details</b>	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>

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

Field	Description
<b>Reinvested Interest</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• If the interest is of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest is of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the actual tax deducted on reinvested or paid out interest till date.
<b>Redemption Details</b>	This section displays the redemption details maintained for the account.
<b>Redemption Type</b>	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Partial Redemption</b></li> <li>• <b>Full Redemption</b></li> </ul> <p>The default value is <b>Full Redemption</b>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>User can change the type to <b>Partial Redemption</b> and enter the amount in <b>Redemption Amount</b> field. The redemption amount should not be greater than CD account balance.</p> </div>
<b>Redemption Amount</b>	<p>Displays the full redemption amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled, if user selects the <b>Partial Redemption</b> option from the <b>Redemption Type</b> field.</p> </div>
<b>Penalty</b>	<p>Displays the penalty that will be charged for premature redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is not enabled, if user selects the <b>Partial Redemption</b> option from the <b>Redemption Type</b> field.</p> </div>

**Table 3-26 (Cont.) Certificate of Deposit Redemption – Field Description**

Field	Description
<b>Interest Handling</b>	<p>Select the interest handling option during redemption. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Payout Accrued Interest:</b> Select this option to liquidate the accrued interest as of today. This is applicable for both full and partial redemption.</li> <li>• <b>Continue Accrued Interest:</b> Select this option to continue accruing interest, which will be liquidated during the normal interest liquidation cycle. This option is applicable only for partial redemption.</li> <li>• <b>Forfeit Accrued Interest:</b> Select this option if the accrued interest is not to be paid to the customer. This option is applicable only for full redemption.</li> </ul>
<b>Amount Type</b>	<p>Select the redemption amount type. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Gross:</b> If user selects this option, then the customer receives the amount after standard deductions, such as penalties, are applied to the given gross amount.</li> <li>• <b>Net:</b> If the user this option, then the customer receives the exact redemption amount specified, and any standard deductions will be applied to the remaining principal.</li> </ul> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>These options are enabled only for partial redemption.</p> </div>
<b>Waive Penalty</b>	<p>Switch to toggle <b>ON</b> to waive the penalty amount charged on the account.</p> <p>Switch to toggle <b>OFF</b> to include the penalty amount charged on the account.</p>
<b>Penalty Waiver Reason</b>	<p>Select the reason for penalty waiver from the list.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Waive Penalty</b> toggle in <b>ON</b>.</p> </div>
<b>Remarks</b>	You can specify the reason for CD redemption.

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

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

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

Field	Description
<b>Redemption Payment Details</b>	This displays the details of the redemption payment to the customer.
<b>Amount</b>	This displays the final amount that will be paid out to the customer if the CD is redeemed today.

**Table 3-27 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description**

Field	Description
<b>Principal</b>	Displays the total principal of the CD.
<b>Interest Rate</b>	Displays the Interest rate applicable for the CD.
<b>Interest</b>	Displays the Net interest on the principal (Interest – Tax).
<b>Penalty</b>	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
<b>Tax</b>	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.
<b>Deposit After Redemption</b>	This displays the deposit amount in detail after redemption.
<b>Amount</b>	Displays the maturity amount of the remaining certificate of deposit.
<b>Principal</b>	Displays the principal remaining after redemption.
<b>Interest Rate</b>	Displays the interest rate applicable for the remaining principal.
<b>Interest</b>	Displays the interest due to the customer on maturity.
<b>Tax</b>	Displays the tax that will be deducted on maturity.

**Note**

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

- On **Certificate of Deposit Redemption** screen, click **Add Settlement Details** button. The **Add Settlement Details** screen is displayed with the default payout mode as **Account**.

**Figure 3-31 Add Settlement Details - Account**

### Add Settlement Details ✕

---

Select Payout Mode ^

Account
  External Account
  Ledger

Select Account Number

**B0101174123**

Account Name  
CASACUST01

Currency  
GBP

**Others**

**Payment Details**

Redemption Amount Exchange Rate

GBP 5,040.00

Transaction Amount

Cancel
Add More
Add

**Note**

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

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

**Table 3-28 Add Settlement Details - Account**

Field	Description
Select Payout Mode	The <b>Account</b> mode is selected with the default.

Table 3-28 (Cont.) Add Settlement Details - Account

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

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



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

**Figure 3-33 Add Settlement Details - Ledger**

### Add Settlement Details ✕

---

**Select Payout Mode**

Account   
  External Account   
  Ledger

**Ledger Details**

<p>Ledger Code</p> <input style="width: 90%;" type="text" value="134000067"/> <span style="float: right;">🔍</span>	<p>Ledger Description</p> <p>Asset GL</p>
--	---

**Payment Details**

Redemption Amount

Cancel
Add More
Add

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

**Table 3-30 Add Settlement Details - Ledger**

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

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

10. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payout amount is updated for the remaining settlement amount.
11. Click **Add** button to add the settlement details in **Certificate of Deposit Redemption** screen.

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

**Figure 3-34 Certificate of Deposit Redemption - Settlement Details**

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

**Table 3-31 Certificate of Deposit Redemption - Settlement Details**

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

12. Click **Submit**.

The screen is successfully submitted for authorization.

### 3.4.4 Certificate of Deposit Initial Funding

This topic describes about the certificate of deposit initial funding.

**To open certificate of deposit initial funding:**

**Note**

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

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

The **Certificate of Deposit Initial Funding** screen is displayed.

**Figure 3-35 Certificate of Deposit Initial Funding**

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

The details for the deposit details, initial funding details and settlement details are displayed.

**Figure 3-36 Certificate of Deposit Initial Funding**

Section	Field	Value
Deposit Details	Status	Active
	Open Date	February 1, 2023
Initial Funding Details	Amount	USD 333.00
	Value Date	February 1, 2023
Settlement Details	Message	There is no settlement details available

Category	Value
Maturity Amount	335.43
Tax Deducted	0.15
Interest Rate	0.00%
APY	12.62%
Tenor	1 Month
Partial Redemption	No
Top Up	No

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

**Table 3-32 Certificate of Deposit Initial Funding**

Field	Description
<b>Search by</b>	<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><b>Note:</b></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>
<b>Status</b>	<p>Displays the status. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Matured</b></li> <li>• <b>Closed</b></li> </ul>
<b>Open Date</b>	Displays the account open date.
<b>Maturity Date</b>	Displays the proceeds due to the customer on maturity and the maturity date.
<b>Amount</b>	Specify the amount which the customer wants to add.
<b>Value Date</b>	Specify the date from which the top-up is to take effect.

5. Click **Interest Details** link in the simulation widget to view the interest details.

The **Interest Details** screen is displayed.

**Figure 3-37 Interest Details**

Interest Details <span style="float: right;">✕</span>				
Date	Gross Interest	Tax	Net Interest	Principal
February 28, 2023	USD 2.56	USD 0.13	USD 2.43	USD 335.43

**Table 3-33 Interest Details - Field Description**

Field	Description
<b>Date</b>	Displays the date of the interest cycle.
<b>Gross Interest</b>	Displays the gross interest amount.
<b>Tax</b>	Displays the tax amount.
<b>Net Interest</b>	Displays the net interest amount.
<b>Principal</b>	Displays the interest principal amount.

- Click on **Add Settlement Details**, in the Settlement Details section on the **Certificate of Deposit Initial Funding** screen.

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

**Note**

Funding options will include Account and General Ledger, with Account selected by default. The pay-in feature will align with the existing CD Top-Up functionality.

**Figure 3-38 Add Settlement Details\_Account**

**Add Settlement Details** [X]

**Select Payin Mode**

Account    Instrument    Ledger

**Select Account Number**

Others

**Search Account Details**

Account Number  [Q] Required      Account Name


**Payment Details**

Payin Amount

Cancel   Add More   **Add**

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

**Table 3-34 Add Settlement Details as Account**

Field	Description
<b>Select Payin Mode</b>	Select the <b>Account</b> option to perform the settlement.
<b>Select Account Number</b>	The own accounts are displayed as widgets with the <b>Account Number, Account Name, and Account Balance</b> . You can select the account for payin. You can select <b>Others</b> from the widget to select any other accounts in the same bank for payin.
<b>Search Account Details</b>	This will display, if you select <b>Others</b> from the widgets.  click the  icon to select from the list or specify the account number in the <b>Account Number</b> field and the Account Name is displayed adjacent to the account number.
<b>Payin Amount</b>	Displays the amount and also you can modify the amount.

**Figure 3-39 Add Settlement Details\_Instrument**

**Add Settlement Details**
✕

**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Check Details**

<p>Clearing Type</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: small;">Required</span> <span>▼</span> </div>	<p>Check Date</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>February 1, 2023</span> <span>📅</span> </div>
<p>Check Number</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: small;">Required</span> </div>	<p>Drawer Account Number</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: small;">Required</span> </div>
<p>Drawer Name</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: small;">Required</span> </div>	<p>Routing Number</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: small;">Required</span> <span>▼</span> </div>
<p>Value Date</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>February 1, 2023</span> <span>📅</span> </div>	

**Payment Details**

<p>Exchange Rate</p> <p>1</p>	<p>Transaction Amount</p> <p>USD 444.00</p>
-------------------------------	---

Cancel
Add

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

**Table 3-35 Add Settlement Details as Instrument**

Field	Description
<b>Select Payin Mode</b>	Select the <b>Instrument</b> option to perform the settlement.
<b>Clearing Type</b>	Specify the clearing type in which cheque needs to be deposited.
<b>Check Date</b>	Specify the check date, if check number is specified.
<b>Check Number</b>	Specify the check number to be deposited.
<b>Drawer Account Number</b>	Specify the drawer account number.
<b>Drawer Name</b>	Specify the drawer name.
<b>Routing Number</b>	Specify the routing number.
<b>Value Date</b>	Display the value date.
<b>Exchange Rate</b>	Displays the exchange rate. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed only if there is cross currency transaction.</p> </div>
<b>Transaction Amount</b>	Displays the amount in payin account currency.

Figure 3-40 Add Settlement Details\_Ledger

**Add Settlement Details** [X]

**Select Payin Mode**

Account  Instrument  Ledger

**Ledger Details**

Ledger Code: 134000067      Ledger Description: Payin GL for Term Deposits

**Payment Details**

Payin Amount: USD 444.00

Cancel   Add More   Add

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

Table 3-36 Add Settlement Details as Ledger

Field	Description
<b>Select Payin Mode</b>	Select the <b>Ledger</b> option to perform the settlement.
<b>Ledger Code</b>	Displays the ledger code used for the transaction.
<b>Ledger Description</b>	Displays the ledger description used for the transaction.
<b>Payin Amount</b>	Displays the amount and also you can modify the amount.

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

The screen is successfully submitted for authorization.

## 3.5 CD Maintenances

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

This topic contains the following subtopics:

- [Create Certificate of Deposit Amount Block](#)  
User can block the CD amount. A Certificate of Deposit can be blocked for certain amount for full balance block due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.
- [View and Modify Amount Block](#)  
You can view or modify the already added block details using this screen.
- [Account Modification](#)  
You can modify certain attributes of the CD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.
- [Payout Modification](#)  
User can view or modify the payout instructions maintained during the CD account opening using this screen. Also, user can create new payout instruction, if no instructions are maintained for the CD account.
- [Certificate of Deposit Joint Holder Maintenance](#)  
Certificate of Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Certificate of Deposit Beneficiary Details Update](#)  
You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to the CD account using this screen.
- [Customer Relationship Maintenance](#)  
You can maintain customer relationships for a Certificate of Deposit such that the primary ownership of the account remains single but the account holder is linked to relationships such as Guardian or Custodian using the **Customer Relationship Maintenance** screen.

### 3.5.1 Create Certificate of Deposit Amount Block

User can block the CD amount. A Certificate of Deposit can be blocked for certain amount for full balance block due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.

Also, the Bank might receive request from any authorized external agencies to block the CD amount.

#### Note

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

**To create amount block:**

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

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

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

The details for the account entered are displayed.

**Figure 3-41 Create Certificate of Deposit Amount Block Details**

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

Table 3-37 Create Certificate of Deposit Amount Block – Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Full Balance Block</b>	Switch the toggle <b>ON</b> to create the block on full amount in the account.
<b>Amount To Be Blocked</b>	<p>Specify the amount to be blocked for the Certificate of Deposit (CD). The currency for the CD will be displayed by default.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is not enabled, if the <b>Full Balance Block</b> toggle is <b>ON</b>.</p> </div>
<b>Block Reason</b>	Select reason for block from drop-down list.
<b>Effective Date</b>	<p>Specify or select the effective date for the block.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This date cannot be less than current process date.</p> </div>

**Table 3-37 (Cont.) Create Certificate of Deposit Amount Block – Field Description**

Field	Description
<b>Expiry Date</b>	Specify or select the expiry date for the block.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This date cannot be less than current process date and effective date.</p> </div>
<b>Narrative</b>	Specify the narration, if any for the block.

