

Oracle® Banking Accounts

Retail Deposits User Guide (US Regionalization)



Release 14.8.2.0.0

G55359-02

April 2026

ORACLE®

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Purpose

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

Audience

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

Table User Roles

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

Documentation Accessibility

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Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<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
Approve	Approval	The system displays a section where approval remarks if any can be input. Click OK to submit. The transaction is sent to the Host system through <i>Oracle Banking Routing Hub</i> . The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it. Note: The maker checker validation will be provided if the same maker tries to approve the transaction.
Audit	Initiation, Approval and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Auto Authorization	Initiation	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: 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPOMN)</pre> <pre>output</pre> <pre>Section1 LEVEL:0</pre> 3. Create or modify a Rule Group with Name DepositRuleGroup and map the Rule(s) created in the step (2). Note You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group. Note: For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.
Back	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Change Log	Approval	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated . The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear in red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to Save and Close the transaction.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on Document to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the i icon is used. The i icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The i icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
Memo	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click Memo , then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click Memo to view the memos if any. The Memos will not be displayed in inquiry screen and Deposit 360 screen. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Multi-Level Authorization	Initiation	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: 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPYIN)</pre> <pre>output</pre> <pre>Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH,</pre> <pre>LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> Note If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like <pre>LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>,</pre> <pre>LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2></pre> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). Note You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group. Note: The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.

Table (Cont.) Basic Actions

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

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common

Symbol/Icon	Function
	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

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

Table 1-1 Basic Details - Field Description

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

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

Figure 1-2 Create Business Product - Features

Create Business Product

Errors and Overrides

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

Features

Rate Chart Applicable ☐

Partial Redemption ☒

Maturity Holiday Treatment ☐

Partial Redemption with Amount Block ☐

MIS ☐

Top Up ☐

Cancel Back Save and Close Next

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

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

Table 1-2 Features - Field Description

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

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

The **Preferences** screen displays.

Figure 1-3 Create Business Product - Preferences

Create Business Product

Errors and Overrides

1

Basic Details

2

Features

3

Preferences

4

Tenor Parameters

5

Rate Chart Parameters

6

Maturity Instructions

7

Maturity Holiday Treatment

8

Interest

9

MIS Details

Preferences

Minimum and Maximum Limits for Deposits

Add

Currency Code	Threshold Type	Minimum Amount	Maximum Amount	Units	Action
No data to display.					

Deposit Statement

☐

Transaction Details

Credit GL

Required

Funding Options

☐ External Account

☐ Check

☐ General Ledger

☒ Account

Deposit Creation without Funding

Zero Balance Deposit

☐

Hold Period for Zero Balance Deposit (in days)

Cancel

Back

Save and Close

Next

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

Table 1-3 Preferences - Field Description

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

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

Field	Description
Threshold Type	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: • Deposit Creation: This type to be selected for defining the minimum and maximum limits of the deposit amount that is required for opening a deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum deposit opening amount limits. • Top-up: This type to be selected for defining the minimum and maximum limits of the amount when processing a top-up transaction for the deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits for top-up. Top-up units: This field is applicable only when the "Threshold Type" is Top-up. This is an existing field and this denotes the incremental unit in which the top-up can be done. Eg: If this value is 50, then the top-up can be done for \$50, \$100, \$150, \$200 and so on. • Balance Threshold: This type to be selected for defining the minimum and maximum deposit balance over the lifecycle of the deposit (that is, the balance in the deposit account at any point in the deposit lifecycle cannot breach these limits). Eg: Any lifecycle operation such as a deposit opening, top-up, redemption cannot breach these limits. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits to be validated over the lifecycle of the deposit. Note: • The values for minimum and maximum amounts provided for the threshold type "Deposit Creation" cannot breach the limits if provided for the "Balance Threshold". • Similarly, the values for minimum and maximum amounts provided for the threshold type "Top-up" cannot breach the limits if provided for the "Balance Threshold".
Minimum Amount	Specify the minimum opening