- Click **Submit**.

The screen is successfully submitted for authorization.

## 3.5.2 View and Modify Amount Block

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

This screen is applicable only for IRA Deposits.

**Note**

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

### To view the amount block details:

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

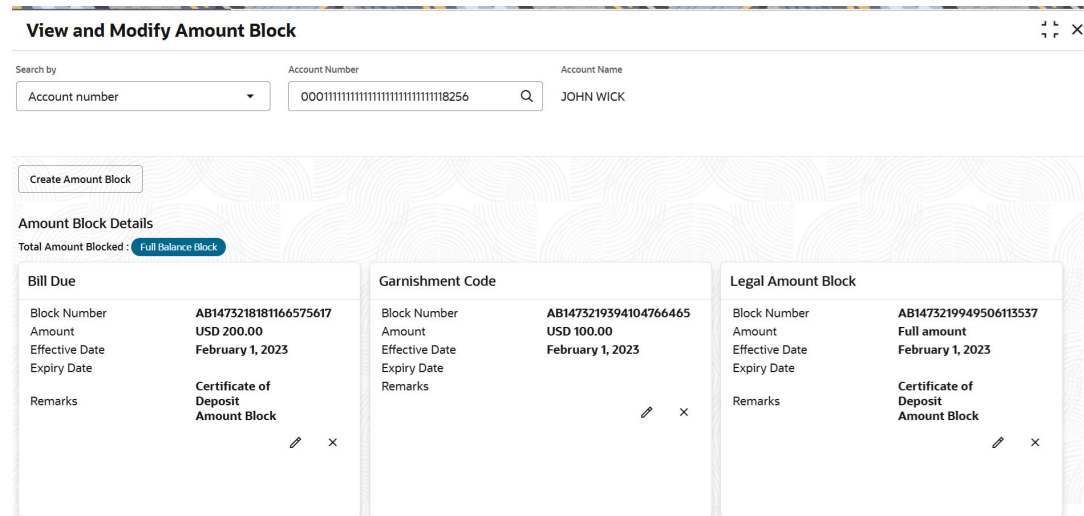
The **View and Modify Amount Block** screen is displayed.

**Figure 3-42 View and Modify Amount Block**

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

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

**Figure 3-43 View and Modify Amount Block Details**



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

**Table 3-38 View Amount Block Details – Field Description**

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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> <ul style="list-style-type: none"> <li>• 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.</li> <li>• If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Amount Block Details</b>	This section displays the CD amount block details.

**Table 3-38 (Cont.) View Amount Block Details – Field Description**

Field	Description
<b>Total Amount Blocked</b>	Displays the total amount blocked on the CD account. In case of full balance block, a <b>Full Balance Block</b> indicator is displayed.
<b>&lt;Block Reason&gt;</b>	Displays the block reason as the top of the widget.
<b>Block Number</b>	Displays the block number.
<b>Amount</b>	Displays the block amount along with the currency. A value <b>Full Amount</b> is displayed in case of full balance block.
<b>Blocked Reason</b>	Displays the block reason along with code.
<b>Effective Date</b>	Displays the block effective date.
<b>Expiry Date</b>	Displays the block expiry date.
<b>Remarks</b>	Displays the block remarks.
<b>Status</b>	Displays the block status.

- Click **Create Amount Block** to add a new amount block.
- You can edit a CD amount block details by clicking the **Edit** icon. For more information, refer *Modify Amount Block*.
- You can delete a CD amount block details by clicking the **Close** icon. The **Close Certificate of Deposit Amount Block** screen is displayed with the closed amount block details.

**Figure 3-44 Close Certificate of Deposit Amount Block**

**Close Certificate of Deposit Amount Block**

Account Number: 0001111111111111111111111111118256  
Account Name: JOHN WICK

Full Balance Block: Off  
Block Number: ABI473218181166575617  
Amount To Be Blocked: USD 200.00  
Block Reason: BD-Bill Due  
Effective Date: February 1, 2023  
Expiry Date: [Blank]  
Narrative: Certificate of Deposit Amount Block

**Customer Information**

Customer ID: 000981436  
Customer Name: JOHN N WICK  
KYC Status: Not Verified

Signature: [Signature]

Account Branch: R01  
Account Status: Active  
Mode Of Operation: Single  
Account Balance: \$10,000.00

+1 9876543211  
johnwick@gmail.com  
Address: Sky Line, Wall Street, New York, NY, US, 61001

Audit | Cancel | Save and Close | Submit



Table 3-39 (Cont.) Modify CD Amount Block – Field Description

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

- b. Click **Submit**

The screen is successfully submitted for authorization.

5. Click **Close**.

### 3.5.3 Account Modification

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

**Note**

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

**To perform the account modification:**

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

The **Account Modification** screen is displayed.

**Figure 3-46 Account Modification**

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 of the modification is displayed.

**Figure 3-47 CD Account Modification Details**

**Account Details:**

- Status: Active
- Deposit Details: GBP 10,000.00 at 16% for 3 Months
- Maturity: GBP 9,885.77 on June 30, 2018
- Reinvested Interest: GBP 0.00
- Tax Deducted: GBP 0.00
- Account Description: Jessica J Jacob

**Interest Rate Table:**

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

**User Defined Values Table:**

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
INT_COMP_FREQ	30			5	[Edit] [Delete]
TAX_RATE	121			7	[Edit] [Delete]

**Customer Information Panel:**

- Customer ID: 000941891
- Customer Name: Michael J Hoffman
- KYC Status: Not Verified
- Signature: [Handwritten Signature]
- Account Branch: B01
- Mode Of Operation: Single
- Account Status: Active
- Account Balance: [Value]
- Address Of Communication: Cantor Film, W.MARKET, S, Florida, 17901, US

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

Table 3-40 Account Modification – Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note</b></p> <ul style="list-style-type: none"> <li>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.</li> </ul> </div>
<b>Status</b>	<p>Displays the status of the CD account. The possible options are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Overdue</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	<p>Displays the principal balance, the rate of interest, and the tenor of the CD account.</p>
<b>Maturity</b>	<p>Displays the amount due to the customer on maturity and the maturity date.</p>
<b>Reinvested Interest or Interest Paid</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>If the interest if of paid out type, then the field name is displayed as <b>Interest Paid</b>.</li> </ul> </div>

Table 3-40 (Cont.) Account Modification – Field Description

Field	Description
<b>Tax Deducted</b>	Displays the tax amount deducted till date.
<b>Account Description</b>	Specify the description for the account.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>By default, a description is displayed. You can edit, if required.</p> </div>
<b>Interest Rate</b>	This section displays the interest rate details.
<b>Effective Date</b>	Displays the date from which the interest rate is effective.
<b>Status</b>	Displays the status of the interest.
<b>Action</b>	Click <b>Mark as Closed</b> , to close the interest rate. Click <b>View Details</b> , to view the user defined values.
<b>User Defined Values</b>	This section displays the user defined values details.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This section is displayed if you click <b>View Details</b> from the <b>Action</b> field.</p> </div>
<b>Element</b>	Displays the element details.
<b>Value</b>	Displays the user defined value.
<b>Rate Code</b>	Displays the rate code for the user defined value.
<b>Deposit Rate Code</b>	Displays the deposit rate code for the user defined value.
<b>Variance</b>	Displays the variance for the user defined value.
<b>Action</b>	Click the <b>Edit</b> icon, to edit the user defined value details. Click the <b>Delete</b> icon, to delete the user defined value entry. Click the <b>Save</b> icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- In the **Interest Rate** and **User Defined Values** section, click the **Add** icon, to add a new row.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 3.5.4 Payout Modification

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

### Note

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

#### To modify or add payout:

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

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

**Figure 3-48 Certificate of Deposit Payout Modification**

The screenshot shows the 'Certificate of Deposit Payout Modification' interface. At the top, the title bar includes the text 'Certificate of Deposit Payout Modification' and a 'Remarks' button. Below the title, there is a 'Search by' dropdown menu currently set to 'Account number'. To the right of this is an 'Account Number' input field with a search icon and a 'Required' label. A message in the center of the screen reads 'Please enter account number to perform the operation'. At the bottom of the screen, there are four buttons: 'Audit', 'Cancel', 'Save & 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.

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

**Figure 3-49 Certificate of Deposit Payout Modification Details**

**Certificate of Deposit Payout Modification**
Memo
Remarks
⌵ ⌵ ⌵ ⌵

Search by

Account number

Account Number

Account Name

JOHN WICK

**Certificate of Deposit Details**

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

**Payout Instructions**

Reinvest	Maturity Instructions
<input type="text" value="Yes"/>	<input type="text" value="Rollover Principal &amp; Interest"/>

**Settlement details**

<input type="button" value="Principle and Interest"/>	Instruction	Excess Amount Settlement Account	Account Name		
	Rollover Principal & Interest	0001111111111111111111111111118255	John Wick	NEW POLICY FOR SENIOR CITIZEN	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

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



Table 3-41 View CD Payout Details – Field Description

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

Table 3-41 (Cont.) View CD Payout Details – Field Description

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

Table 3-41 (Cont.) View CD Payout Details – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

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

### 3.5.4.1 Maturity Instruction as Redeem Principal and Interest

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

 **Note**

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

**To add settlement payout:**

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

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

**Figure 3-50 Add Payout Modes - Redeem Principal and Interest**

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

**Table 3-42 Add Payout Modes - Redeem Principal and Interest – Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction set for the account.
<b>Select Payout Mode</b>	<p>Select the payout mode for the settlement. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> <p>For more information on the modes, refer <a href="#">Payout Modification - Payout Modes</a>.</p>

**Table 3-42 (Cont.) Add Payout Modes - Redeem Principal and Interest – Field Description**

Field	Description
<b>Settlement Amount</b>	This section displays the settlement amount details.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This section is displayed if the <b>Maturity Instruction</b> is selected as <b>Redeem Principal &amp; Interest</b> and <b>Redeem Principal</b></p> </div>
<b>Type</b>	Select the settlement type from the list. The option is: <ul style="list-style-type: none"> <li><b>Percentage</b></li> </ul>
<b>Percentage</b>	Displays the percentage set for the settlement from the selected account.

- Click **Submit**.

The screen is successfully submitted for authorization.

### 3.5.4.2 Maturity Instructions as Rollover Principal and Interest

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

**Note**

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

**To add settlement payout:**

- In the **Payout Instructions** section, select the **Yes** option from the **Reinvest** field.
- From the **Maturity Instructions** field, select the **Rollover Principal & Interest** option.
- In the **Settlement details** section, click **Add Payout**.

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

**Figure 3-51 Add Payout Modes - Rollover Principal**

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

**Table 3-43 Add Payout Modes - Rollover Principal and Interest – Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction set for the account.
<b>Select Product</b>	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Tenor</b>	Specify the tenor for payout in <b>Years, Months, or Days</b> .
<b>Select Payout Mode</b>	By default, the payout mode is selected as <b>Account</b> . For more information, refer <a href="#">Payout Modification - Payout Modes</a> .

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

### 3.5.4.3 Maturity Instruction as Special Amount Rollover

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

**Note**

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

**To add settlement payout:**

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

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

**Figure 3-52 Add Payout Modes - Special Amount Rollover**

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

**Table 3-44 Add Payout Modes - Special Amount Rollover – Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction set for the account.
<b>Select Product</b>	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Tenor</b>	Specify the tenor for payout in <b>Years, Months, or Days</b> .

**Table 3-44 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description**

Field	Description
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information on the modes, refer <a href="#">Payout Modification - Payout Modes</a> .
<b>Rollover Amount</b>	Specify the rollover amount.

5. Click **Submit**.

The screen is successfully submitted for authorization.

### 3.5.4.4 Principal Payout Instructions as Redeem Principal

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

#### **Note**

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

#### **To add settlement payout:**

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

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



Table 3-45 (Cont.) Add Payout Modes - Redeem Principal – Field Description

Field	Description
<b>Settlement Amount</b>	This section displays the settlement amount details.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This section is displayed if the <b>Maturity Instruction</b> is selected as <b>Redeem Principal &amp; Interest</b> and <b>Redeem Principal</b></p> </div>
<b>Type</b>	Select the settlement type from the list. The option is: <ul style="list-style-type: none"> <li><b>Percentage</b></li> </ul>
<b>Percentage</b>	Displays the percentage set for the settlement from the selected account.

- Click **Submit**.

The screen is successfully submitted for authorization.

### 3.5.4.5 Principal Payout Instructions as Rollover Principal

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

**Note**

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

**To add settlement payout:**

- In the **Payout Instructions** section, select the **No** option from the **Reinvest** field.
- From the **Principal Payout Instructions** field, select the **Rollover Principal** option.
- In the **Settlement details** section, click **Add Payout**.

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



### 3.5.4.6 Principal Payout Instruction as Special Amount Rollover

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

**Note**

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

**To add settlement payout:**

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

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

**Figure 3-55 Add Payout Modes - Special Amount Rollover**

**Add Payout Modes**

Principle Payout Instructions  
Special Amount Rollover

Select Product: DEVFTD - FIXED TERM CD

Tenor: Years 0, Months 1, Days 0

Select Payout Mode:  Account  Instrument  External Account  Ledger

Select Account Number

Account Number 0001111111111111111111111116700 Account Name Hrithik Agarwal Currency USD	Account Number R01111111111111111111111111175080 Account Name Hrithik Agarwal Currency USD	Account Number 0001111111111111111111111117374 Account Name Hrithik Agarwal Currency USD
Account Number 0001111111111111111111111117381 Account Name Hrithik Agarwal Currency USD	<b>Others</b>	

Rollover Amount: USD 100.00

Interest Payout Instructions  
Interest Payout on Liquidation  
Select Payout Mode:  Account  Instrument  External Account  Ledger

Ledger Code: 111100002 | Ledger Description: 111100002

Buttons: Cancel, Add, Add Another

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

**Table 3-47 Add Payout Modes - Special Amount Rollover – Field Description**

Field	Description
<b>Principal Payout Instructions</b>	Displays the principal payout instruction set for the account.
<b>Select Product</b>	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Tenor</b>	Specify the tenor for payout in <b>Years, Months, or Days</b> .
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information, refer <a href="#">Payout Modification - Payout Modes</a> .
<b>Rollover Amount</b>	Specify the rollover amount.
<b>Interest Payout Instructions</b>	Displays the instruction set for the interest payout.
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information, refer <a href="#">Payout Modification - Payout Modes</a> .

- Click **Submit**.

The screen is successfully submitted for authorization.

### 3.5.4.7 Payout Modification - Payout Modes

This topic explains the systematic instructions for setting the payout option as accounts.

#### To set payout modes:

- In the **Add Payout Modes** section, perform any of the following action:

#### To set accounts as payout mode:

- From the **Select Payout Mode** field, select the **Account** option. The fields related to accounts are displayed.

**Figure 3-56 Payout Mode - Account**

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

**Table 3-48 Add Payout - Accounts – Field Description**

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

- c. Click **Add**.

**To set instrument as payout mode:**

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

**Figure 3-57 Payout Mode - Instrument**

Select Payout Mode

Account  
  Instrument  
  External Account  
  Ledger

**Instrument Type**

Banker's Cheque  
  Demand Draft

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code: RL01      Payable Branch Code: SL01

**Address Details**

Payee Name: WILLIAM Automation JHON      Address Line 1: 61

Address Line 2: New Street      Address Line 3: Chennai

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

**Table 3-49 Add Payout - Instrument – Field Description**

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

- c. Click **Add**.

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

**Figure 3-58 Instrument - External**

**Add Payout Details** ✕

---

**Principal and Interest Payout Instruction**

Select Payout Mode

Account  
  Instrument  
  External Account

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code:       Payable Branch Code:

**Address details**

Type

Customer Address  
  Alternative Address  
  Financial Institutions

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

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

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

**Table 3-50 Add Payout Details - Instrument - External**

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

Table 3-50 (Cont.) Add Payout Details - Instrument - External

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



**Figure 3-60 Add Payout - Ledger**

- b. Perform the required actions.

**Table 3-52 Add Payout - Ledger**

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

- c. Click **Add**.

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

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

### 3.5.5 Certificate of Deposit Joint Holder Maintenance

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

#### **Note**

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

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

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

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

**Figure 3-61 Certificate of Deposit Joint Holder Maintenance**

**Certificate of Deposit Joint Holder Maintenance** Remarks

Search by Account Number

Account number   Required

Please enter account number to perform the operation

No Customer Selected

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 holder details and mode of operation are displayed.

**Figure 3-62 Certificate of Deposit Joint Holder Maintenance**

**Certificate of Deposit Joint Holder Maintenance** Remarks

Search by Account Number Account Name

Account number  0000013465  Michael J Hoffman

Primary Holder Mode of Operation

John Gilbert Ben(008155) Single


**Joint Holder Details**

To add joint holder details modify mode of operation

Add Joint Holder


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

**Customer Information**



Customer ID: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

Signature: 

Account Branch: B01 Mode Of Operation: Single

Account Status: Active Account Balance:

5000000001

NA

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

Audit Cancel Save and Close Submit

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

**Table 3-53 Certificate of Deposit Joint Holder Maintenance – Field Description**

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul> </div>
<b>Amount Name</b>	Displays the name of the account holder for the selected account number.
<b>Primary Holder</b>	Displays the primary account holder's name.

**Table 3-53 (Cont.) Certificate of Deposit Joint Holder Maintenance – Field Description**

Field	Description
<b>Mode of Operation</b>	<p>Specify the mode of operation. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>JTWR - Joint Tenants with Right of Survivorship</b></li> <li>• <b>TIC - Tenants in Common</b></li> <li>• <b>TBE - Tenants by the Entirety</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The values in this field are based on maintenance in the <b>Account Operating Instruction Type</b>, where the <b>Category</b> is set as <b>Joint</b>. But there is one exception for the value <b>Single</b>, which is pre-shipped in the routing hub configuration.</p> </div>
<b>Joint Holder Details</b>	<p>This section displays the existing joint holder details for a joint account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>You can perform the following actions in this section:</p> <ul style="list-style-type: none"> <li>• <b>Add Joint Holder Details:</b> For details on this action, refer <i>Add Joint Holder</i>.</li> <li>• <b>Edit Joint Holder Details:</b> For details on this action, refer <i>Edit Joint Holder Details</i>.</li> <li>• <b>Delete Joint Holder Details:</b> From the <b>Actions</b> field, click the <b>Delete</b> icon. A confirmation message is displayed that the action cannot be recovered. Click <b>Delete</b> to proceed with the deletion.</li> <li>• <b>Convert Joint Account to Single Account:</b> From the <b>Mode of Operations</b> field, select the <b>Single</b> option. A confirmation message is displayed. Click <b>Confirm</b> to proceed with the conversion.</li> </ul> </div>

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

User can add new joint holders, modify or delete the existing joint holders of CD account. User can also add, edit, or delete a joint holder of a CD account. Also, user can convert a joint holder account to single holder account and vice-versa.

### 3.5.5.1 Maintain Joint Holder Details

User can add new joint holders, modify or delete the existing joint holders of CD account. User can also add, edit, or delete a joint holder of a CD account. Also, user can convert a joint holder account to single holder account and vice-versa.

**To maintain the joint holder details:**

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

**Note**

A minor or emancipated minor can be joint holder.

- Add Joint Holder**
  - Select the **Jointly, Either Anyone or Survivor, Former or Survivor, or Mandate Holder** 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 3-63 Add Joint Holder**

**Add Joint Holder Details**

Customer Number  
001671

Customer Name  
Jessica J Jacob

Joint Holder Type  
Joint Or Other

Start Date  
01 May 2023

End Date  
01 May 2030

Cancel Add Another Add

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

**Table 3-54 Add Joint Holder – Field Description**

Field	Description
<b>Customer Number</b>	Select or specify the customer number to be added as joint holder.
<b>Customer Name</b>	Displays the customer name for the customer number selected.

**Table 3-54 (Cont.) Add Joint Holder – Field Description**

Field	Description
<b>Joint Holder Type</b>	Select the type of joint holder for the deposit account holder.

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

**Figure 3-64 Joint Holder Details**

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

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

**Figure 3-65 Edit Joint Holder Details**

### Edit Joint Holder Details

Customer Number  
001671

Customer Name  
Jessica J Jacob

Joint Holder Type  
Joint Or Other

Start Date  
01 May 2023

End Date  
01 May 2030

- b. You can update the selected joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer *Add Joint Holder*.

- c. Click **Save**.
2. Click **Submit**.

### 3.5.6 Certificate of Deposit Beneficiary Details Update

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

#### **Note**

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

#### To update beneficiary details:

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

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

**Figure 3-66 Certificate of Deposit Beneficiary Details Update**

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.



Table 3-55 CD Beneficiary Details Update – Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul> </div>
<b>Amount Name</b>	Displays the name of the account holder for the selected account number.
<b>Payable on Death</b>	This option is to maintain a beneficiary to the account in the event of primary customer's death. When this switch is toggled <b>ON</b> , 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.
<b>Beneficiary Details</b>	This section displays the details of the beneficiary added to the CD account.
<b>Beneficiary Name</b>	Displays the name of the beneficiary.
<b>Relation Type</b>	Displays the relationship of the beneficiary.
<b>Possession (%)</b>	Displays the percentage allotted to the beneficiary.
<b>Date of Birth</b>	Displays the beneficiary date of birth.
<b>Minor</b>	Displays whether the beneficiary is a minor or major.
<b>Guardian</b>	Displays the name of the guardian, if the beneficiary is a minor.
<b>Details</b>	Click the <b>View</b> icon to view the beneficiary details.

Table 3-55 (Cont.) CD Beneficiary Details Update – Field Description

Field	Description
<b>Actions</b>	<p>Displays the following icons to perform the action:</p> <ul style="list-style-type: none"> <li>• <b>Edit:</b> For information on this action, refer <i>Edit Beneficiary Details</i>.</li> <li>• <b>Delete:</b> 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 <b>Delete</b>.</li> </ul>

6. Click **Submit**.

The screen is successfully submitted for authorization.

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

### 3.5.6.1 Add Beneficiary

User can add a beneficiary to a CD 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 3-68 Add Beneficiary**

**Add Beneficiary**
✕

---

**Beneficiary Details**

Beneficiary Type

Customer ID

Relation Type

Title

First Name

Middle Name

Last Name

Possession (%)

Date of Birth

Minor

**Address Details**

Default Account Address

Address Line 1 /Building Name  Required

Address Line 2 /Street Name

Address Line 3 /City /Town Name  Required

State   Required

Country   Required

Zip Code  Required

**Contact Details**

Mobile Number

Email ID

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

**Note**

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

**Table 3-56 Add Beneficiary Details – Field Description**

Field	Description
<b>Beneficiary Details</b>	This section displays the fields for capturing the basic beneficiary details.
<b>Beneficiary Type</b>	Select the Beneficiary type from the list.
<b>Customer ID</b>	Select or specify the customer ID to be added as a beneficiary.
<b>Relationship Type</b>	Select the relationship type with the beneficiary.
<b>Title</b>	Select a title for the beneficiary.
<b>First Name</b>	Specify the beneficiary's first name.

Table 3-56 (Cont.) Add Beneficiary Details – Field Description

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

**Table 3-56 (Cont.) Add Beneficiary Details – Field Description**

Field	Description
<b>Email ID</b>	Specify the email ID number of the guardian.

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

**Figure 3-69 Guardian Details**

**Guardian Details**

Add Guardian

Relation Type  Required

Title  Required

First Name  Required

Middle Name

Last Name  Required

**Address Details**

Default Address  Required

Address Line 1/Building Name  Required

Address Line 2/Street Name

Address Line 3/City/Town Name  Required

State  Required

Country  Required

Zip Code  Required

**Contact Details**

Mobile Number

Email ID

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

Table 3-57 Guardian Details – Field Description

Field	Description
<b>Add Guardian</b>	Switch to toggle <b>ON</b> to add guardian details. Switch to toggle <b>OFF</b> to not to add the guardian details.
<b>Relationship Type</b>	Select the relationship type with the guardian.
<b>Title</b>	Select a title for the guardian.
<b>First Name</b>	Specify the guardian's first name.
<b>Middle Name</b>	Specify the guardian's middle name.
<b>Last Name</b>	Specify the guardian's last name.
<b>Address Details</b>	This section displays the fields to capture the guardian's address details.
<b>Default Address</b>	Select the default address for the guardian. The options are: <ul style="list-style-type: none"> <li>– <b>Beneficiary</b></li> <li>– <b>Account</b></li> </ul>
<b>Address Line 1/Building Name</b>	Specify the building of the guardian.
<b>Address Line 2/Street Name</b>	Specify the street of the guardian.
<b>Address Line 3/City/Town Name</b>	Specify the city or town of the guardian.
<b>State</b>	Specify the state of the guardian or click <b>Search</b> and select the state from the list of values.
<b>Country</b>	Country is defaulted based on the state selected and the user is allowed to change it.
<b>Zip Code</b>	Specify the zip code of the guardian.
<b>Contact Details</b>	This section displays the fields to capture the contact details.
<b>Mobile Number</b>	Specify the mobile number of the guardian.
<b>Email ID</b>	Specify the email ID number of the guardian.

#### Note

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

#### 3. Click **Add Beneficiary**.

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

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

#### 4. Click **Submit**.

The screen is successfully submitted for authorization.

## 3.5.6.2 View Beneficiary Details

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

**To view the beneficiary details:**

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

**Figure 3-70 View Beneficiary Details - Personal**

## Beneficiary Details

✕

---

### Beneficiary Details

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

### Address Details

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

### Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

Cancel

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

**Table 3-58 Beneficiary Details - Field Description**

Field	Description
<b>Personal Details</b>	This section displays the personal details of the beneficiary.
<b>Beneficiary Name</b>	Displays the beneficiary name.
<b>Date of Birth</b>	Displays the beneficiary's date of birth.
<b>Minor</b>	Displays whether the added beneficiary is a minor.
<b>Mobile Number</b>	Displays the beneficiary's mobile number.
<b>Email ID</b>	Displays whether the email ID of the beneficiary.
<b>Address</b>	Displays the complete address of the beneficiary.

3. Click **Close**.

### 3.5.6.3 Edit Beneficiary Details

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

**To edit a beneficiary :**

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

## 3.5.7 Customer Relationship Maintenance

You can maintain customer relationships for a Certificate of Deposit such that the primary ownership of the account remains single but the account holder is linked to relationships such as Guardian or Custodian using the **Customer Relationship Maintenance** screen.

### Note

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

**To maintain customer relationship:**

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

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

**Figure 3-71 Customer Relationship Maintenance**

2. Select the appropriate option from the **Search by** field.
  3. Perform the required action, based on the option selected from the **Search by** field.
- The **Primary Holder Details** and **Relationship Details** sections are displayed.

**Figure 3-72 Customer Relationship Maintenance Details**

**Note**



If there are no existing relations maintained for the account holder, then there are no details displayed in the **Relationship Details** section. To add relationship details, you need to click **Add Customer Relation**.

4. You can maintain the required customer relationship details. For more information on fields, refer to the field description table.

**Table 3-59 Customer Relationship Maintenance – Field Description**

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Primary Holder Details</b>	This section displays the details of the primary account holder.
<b>Customer ID</b>	Displays the unique customer ID.
<b>Customer Name</b>	Displays the customer name of the certificate of deposit account.
<b>Mode of Operation</b>	<p>Select the mode of operation of the account. The options are:</p> <ul style="list-style-type: none"> <li><b>Operated by Gaurdian</b></li> <li><b>Operated by Custodian</b></li> <li><b>Single</b></li> </ul>

Table 3-59 (Cont.) Customer Relationship Maintenance – Field Description

Field	Description
<b>Relationship Details</b>	<p>This section displays the relationship details maintained for the account holder.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>To add relation details to a customer, click <b>Add Customer Relation</b>. For more information, refer <a href="#">Add Customer Relation</a>.</p> </div>
<b>Customer Number</b>	Displays the customer number that was added for adding the relationship.
<b>Customer Name</b>	Displays the name of the customer linked to the customer ID.
<b>Role</b>	Displays the role of the relation added.
<b>Relationship</b>	Displays the relationship added for the account.
<b>Actions</b>	<p>Displays the following actions that can be performed:</p> <ul style="list-style-type: none"> <li>•  : Click this icon, to edit the relationship details that were added for the customer. As you click this icon, a <b>Edit Customer Relation</b> section appears.</li> <li>•  : Click this icon, to delete the relationship details that were added for the customer.</li> </ul>

**To add customer relation details:**

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

Figure 3-73 Add Customer Relation

## Add Customer Relation ✕

---

Customer Number

0000007710
🔍

Customer Name

MICHELLE HAKEEM LESTERS

Role

Guardian
▼

Relationship

Mother
▼

Cancel

Add Another

Add

- b. In the **Add Customer Relation** section, you can maintain the required customer relation details. For more information on fields, refer to the field description table.

Table 3-60 Add Customer Relation – Field Description

Field	Description
<b>Customer ID</b>	Select or specify the customer ID for adding the relationship.
<b>Customer Name</b>	Displays the customer name for the selected customer ID.
<b>Role</b>	Select the role of the customer for maintaining the relationship details.
<b>Relationship</b>	Select the relationship with the customer.

- c. Click **Add**.

The details are added and displayed in tabular format in the **Relationship Details** section. To add another customer relation to the customer, you can click **Add Another**.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 3.6 CD Inquiries

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

This topic contains the following subtopics:

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

### 3.6.1 Transaction View and Reversal

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

**Note**

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

**To view or perform transaction reversal:**

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

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

**Figure 3-74 Transaction View and Reversal**

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 **Transactions Details** section is displayed.

**Figure 3-75 Transaction Details of the Account**

Transaction Date	Description	Debit	Credit	Value Date	Instrument Number	Reference Number	Details	Reversal
November 30, 2018	Deposit Redemption	100.00		November 30, 2018		1159422285565964288		
November 30, 2018	Deposit Redemption	100.00		November 30, 2018		1159418169334738944		
November 30, 2018	Deposit Creation		10,000.00	November 30, 2018		1155112675388469249		

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

Table 3-61 Transaction View and Reversal – Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Select Period</b>	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> <li><b>All Transactions</b></li> <li><b>Date Range</b></li> <li><b>Current Month</b></li> <li><b>Current Month Plus Previous Month</b></li> <li><b>Current Month Plus Previous 3 Months</b></li> <li><b>Current Month Plus Previous 6 Months</b></li> </ul> <div data-bbox="755 1451 1463 1854" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If the <b>All Transactions</b> option is selected, it displays all the transaction details. This is the default option.</li> <li>If the <b>Date Range</b> option is selected, then you need to select the from and to date from the fields displayed adjacent.</li> <li>If the <b>Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months</b> option is selected, then the date range is accordingly defaulted and not enabled.</li> </ul> </div>

**Table 3-61 (Cont.) Transaction View and Reversal – Field Description**

Field	Description
<b>Transaction Details</b>	This section displays the transaction details of the TD account. By default, all the transactions are displayed.
<b>Type to Filter</b>	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
<b>Currency</b>	Displays the currency for the transactions.
<b>Number of Results</b>	Displays the number of results available for the transactions.
<b>Transaction Date</b>	Displays the transaction date.
<b>Description</b>	Displays the description of the transaction.
<b>Debit</b>	Displays the debited amount in the transaction.
<b>Credit</b>	Displays the credited amount in the transaction.
<b>Value Date</b>	Displays the value date of the transaction.
<b>Instrument Number</b>	Displays the instrument number of the transaction.
<b>Reference Number</b>	Displays the reference number of the transaction.
<b>Details</b>	Displays the <b>Details</b> icon to view the account transaction details. For more information, refer <a href="#">Transaction Details</a> .
<b>Reversal</b>	Displays the <b>Reverse</b> icon to reverse the transaction. For more information, refer <a href="#">Transaction Reversal</a> .  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This icon is displayed only for redemption and top-up related events.</li> <li>This icon is not displayed, if the transaction is already reversed.</li> </ul> </div>

- **To view transaction details:**
  - a. Click the **Details** icon from the **Details** field.

The transaction and audit details are displayed in respective sections.

**Figure 3-76 Transaction Details**

**REDM - Deposit Redemption** ✕

Reference Number 137501655927622656	Transaction Branch	Transaction Date February 1, 2025	Value Date February 1, 2025
Instrument Number			

Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Amount Tag	Exchange Rate
R01	R0101575	API Automation Account	USD	Dr	5,070.00	5,070.00	REDEM_AMT	1
R01	R0101570	XXXXXXXXXX XXXX XXXXXXXX	USD	Cr	5,070.00	5,070.00	REDEM_AMT	1

**Audit Details**

Authorized	Maker DEPOSITUSERS   February 1, 2025   13:14:49	Checker DEPOSITUSERS   February 1, 2025   13:14:49
Authorized		Source System OBRDEP

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

**Table 3-62 Transaction and Audit Details – Field Description**

Field	Description
Reference Number	Displays the unique reference number of the transaction.
Transaction Branch	Displays the branch from which the transaction was initiated.
Transaction Date	Displays the actual date of the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number related to the transaction.
Account Branch	Displays the branch of the account or GL.
Account/General Ledger Number	Displays the account or GL number of the transaction.
Account Description	Displays the name of the account or GL description.
Account Currency	Displays the currency of the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Display the amount tag for each leg of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details of the transaction.
Authorized	Displays the status of the authorization of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the name of the source system related to the transaction.

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

**Figure 3-77 Transaction Reversal**

The screenshot shows the 'Transaction Reversal' interface. At the top, there are 'Memo' and 'Remarks' fields. Below, the account information is displayed: Account Number BO101680 and Account Name YATH. The 'Certificate of Deposit Details' section shows Status: Active, Deposit Details: GBP 9,800.00 at 10% for 5 Days, and Maturity Details: GBP 9,817.00 on December 5, 2018. The 'Deposit Redemption Transaction Details' section shows Reference Number 1159422285565964288, Transaction Date November 30, 2018, and Value Date November 30, 2018. A table below lists the transaction legs:

Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Amount Tag	Exchange Rate
B01	BO101680	YATH	GBP	Dr	100.00	100.00	REDEM_AMT	1
B01	BO101280	Test Automation	GBP	Cr	100.00	100.00	REDEM_AMT	1

The 'Audit Details' section shows Maker: VIRESH01, Checker, and Source System: OBRDEP. At the bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

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

**Table 3-63 Transaction Reversal - Field Description**

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

- b. Click **Submit**.

The transaction is submitted successfully for reversal request.

4. Click **Submit**.

The screen is successfully submitted for authorization.

## 3.6.2 Certificate

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

### Note

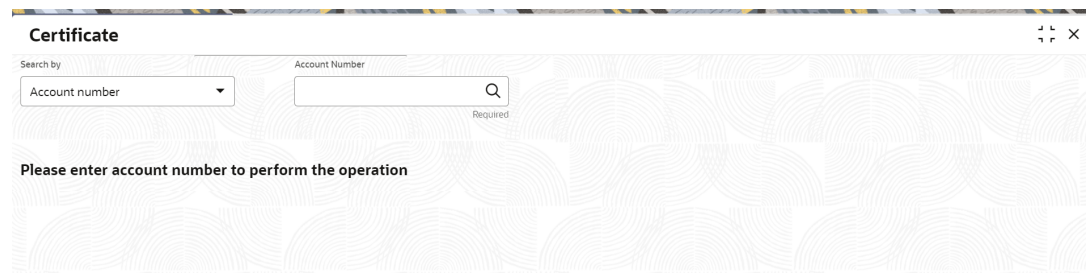
The fields marked as **Required** are mandatory.

#### To generate and view the deposit certificate:

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

The **Certificate** screen is displayed.

**Figure 3-78 Certificate**



The screenshot shows the 'Certificate' screen. At the top, there is a title bar with the word 'Certificate' and a close button. Below the title bar, there is a search section with a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' input field with a search icon and a 'Required' label. Below the search section, there is a message that says 'Please enter account number to perform the operation'. The background of the screen has a decorative pattern of overlapping circles.

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

The deposit summary and certificate is displayed.

Figure 3-79 CD Certificate

**Certificate**
⌵ ⌵ ⌵

Search by

Account number

Account Number

Account Name

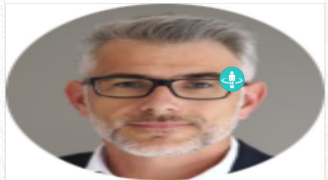
Michael J Hoffman

Deposit Details    GBP 10,000.00 at 16% for 3 Months

Maturity Details    GBP 9,885.77 on June 30, 2018

Status    Active


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

Certificate Email

ugWzASMvod6IK5koTWaHq... 1 / 1 - 66% +



1


**Deposit Advice**

**OFSS CUSTOMER**

OFSSOFSS CHEN TEST CIF 600086    Deposit Account Number: B011000000145

Customer id: 00284

Branch: B01PLEXCLBIE UNIVERSAL BANK

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

Mode of Operation: None

Nominee: Not Provided

Maturity Instructions: Roll Over maturity proceeds with Additional Amount undefined

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

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

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

Table 3-64 Certificate – Field Description

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note</b></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>
<b>Deposit Details</b>	Displays the deposit currency, amount, interest rate percentage, and tenure.
<b>Maturity Details</b>	Displays the maturity currency, amount, and date.
<b>Status</b>	Displays the current status of the account.
<b>Certificate</b>	<p>This section displays the deposit certificate.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If required, user can send the certificate through email by selecting the Email option. When you click the <b>Email</b> button, a pop-up message will appear to verify the Email ID. The primary customer's registered email address is set as the default and shown on the screen. After the user verifies the email address, a message will be sent, and a notification indicating success or failure will appear in the top right corner of the screen to inform about the email status.</p> </div>

### 3.6.3 Interest Paid Out Details

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

#### Note

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

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

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

**Figure 3-80 Interest Paid Out Details**

Interest Paid Out Details

Search by Account Number

Account number

Required

Please enter account number to perform the operation

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

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

**Figure 3-81 Interest Paid Out Details\_Data**

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

**Table 3-65 Interest Paid Out Details – Field Description**

Field	Description
<b>Search By</b>	<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 <b>Search</b> 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><b>Note:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>

Table 3-65 (Cont.) Interest Paid Out Details – Field Description

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

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

## 3.7 Statement

Under the **Statement** menu, you can perform the required actions related to statement of an account.

This topic contains the following subtopic:

- [Adhoc Account Statement](#)  
User can generate an adhoc statements for which the frequency falls outside the statement frequency using the **Adhoc Account Statement** screen. The statements can be generated by providing the required date range.

### 3.7.1 Adhoc Account Statement

User can generate an adhoc statements for which the frequency falls outside the statement frequency using the **Adhoc Account Statement** screen. The statements can be generated by providing the required date range.

#### Note

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

**To generate, view, or share a adhoc account statement:**

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

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

Figure 3-82 Adhoc Account Statement

The screenshot shows the 'Adhoc Account Statement' form. At the top, there is a title bar with the text 'Adhoc Account Statement' and a close button. Below the title bar, there are two search fields: 'Search by' with a dropdown menu set to 'Customer ID', and 'Customer ID' with a search input field containing a magnifying glass icon and the word 'Required' below it. A message below the search fields reads 'Please enter customer ID to perform the operation'.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The **Statement Period** and **Account Statement** sections are displayed.

Figure 3-83 Account Statement



The screenshot shows the 'Adhoc Account Statement' form after a search. The title bar remains the same. The 'Search by' dropdown is now set to 'Account number'. The 'Account Number' search input field contains the value 'R01000000178'. Below the search fields, there is a 'Statement Period' section with 'Start Date' and 'End Date' fields, both with calendar icons and the word 'Required' below them. A 'Generate Statement' button is located below the date fields. The 'Account Statement' section at the bottom shows a green 'Completed' status, the 'Statement Period' as 'January 1, 2023 to January 2, 2023', and the 'Statement Generated on' as 'January 2, 2023 | 05:55:46 AM'. There are also icons for refresh and email in the bottom right corner.


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

Table 3-66 Adhoc Account Statement - Field Description

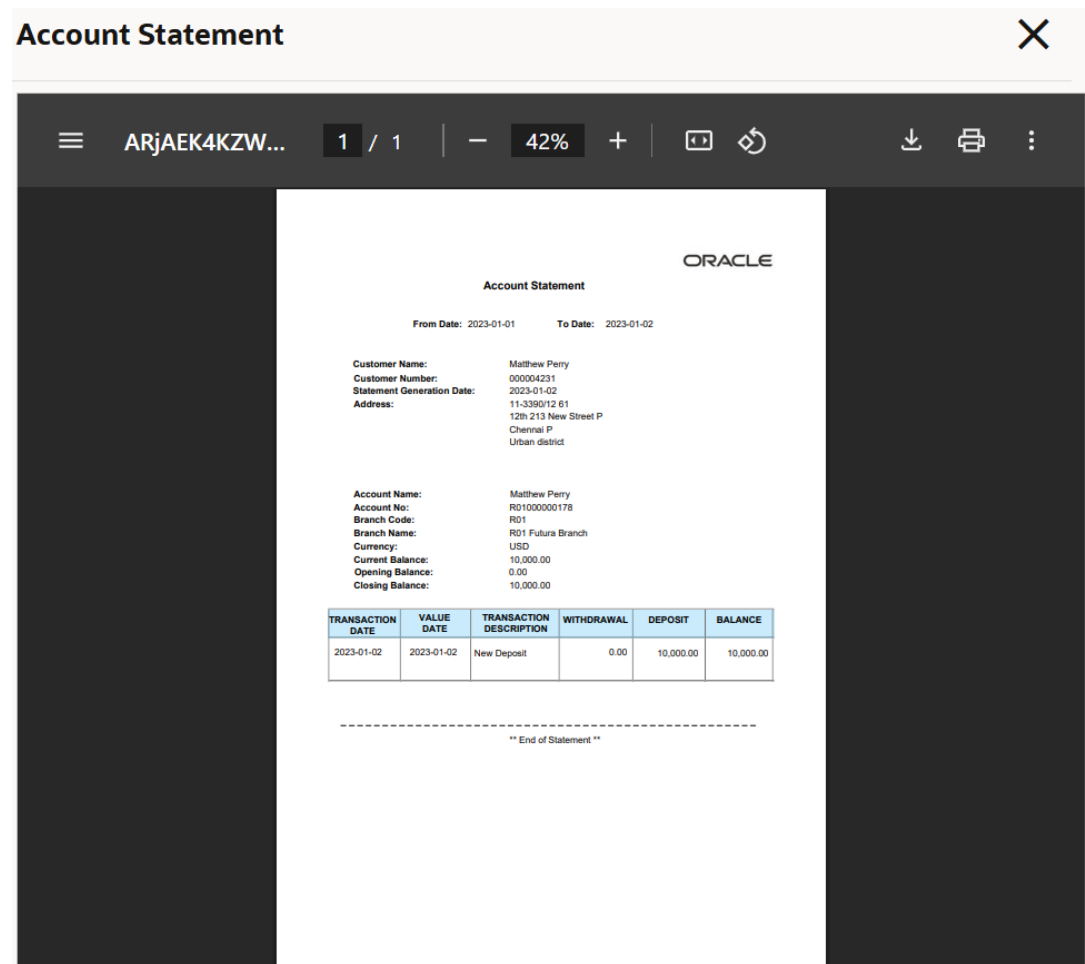
Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> 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><b>Note:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Statement Period</b>	<p>This section displays the fields for selecting date range for generating the statement.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To generate statement for the account, you can select or specify the date range, and click <b>Generate Statement</b>.</p> </div>
<b>Start Date</b>	Select or specify the start date for generating the statement.
<b>End Date</b>	Select or specify the end date for generating the statement.
	<div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled, as you select or specify a value in the <b>Start Date</b> field.</p> </div>
<b>Account Statement</b>	This section displays the generated account statement.
<b>&lt;Status&gt;</b>	Displays the current status of the statement.
<b>Statement Period</b>	Displays the period or date range of the statement.
<b>Statement Generated on</b>	Displays the date on which the statement is generated.

**Table 3-66 (Cont.) Adhoc Account Statement - Field Description**

Field	Description
<Action>	<p>Displays the following icons:</p> <ul style="list-style-type: none"> <li> : Click to view the generated statement.</li> <li> : Click to send the statement through preferred Email. A confirmation message is displayed for confirming the Email ID. Click <b>Send</b>, to proceed.</li> </ul>

As you click , the following statement is displayed. If required, you can download the statement.

**Figure 3-84 Generated Statement**



## 3.8 Access Restriction

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

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

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

**Note**

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

Below is the use case:

**Table 3-67 Access Restrictions Use Case**

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

## 3.9 Death Claim for Certificate of Deposits

This topic describes the processing of death claim in CDs.

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

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

**Note**

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

## 3.10 Unclaimed processing for Certificate of Deposits

This topic describes the processing of escheatment in CDs.

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

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

For a term deposit:

- The deposit should be matured or auto-renewed at least 'Once' before considering the same for Escheatment processing.
- Only non-financial transactions to be considered while determining escheatment periods (non-financial transactions at Customer level) for the deposits, which is 'Last Contact Date'.

### Note

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

### Note

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

## 3.11 Certificate of Deposits Compounding

This topic describes the compounding details for CDs.

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

## 3.12 Annual Percentage Yield (APY) for Certificate of Deposits

This topic describes the processing of annual percentage yield in CDs.

A yearly compounded interest rate is represented by the Annual Percentage Yield (APY). Banks publish APY figures for reasonable, single-point comparisons of different product offerings with varying compounding schedules in the United States.

For certificate of deposits, the Annual Percentage Yield (APY) is calculated using the same formula as for a savings account.

$$APY = (1 + \text{Interest Rate} \div \text{The number of Compounding in a year}) ^ (\text{Number of compounding in a year}) - 1.$$

## 3.13 Annual Percentage Yield Earned (APYE) for Certificate of Deposits

This topic describes the processing of annual percentage yield earned in CDs.

Banks publishes APYE figures in the periodic statements generated for the customer.

For certificate of deposits, the Annual Percentage Yield (APYE) is calculated using the same formula as for a savings account.

Formula:  $100 [(1 + (\text{Dividends earned} / \text{Balance}))^{365 / \text{days in period}} - 1] = \text{Balance} = \text{the average daily balance in the account for the period}$

Dividends earned = the actual amount of dividends earned for the period

Days in period = the actual number of days over which the dividends disclosed on the statement were earned

Example: Calculate the APYE for a statement period of 31 days for an account with an average daily balance of \$1,436.61 and dividends earned during the period of \$3.36:

$100 [(1 + (3.36 / 1436.61))^{(365 / 31)} - 1] = 2.78875\%$

Rounded from the 3rd position, APY Earned = 2.79%

## 3.14 Interest Transaction History Inquiry for Certificate of Deposits

This topic describes the processing of interest transaction history inquiry for CDs.

During a particular period, this inquiry service provides information on the interest applied to a certificate of deposit. The details that can be inquired include the interest amount, the date on which the interest was applied, the current interest rate of the deposit, payout mode, and payout account details such as the account number if the payout was made to a checking or savings account.

## 3.15 Back-up Withholding Tax in Certificate of Deposits

This topic describes the processing of back-up withholding tax in Certificate of Deposits.

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 underreported 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.

#### ① 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.

#### ① Note

For more details, refer to the *Interest and Charges User Guide*.

The deposit service has been enhanced to include the tax applicability and voluntary tax rate fields. Basis this fields, the Backup with holding tax (federal/state or voluntary) can be calculated and applied for an account.

## 3.16 Grace Days for Certificate of Deposits

This topic describes the details of grace days for CDs.

The grace days will be applicable post the maturity of the deposit for the customer to decide on what the customer wants to do with the certificate of deposit.

- A configuration of the grace days for deposits at the product level, which will enable the user to define the grace days is available.
- The grace days will be applicable only for deposits with maturity instructions as auto-renewal.
- For an auto-renewal deposit - post the maturity of the deposit, the user will have a grace days (as per the configured no. of days) to perform the following actions:
  - Choose to close the deposit without incurring a penalty - A penalty is not incurred when the user closes the deposit during the grace days.
  - Choose to top-up the deposit amount - Top-up is allowed only during the grace days.

## 3.17 FDIC Modernization in Oracle Banking Retail Accounts

This topic describes the processing of FDIC Modernization in Certificate of Deposits.

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.

## 3.18 Prior Maturity Notices in Deposits

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

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

The static data for the maturity notices is listed below:

**Table 3-68 Factory Shipped list of Facts**

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

## 3.19 OFAC Processing in Certificate of Deposits

This topic describes the processing of OFAC in CDs.

If a customer is identified as OFAC sanction hit - the OFAC data will report a match and the bank needs to block all the customer deposits 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 block will be placed on the customer and the deposits restricting the customer to perform transactions/non-financial modifications.

## 3.20 Escheatment based on Last Contact Date in Certificate of Deposits

This topic describes the escheatment based on last contact date in certificate of deposits.

Similar to savings and checking account, the last contact date for certificate of deposit will be updated basis the last customer activity date if the bank level flag of consider customer activity for dormancy is checked. The escheatment date for the deposit is calculated based on this last contact date.

## 3.21 Business Events in Oracle Banking Retail Deposits

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

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

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

The following business events is available as follows:

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

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

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

**Note**

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

**Table 3-69 List of Facts**

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDDETAILS_DATA	Deposit Amend Interest Details Modified Data
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_DEPOSIT_PAYMENT_ISMODIFIEDPAYMENT_DETAILS_DATA	Deposit Amend Account Description Modified Data
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_ACC_DESC	Deposit Amend Payout Details Modified Data
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_INTEREST_START_DATE	Deposit Creation Interest Start Date
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_ACCOUNT_NUMBER	Deposit Creation Account Number
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_AUTO_ROLLOVER	Deposit Creation Auto Rollover
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_BRANCH	Deposit Creation Branch
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_CCY	Deposit Creation Currency
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_BUSINESS_PRODUCT	Deposit Creation Business Product
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_CUSTOMER_NUMBER	Deposit Creation Customer Number
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_ACC_OPEN_DATE	Deposit Creation Account Open Date
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_MATURITY_DATE	Deposit Creation Maturity Date
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_MATURITY_AMOUNT	Deposit Creation Maturity Amount
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_TD_AMOUNT	Deposit Creation Deposit Amount
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_CLOSE_ON_MATURITY	Deposit Creation Close on Maturity Flag
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_INTEREST_RATE	Deposit Creation Interest Rate
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_ACCOUNT_NUMBER	Deposit Topup Account Number
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_BRANCH	Deposit Topup Branch
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_DATE	Deposit Topup Date
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_AMOUNT	Deposit Topup Amount

Table 3-69 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_INTEREST_RATE_AFTER_TOPUP	Deposit Topup Interest Rate after Topup
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_MATURITY_AMOUNT	Deposit Topup Maturity Amount
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_AMOUNT_BEFORE_TOPUP	Deposit Topup Amount Before Topup
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_AMOUNT_AFTER_TOPUP	Deposit Topup Amount After Topup
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_BRANCH	Deposit Redemption Branch
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_ACCOUNT_NUMBER	Deposit Redemption Account Number
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_DATE	Deposit Redemption Date
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_AMOUNT	Deposit Redemption Amount
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_MODE	Deposit Redemption Mode
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_INTEREST	Deposit Redemption Interest
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_PENALTY	Deposit Redemption Penalty
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_TAX_ON_REDMN	Deposit Redemption Tax on Redemption
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_EXCESS_INTEREST_RECOVERED	Deposit Redemption Excess Interest Recovered
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_EXCESS_TAX_RECOVERED	Deposit Redemption Excess Tax Recovered
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_INTEREST_RATE_REDMN_AMOUNT	Deposit Redemption Interest Rate for Redemption Amount
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_INTEREST_RATE_AFTER_REDMN	Deposit Redemption Interest Rate after Redemption
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_MATURITY_AMOUNT_AFTER_REDMN	Deposit Redemption Maturity Amount after Redemption
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_INTEREST_PAID_TO	Deposit Redemption Interest Paid Account
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_ACCOUNT_NUMBER	Deposit Amend Account Number
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_AUTO_ROLLOVER	Deposit Amend Auto Rollover Flag
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BRANCH	Deposit Amend Branch
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_CCY	Deposit Amend Currency
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BUSINESS_PRODUCT	Deposit Amend Business Product

Table 3-69 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_CUSTOMER_NO	Deposit Amend Customer Number
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_ACC_OPEN_DATE	Deposit Amend Account Open Date
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_MATURITY_DATE	Deposit Amend Maturity Date
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_MATURITY_AMOUNT	Deposit Amend Maturity Amount
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_TD_AMOUNT	Deposit Amount for Amend
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_CLOSE_ON_MATURITY	Deposit Amend Close on Maturity Flag
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_RATE	Deposit Amend Interest Rate
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BASIC_DETAILS_ISMODIFIEDFLAG	Deposit Amend ISMODIFIEDFLAG for Basic Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BASIC_DETAILS_ISMODIFIEDTYPE	Deposit Amend ISMODIFIEDTYPE for Basic Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_DEPOSIT_PAYOUT_ISMODIFIEDFLAG	Deposit Amend ISMODIFIEDFLAG for Payout Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_DEPOSIT_PAYOUT_ISMODIFIEDTYPE	Deposit Amend ISMODIFIEDTYPE for Payout Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDFLAG	Deposit Amend ISMODIFIEDFLAG for Interest Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDTYPE	Deposit Amend ISMODIFIEDTYPE for Interest Details
OBRDEP	FINANCIAL	LIQD	F_EDP_AUDIT_KEY	Deposit account liquidation event audit key fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_ACCOUNT_NUMBER	Deposit account liquidation event account number fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_BRANCH	Deposit account liquidation event branch fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_CURRENCY	Deposit account liquidation event currency fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_CUSTOMER_NUMBER	Deposit account liquidation event customer number fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_EVENT_TIMESTAMP	Deposit account liquidation event time stamp fact

Table 3-69 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	LIQD	F_LIQD_INTEREST_RATE	Deposit account liquidation event interest rate fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_LIQUIDATION_AMO UNT	Deposit account liquidation event liquidation amount fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_MATURITY_DATE	Deposit account liquidation event maturity date fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_TD_AMOUNT	Deposit account liquidation event deposit amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_ACCOUNT_ NUMBER	Deposit account close on maturity event account number fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_BRANCH	Deposit account close on maturity event branch fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_CURRENC Y	Deposit account close on maturity event currency fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_CUSTOME R_NUMBER	Deposit account close on maturity event customer number fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_EVENT_DA TESTAMP	Deposit account close on maturity event time stamp fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_MATURITY_ AMOUNT	Deposit account close on maturity event maturity amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_MATURITY_ DATE	Deposit account close on maturity event maturity date fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_TD_AMOU NT	Deposit account close on maturity event deposit amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_EDP_AUDIT_KEY	Deposit account close on maturity event audit key fact
OBRDEP	FINANCIAL	ROLLOVER	F_EDP_AUDIT_KEY	Deposit account rollover event audit key fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_ACCOUNT_N UMBER	Deposit account rollover event account number fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_BRANCH	Deposit account rollover event branch fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_CURRENCY	Deposit account rollover event currency fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_CUSTOMER_ NUMBER	Deposit account rollover event customer number fact

Table 3-69 (Cont.) List of Facts

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

Table 3-69 (Cont.) List of Facts

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

Table 3-69 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_EXPIRY_DATE	Deposit account amount block event amount block expiry date fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_NUMBER	Deposit account amount block event amount block number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BRANCH_CODE	Deposit account amount block event branch code fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_CURRENCY	Deposit account amount block event currency fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_CUSTOMER_NUMBER	Deposit account amount block event customer number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_CLOSURE_DATE	Deposit account amount block event block closure date fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_REFERENCE_NUMBER	Deposit account amount block event block reference number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_TD_AMOUNT	Deposit account amount block event deposit amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_EDP_AUDIT_KEY	Deposit account reversal event audit key fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_ACCOUNT_NUMBER	Deposit account reversal event account number fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_BRANCH	Deposit account reversal event branch fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_CURRENCY	Deposit account reversal event currency fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_CUSTOMER_NUMBER	Deposit account reversal event customer number fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_EVENT	Deposit account reversal event type fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_INTEREST_RATE	Deposit account reversal event interest rate fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_MATURITY_DATE	Deposit account reversal event maturity date fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_REVERSAL_AMOUNT	Deposit account reversal event reversal amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_REVERSAL_DATE	Deposit account reversal event reversal date fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_TD_AMOUNT	Deposit account reversal event deposit amount fact

Table 3-69 (Cont.) List of Facts

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

Table 3-69 (Cont.) List of Facts

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

**Table 3-69 (Cont.) List of Facts**

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

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

**Table 3-70 List of Topic Names**

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

**Table 3-71 List of Rules**

Rule Name	Rule Description
RULE_TDAMEND_UDEVALS	Checking deposit update UDE values
RULE_TDAMEND_PAYOUT	Checking deposit update payout
RULE_TDAMEND_CMATAROLL	Checking deposit update close on maturity or auto rollover
RULE_TDAMEND_ACDESC	Checking deposit update account description.
EVENT_TD_REVERSE_CREATE	Deposit account reversal rule
EVENT_TD_REVERSE_TOPUP	Deposit account top up reversal rule
EVENT_TD_REVERSE_REDEM	Deposit account redemption reversal rule
EVENT_TD_AMOUNT_BLOCK_CREATE	Deposit amount block create or reopen rule
EVENT_TD_AMOUNT_BLOCK_CLOSE	Deposit amount block close rule

**Table 3-71 (Cont.) List of Rules**

<b>Rule Name</b>	<b>Rule Description</b>
EVENT_TD_ESCHEATMENT_FIRST_REMINDER	Deposit account escheatment first reminder rule
EVENT_TD_ESCHEATMENT_SECOND_REMINDER	Deposit account escheatment second reminder rule
EVENT_TD_ACC_STMT_NOTICE	Deposit account periodic statement rule

# A

## Accounting Entries for IRA State and Federal early Distribution Penalty

The listed Accounting entries to be maintained in Interest Accounting entries maintenance screen for redemption (REDM) event for IRA CD products.

### State Penalty

**Table A-1 State Penalty Entries**

Accounting Role	Amount Tag	Debit/Credit Indicator
STATE_PNL_GL	STATE_PENALTY	Credit
RSTD_BOOK_2	STATE_PENALTY	Debit

### Federal Penalty

**Table A-2 Federal Penalty Entries**

Accounting Role	Amount Tag	Debit/Credit Indicator
FEDERAL_PNL_GL	FEDERAL_PENALTY	Credit
RSTD_BOOK_2	FEDERAL_PENALTY	Debit

# B

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

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

### Accounting Entries for DTOPEvent

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

**Table B-1 Accounting Entries for Top-Up**

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

### Accounting Entries for REDMEvent

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

**Note**

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

**Table B-2 Accounting Entries for Redemption**

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

# C

## Functional Activity Codes

This topic provides the functional activity codes available in Certificate of Deposits.

**Table C-1 Functional Activity Codes for Certificate of Deposit**

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

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

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

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

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

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

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

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

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

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVI CESAGGREGATE_TDBALQRYSE ARCH	SEARCH	Get balance query search
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVI CESAGGREGATE_TDINTTRNSE ARCH	SEARCH	Get deposit interest search
Deposit Account Service	RDEP_FA_SER_BALANCEQUER Y_LIST	VIEW	Fetch the balance details of the deposite given as input list
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_VIEW	VIEW	View IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_NEW	NEW	Create new IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_AMEND	UNLOCK	Update the existing IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_VALIDATE	VALIDATE	Validate the IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_SUBMIT	SUBMIT	Submit IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_DELETE	DELETE	Delete the IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_CLOSE	CLOSE	Close IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_REOPEN	REOPEN	Reopen IRA Business Product
IRA Product	RDEP_FA_IRABUSINESSPRODU CTAGGREGATE_VIEWALL	VIEW	View all IRA business product details
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_NEW	NEW	Create IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_AMEND	AMEND	Update IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_VIEW	VIEW	View IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_SUBMIT	SUBMIT	Submit IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_AUTHORIZE	AUTHORIZE	Authorize IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_DELETE	DELETE	Delete IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_VALIDATE	VALIDATE	Validate IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_CLOSE	CLOSE	Close IRA Parameters
IRA Parameter	RDDA_FA_IRAPARAMSAGGREG ATE_REOPEN	REOPEN	Reopen IRA Parameters

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
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_IRAPLANSAGGREGATE_NEW	NEW	Create IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_AMEND	AMEND	Update IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_VIEW	VIEW	View IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_SUBMIT	SUBMIT	Submit IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_DELETE	DELETE	Delete IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_VALIDATE	VALIDATE	Validate IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_CLOSE	CLOSE	Close IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_REOPEN	REOPEN	Reopen IRA Plans
IRA Plans	RDDA_FA_IRAPLANSAGGREGATE_REMOVELOCK	REMOVELOCK	RemoveLock IRA Plans
IRA Plans	RDDA_FA_IRAPLANSTYPE_LOV	LOV	LOV to fetch types of IRA Plan
Maturity Calculation Batch Service	OBRDEP_FA_CALCULATEMATC	NEW	Calculate maturity amount for a particular account and branch
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AMEND	UNLOCK	Update maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AUTHORIZE	AUTHORIZE	Authorize existing maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_CLOSE	CLOSE	Close a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_DELETE	DELETE	Delete existing maintenance for Pay-In

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_NEW	NEW	Create new maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REMOVELOCK	REMOVELOCK	Removes Lock on a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REOPEN	REOPEN	Reopen a closed maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_SUBMIT	SUBMIT	Submit record for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_TDPAYBYBRN	VALIDATE	Payin details by branch
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_VALIDATE	VALIDATE	Validate maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_VIEW	VIEW	View Term Deposit Pay
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS Amend	UNLOCK	Update an existing maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_CLOSE	CLOSE	Close an open maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_DELETE	DELETE	Delete an existing maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GET ACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GET BYBRN	AUTHORIZE	Get penalty basis details by branch
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GET RESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GET RESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GET SUMMARY	AUTHORIZE	View the existing maintenances of Penalty Basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GET UNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenances of penalty basis

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_LOV_VALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_NEW	NEW	Create New Penalty Basis Maintenance
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_REJECT	REJECT	Reject resource of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_SUBMIT	SUBMIT	Submit a new maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_VALIDATE	VALIDATE	Validate maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_VIEW	VIEW	Get existing maintenance record by resource Id
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_AMEND	UNLOCK	Update an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_CLOSE	CLOSE	Close an open maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_DELETE	DELETE	Delete an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETSUMMARY	VIEW	View the existing maintenances of State Group Parameters
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenances of penalty basis

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_NEW	NEW	Create New State Group Parameters Maintenance
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REJECT	REJECT	Reject resource of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_SUBMIT	SUBMIT	Submit a new maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_AMEND	UNLOCK	Update an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_CLOSE	CLOSE	Close an open maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_DELETE	DELETE	Delete an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETSUMMARY	VIEW	View the existing maintenance of State Group Parameters
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_NEW	NEW	Create New State Group Parameters Maintenance

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REJECT	REJECT	Reject resource of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis
Deposit Creation	OBRDEP_FA_DEPOSITSERVICE_SAGGREGATE_BACKOFFICEERROR	VIEW	Get All Back office Errors
Deposit Creation	OBRDEP_FA_SER_ACCOUNTBASICDETAILS_SEARCH	SEARCH	Account Basic Details Search
Deposit Creation	OBRACC_PUSH_DDA_STATEMENT_HMRTRY_FC	RETRY	Handoff to Statement domain
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_EFFECTIVEADDRESS	MODIFY	update effective address
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTGUARDIAN	MODIFY	update account guardian
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTMEMONOTES	MODIFY	update account memo note
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTNOMI	MODIFY	update account nominee
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTPROFITMASTER	MODIFY	update account profit master
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTADDRESS	MODIFY	update account address
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTMIS	MODIFY	update account MIS
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTSTATEMENTPREFERENCE	MODIFY	update account statement preference
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_BASICDETAILS	MODIFY	update deposit basic details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_BCPAYOUTDTL	MODIFY	update BC payout details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_BUNDLE_BIT_DTLS	MODIFY	update bundle BIT details

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHC HILDTPAYOUT	MODIFY	update child TD payout
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD ENODEP	MODIFY	update denominated deposit
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD EPOSITPAYIN	MODIFY	update deposit pay in
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD EPOSITPAYOUT	MODIFY	update deposit pay out
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD UALCRCYDEPDTLS	MODIFY	update dual-currency deposit details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI NTDTLS	MODIFY	update interest details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAJOINTHOLDER	MODIFY	update joint holder
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAPCPAYOUTDTL	MODIFY	update PC payout details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAROLLOVERDTLS	MODIFY	update rollover details
Deposit Creation	OBRDEP_FA_SER_INTG_CUSTD ETAIL_SEARCH	QUERY	Fetch the deposit details listed based on customer number
Deposit Creation	RDEP_FA_SER_INITFUND_VALIDATE	VALIDATE	Initial Funding Validate Endpoint
Deposit Creation	RDEP_FA_SER_INITFUND_PROCESS	PROCESS	Initial Funding Process Endpoint
Deposit Creation	RDEP_FA_SER_INITFUND_CREATE	CREATE	Initial Funding Create Endpoint
Deposit Creation	RDEP_FA_SER_IRA_SIMULATE	SIMULATION	Deposit IRA Simulation Endpoint
Deposit Creation	RDEP_FA_SER_TRANSACTION_REVERSE	REVERSE	Deposit Transaction Reversal
Deposit Creation	RDEP_FA_SER_GL_QUERY	QUERY	GL Search End Point
Deposit Creation	RDEP_FA_SER_INSTRUMENT_TRANSACTION	TRANSACTION	Instrument Transaction Endpoint
Business Product Maintenance	RDEP_FA_SER_THRESHOLD_OPTION	VIEW	Get the Threshold Options present
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETSUMMARY	VIEW	View the existing maintenance of External parameters

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_NEW	CREATE	Create New External parameters Maintenance
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_VIEW	VIEW	Get existing maintenance record by resource Id
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_REJECT	REJECT	Reject resource of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETRESAGG	VIEW AGGREGATE	Get aggregate of resources for external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_LOVVALIDATE	VALIDATE	Validate LOV maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETUNAUTHRESOURCE	VIEW UNAUTH	Get unauthorized maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETRESHISTORY	VIEW HISTORY	Get history of a maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_REOPEN	REOPEN	Reopen a closed maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_CLOSE	CLOSE	Close an open maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETACTION	GETACTION	Get permitted actions on a maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_AUTHORIZE	AUTHORIZE	Authorize a maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_SUBMIT	SUBMIT	Submit a new maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_VALIDATE	VALIDATE	Validate maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_DELETE	DELETE	Delete an existing maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_AMEND	MODIFY	Update an existing maintenance of external parameters
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RABASICDETAILS	MODIFY	update deposit basic details

Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RADEPOSITPAYOUT	MODIFY	update deposit pay out
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RADEPOSITPAYIN	MODIFY	update deposit pay in
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCTSTMTREF	MODIFY	update account statement preference
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCTADRSS	MODIFY	update account address
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAINTDTLS	MODIFY	update interest details
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAROLLOVERDTLS	MODIFY	update rollover details
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCMIS	MODIFY	update account MIS
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCNOMI	MODIFY	update account nominee
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCGUARDIAN	MODIFY	update account guardian
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAJOINTHOLDER	MODIFY	update joint holder
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAPCPAYOUTDTL	MODIFY	update PC payout details
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCMEMONOTES	MODIFY	update account memo note
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RABCPAYOUTDTL	MODIFY	update BC payout detail
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAEFFECTIVEADDRESS	MODIFY	update effective address
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RADENODEP	MODIFY	update denominated deposit
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RACHILDTPAYOUT	MODIFY	update child TD payout

**Table C-1 (Cont.) Functional Activity Codes for Certificate of Deposit**

Screen Name/API Name	Functional Activity Code	Action	Description
<b>IRA Deposit Creation</b>	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCPROFITMASTER	MODIFY	update account profit master
<b>IRA Deposit Creation</b>	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RABUNDLE_BIT_DTLS	MODIFY	update bundle BIT details
<b>IRA Deposit Creation</b>	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RADUALCRCYDEPDTLS	MODIFY	update dual-currency deposit details
<b>IRA Deposit Creation</b>	RDEP_FA_SER_IRA_CREATE	CREATE	Create IRA deposit
<b>IRA Deposit Creation</b>	RDEP_FA_SER_IRA_VALIDATE	VALIDATION	Validate IRA deposit
<b>Deposit Creation</b>	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_REOPEN	REOPEN	Re-open a closed maintenance of deposit business product
<b>Deposit Creation</b>	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_VIEW	VIEW	Get existing maintenance record by resource Id of deposit business product
<b>Deposit Creation</b>	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_AMEND	MODIFY	Update an existing maintenance of deposit business product
<b>Deposit Creation</b>	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_CLOSE	CLOSE	Close an open maintenance of deposit business product
<b>Deposit Creation</b>	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_GETSUMMARY	VIEW	View the existing maintenance of deposit business product
<b>Deposit Creation</b>	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_NEW	CREATE	Create new deposit business product
<b>Deposit Creation</b>	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_VIEWALL	VIEW	View all the data for deposit business product

**Table C-2 Functional Activity Codes for Certificate of Deposit Servicing Screens**

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

**Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

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

**Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

Screen Name/API Name	Functional Activity Code	Action	Description
<b>Adhoc Account Statement</b>	DSR_FA_TDADST_VIEW	Query Details	View the adhoc account statement for deposit.
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_NEW	POST	Create New Notice Config Maintenance
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_GETSUMMARY	GET	View the existing maintenances of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_REMOVELOCK	PUT	Remove lock to edit an existing maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_VIEW	GET	Get existing maintenance record by resource Id
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_AMEND	PUT	Update an existing maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_DELETE	PUT	Delete an existing maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_VALIDATE	GET	Validate maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_SUBMIT	PATCH	Submit a new maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_AUTHORIZE	PUT	Authorize a maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_GETACTIONS	GET	Get permitted actions on a maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_CLOSE	PATCH	Close an open maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_REOPEN	PATCH	Reopen a closed maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_GETHISTORY	GET	Get history of a maintenance of Notice Config
NoticeConfigurationUI	RDEPPP_FA_NOTICECONFIG_GETUNAUTHORIZEDRESOURCES	GET	Get unauthorized maintenances of Notice Config
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_GETSUMMARY	GET	View the existing maintenances of Ira External Param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_NEW	POST	Create New Ira External Param Maintenance
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_VIEW	GET	Get existing maintenance record by resource Id
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_AMEND	PUT	Update an existing maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_DELETE	PUT	Delete an existing maintenance of ira external param

**Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

Screen Name/API Name	Functional Activity Code	Action	Description
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_VALIDATE	GET	Validate an existing maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_SUBMIT	PATCH	Submit a new maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_AUTHORIZE	PUT	Authorize a new maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_REMOVELOCK	PUT	Remove lock to edit an existing maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_GETACTION	GET	Get permitted actions on a maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_CLOSE	PATCH	Close an open maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_REOPEN	PATCH	Reopen a closed maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_GETRESHISTORY	GET	Get history of a maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_GETUNAUTHRESOURCE	GET	Get unauthorized maintenances of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_LOVVALIDATE	GET	Validate LOV maintenance of ira external param
IRA External Parameter Configuration UI	RDDA_FA_IRAEXTERNALPARAM_GETRESAGG	GET	Get aggregate of resources for ira external param
Deposit Transfer Create	RDEP_FA_SER_TRANSFER_CREATE	POST	Create Deposit Transfer transaction
Deposit Transfer Create	RDEP_FA_SER_TRANSFER_VALIDATE	POST	Validated Deposit Transfer transaction
IRA Transfer API	RDDA_FA_SER_IRA_TRANSFER	POST	Create IRA transfer transaction
IRA Transfer API	RDDA_FA_SER_IRA_ROLLOVER	POST	Create IRA Rollover transaction
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_NEW	POST	Create ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_GETSUMMARY	GET	Get ESA Product Summary
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_VIEW	GET	View ESA Product

**Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

Screen Name/API Name	Functional Activity Code	Action	Description
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_AMEND	PUT	Update ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_DELETE	PUT	Delete ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_VALIDATE	GET	Validate ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_SUBMIT	PATCH	Submit ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_GETUNAUTHRESOURCE	GET	Get Unauthorized ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_AUTHORIZE	PUT	Authorize ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_REMOVELOCK	PUT	RemoveLock ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_GETACTION	GET	Get Permitted Actions
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_CLOSE	PATCH	Close ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_REOPEN	PATCH	Reopen ESA Product
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_GETRESAGG	GET	Get Resource Aggregate
ESA Product UI	RDEP_FA_ESAPRODUCTAGGREGATE_VIEWALL	GET	View All ESA Product
Create ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_NEW	POST	Create ESA Product
Get ESA Product Summary API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_GETSUMMARY	GET	Get ESA Product Summary
View ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_VIEW	GET	View ESA Product
Update ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_AMEND	PUT	Update ESA Product
Validate ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_VALIDATE	GET	Validate ESA Product
Authorize ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_AUTHORIZE	PUT	Authorize ESA Product
RemoveLock ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_REMOVELOCK	PUT	RemoveLock ESA Product
Close ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_CLOSE	PATCH	Close ESA Product
Reopen ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_REOPEN	PATCH	Reopen ESA Product
Get Resource Aggregate API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_GETRESAGG	GET	Get Resource Aggregate
View All ESA Product API	RDEP_FA_SER_ESAPRODUCTAGGREGATE_VIEWALL	GET	View All ESA Product

**Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

Screen Name/API Name	Functional Activity Code	Action	Description
ESA Deposit Creation API	RDEP_FA_SER_ESA_CREATE	POST	ESA Deposit Creation Endpoint
ESA Get Summary API	RDEP_FA_SER_ESA_GETSUMMARY	GET	ESA Get Summary Endpoint
ESA Get By ResourceId API	RDEP_FA_SER_ESA_GETBYRESOURCEID	GET	ESA Get By ResourceId Endpoint
ESA Update API	RDEP_FA_SER_ESA_UPDATE	PUT	ESA Update Endpoint
ESA Close API	RDEP_FA_SER_ESA_CLOSE	PATCH	ESA Close Endpoint
ESA Reopen API	RDEP_FA_SER_ESA_REOPEN	PATCH	ESA Reopen Endpoint
ESA Get Resource Aggregate API	RDEP_FA_SER_ESA_RESOURCEAGG	GET	ESA Get Resource Aggregate Endpoint
ESA Deposit Validation API	RDEP_FA_SER_ESA_VALIDATE	POST	ESA Deposit Validation Endpoint
ESA Get Memo and Notes By Account API	RDEP_FA_SER_ESA_GETMEMOBYACC	GET	ESA Get Memo and Notes By Account Endpoint
ESA Get Joint/Nominee Details By Branch and Account API	RDEP_FA_SER_ESA_GETBYBRNACC	GET	ESA Get Joint/Nominee Details By Branch and Account Endpoint
ESA Get Customer Deposits API	RDEP_FA_SER_ESA_GETCUSTOMERDEPOSITS	GET	ESA Get Customer Deposits Endpoint
ESA Push Statement Preferences API	RDEP_FA_SER_ESA_PUSHSTATEMENTPREFERENCES	POST	ESA Push Statement Preferences Endpoint
ESA Patch Deposit Basic Details API	RDEP_FA_SER_ESA_PATCH_BASICDETAILS	PATCH	ESA Patch Deposit Basic Details Endpoint
ESA Patch Deposit Payout API	RDEP_FA_SER_ESA_PATCH_PAYOUT	PATCH	ESA Patch Deposit Payout Endpoint
ESA Patch Deposit Payin API	RDEP_FA_SER_ESA_PATCH_PAYIN	PATCH	ESA Patch Deposit Payin Endpoint
ESA Patch Account Statement Preferences API	RDEP_FA_SER_ESA_PATCH_STMTPREF	PATCH	ESA Patch Account Statement Preferences Endpoint
ESA Patch Account Address API	RDEP_FA_SER_ESA_PATCH_ADDRESS	PATCH	ESA Patch Account Address Endpoint
ESA Patch Interest Details API	RDEP_FA_SER_ESA_PATCH_INTERESTDETAILS	PATCH	ESA Patch Interest Details Endpoint
ESA Patch Roll Over Details API	RDEP_FA_SER_ESA_PATCH_ROLLOVERDETAILS	PATCH	ESA Patch Roll Over Details Endpoint
ESA Patch Account MIS API	RDEP_FA_SER_ESA_PATCH_ACCOUNTMIS	PATCH	ESA Patch Account MIS Endpoint
ESA Patch Account Nominee API	RDEP_FA_SER_ESA_PATCH_NOMINEE	PATCH	ESA Patch Account Nominee Endpoint

**Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

Screen Name/API Name	Functional Activity Code	Action	Description
ESA Patch Account Guardian API	RDEP_FA_SER_ESA_PATCH_GUARDIAN	PATCH	ESA Patch Account Guardian Endpoint
ESA Patch Joint Holder API	RDEP_FA_SER_ESA_PATCH_JOINTHOLDER	PATCH	ESA Patch Joint Holder Endpoint
ESA Patch PC Payout Details API	RDEP_FA_SER_ESA_PATCH_PC_PAYOUTDETAILS	PATCH	ESA Patch PC Payout Details Endpoint
ESA Patch BC Payout Details API	RDEP_FA_SER_ESA_PATCH_BC_PAYOUTDETAILS	PATCH	ESA Patch BC Payout Details Endpoint
ESA Patch Effective Date API	RDEP_FA_SER_ESA_PATCH_EFFECTIVEDATE	PATCH	ESA Patch Effective Date Endpoint
ESA Patch Account Memo/Notes API	RDEP_FA_SER_ESA_PATCH_ACCOUNTMEMO	PATCH	ESA Patch Account Memo/Notes Endpoint
ESA Patch Dual Currency Deposit Details API	RDEP_FA_SER_ESA_PATCH_CURRENCYDEPOSITDETAILS	PATCH	ESA Patch Dual Currency Deposit Details Endpoint
ESA Patch Denominated Deposit Details API	RDEP_FA_SER_ESA_PATCH_DENOMDEP	PATCH	ESA Patch Denominated Deposit Details Endpoint
ESA Patch Child TD Payout Details API	RDEP_FA_SER_ESA_PATCH_CHILDTD_PAYOUT	PATCH	ESA Patch Child TD Payout Details Endpoint
ESA Patch Account Profit Master API	RDEP_FA_SER_ESA_PATCH_ACCOUNTPROFITMASTER	PATCH	ESA Patch Account Profit Master Endpoint
ESA Patch Bundle Benefit Details API	RDEP_FA_SER_ESA_PATCH_BUNDLEBENEFITDETAILS	PATCH	ESA Patch Bundle Benefit Details Endpoint
Deposit IRA Update API	RDEP_SA_SER_IRA_UPDATE	PUT	Deposit IRA Update Endpoint
IRA Get By Branch and Account API	RDEP_SA_SER_IRA_GETBYBRNACC	GET	IRA Get By Branch and Account Endpoint
Deposit ESA Simulation API	RDEP_FA_SER_ESA_SIMULATE	POST	Deposit ESA Simulation Endpoint
Payment Accounting Search API	RDEP_FA_SER_PAYMENT_ACCOUNTING	POST	Payment Accounting Search Endpoint
Retry transaction by branch end point	RDEP_FA_SER_TXN_RETRY_BRANCH	POST	Retry transaction by branch end point failed during external adapter processing
Reverse transaction by branch end point	RDEP_FA_SER_REV_TXN_BRANCH	POST	Reverse transaction by branch end point failed during external adapter processing
Retry transaction by branch end point	RDDA_FA_SER_TXN_RETRY_BRANCH	POST	Retry transaction by branch end point failed during external adapter processing
Reverse transaction by branch end point	RDDA_FA_SER_REV_TXN_BRANCH	POST	Reverse transaction by branch end point failed during external adapter processing

**Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

Screen Name/API Name	Functional Activity Code	Action	Description
Migration download endpoint	OBRDEP_FA_DOWNLOAD_FILE	GET	Download Files
Migration download endpoint	OBRDEP_FA_DOWNLOAD_FILE_SERVICEAPI	GET	Download Files
Migration download endpoint	OBRDEP_FA_DOWNLOAD_FILE_DASHBOARD	GET	Download Files
Migration download endpoint	OBRDEP_FA_DOWNLOAD_FILE_DASHBOARD_SERVICEAPI	GET	Download Files
Migration summary endpoint	OBRDEP_FA_VIEW_MIGRATION_SUMMARY_INITIATE	GET	View all Migration Summaries
Migration summary endpoint	OBRDEP_FA_VIEW_MIGRATION_SUMMARY_INITIATE_SERVICE API	GET	View all Migration Summaries
Migration events endpoint	OBRDEP_FA_GET_MIGRATION_EVENTS	GET	Get Migration Events for File Upload
Migration FDT status endpoint	OBRDEP_FA_MIGRATION_UTILITIY	GET	Retrieves the FDT status
Migration task status endpoint	OBRDEP_FA_GETPROCESS_STATUS	GET	Get Task Status
Migration cache related endpoints	OBRDEP_FA_MAINTENANCE_CACHE	GET & POST	Cache related Api's
Payment details for hand off mode	RDDA_FA_SER_PAY_HAND_OFF	POST	Payment details for hand off mode

# D

## Error Codes and Messages

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

**Table D-1 List of Error Codes and Messages**

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

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

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

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

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

# Index

## A

---

Account Modification, [72](#)  
Accounting Entries for IRA State and Federal  
early Distribution Penalty, [A-1](#)  
Accounting Entries for Top-up and redemption  
events for Certificate Products, [B-1](#)  
Adhoc Account Statement, [128](#)  
Annual percentage yield (APY) for Certificate of  
Deposits, [133](#), [134](#)

## B

---

Back-up Withholding Tax in Certificate of  
Deposits, [134](#)  
Branch Servicing Auto Auth Setup, [20](#)  
Business Events in Oracle Banking Retail  
Deposits, [137](#)

## C

---

Certificate, [123](#)  
Certificate of Deposit 360, [5](#)  
Certificate of Deposit Account Opening, [11](#)  
Certificate of Deposit Beneficiary Details Update,  
[102](#)  
Certificate of Deposit Initial Funding, [58](#)  
Certificate of Deposit Joint Holder Maintenance,  
[96](#)  
Certificate of Deposits Compounding, [133](#)  
Create Business Process, [8](#)  
Create Business Product, [2](#), [2](#)  
Create Certificate of Deposit Amount Block, [65](#)  
Create ESA Parameters, [77](#)  
Create ESA Plans, [79](#)  
Create ESA Product, [83](#)  
Create External Parameter Configuration, [20](#)  
Create IRA Customer Plans, [55](#)  
Create IRA External Parameter Configuration, [99](#)  
Create IRA Parameters, [39](#)  
Create IRA Plans, [42](#)  
Create IRA Product, [61](#)  
Create Notice Configuration, [102](#)  
Create Payin Maintenance, [18](#)  
Create Penalty Parameters Configuration, [24](#)  
Create Service Preferences, [15](#)

Create State Group Mapping Configuration, [33](#)  
Create State Group Parameters Configuration, [29](#)  
Customer Relationship Maintenance, [112](#)

## D

---

Death Claim for Certificate of Deposits, [132](#)  
Deposit Pay-in Maintenance, [17](#)

## E

---

Error Codes and Messages, [D-1](#)  
ESA Parameters Configuration, [76](#)  
ESA Product Configuration, [83](#)  
Escheatment based on Last Contact Date in  
Certificate of Deposits, [137](#)  
External Parameter Configuration, [20](#)

## F

---

FDIC Modernization in Certificate of Deposits, [135](#)  
Functional Activity Codes, [C-1](#)

## G

---

Grace Days for Certificate of Deposits, [135](#)

## I

---

Interest Transaction History Inquiry for Certificate  
of Deposits, [134](#)  
Interest Transactions, [126](#)  
IRA Customer Plans Configuration, [55](#)  
IRA External Parameter Configuration, [98](#)  
IRA Parameters Configuration, [38](#)  
IRA Plans Configuration, [42](#)

## N

---

Notice Configuration, [102](#)

## O

---

OFAC Processing in Certificate of Deposits, [137](#)

---

## P

---

Payout Modification, [76](#)  
Penalty Parameters Configuration, [24](#)  
Prior Maturity Notices in Deposits, [136](#)

---

## R

---

Redemption, [47](#)  
Retail Deposits Business Product, [2](#)  
Retail Deposits IRA Product, [60](#)

---

## S

---

State Group Mapping Configuration, [32](#)  
State Group Parameters Configuration, [28](#)

---

## T

---

Top Up, [37](#)  
Transaction View and Reversal, [117](#)

---

## U

---

Unclaimed processing for Certificate of Deposits,  
[133](#)

---

## V

---

View and Modify Amount Block, [68](#)  
View Business Process, [14](#)  
View Business Product, [16](#), [5](#)  
View ESA Parameters, [78](#)  
View ESA Plans, [82](#)  
View ESA Product, [97](#)  
View External Parameter Configuration, [23](#)  
View IRA Customer Plans, [59](#)  
View IRA External Parameter Configuration, [101](#)  
View IRA Life Expectancy, [35](#)  
View IRA Parameters, [41](#)  
View IRA Plans, [54](#)  
View IRA Product, [75](#)  
View Notice Configuration, [104](#)  
View Payin Maintenance, [19](#)  
View Penalty Parameters Configuration, [27](#)  
View Service Preferences, [16](#)  
View State Group Mapping Configuration, [34](#)  
View State Group Parameters Configuration, [31](#)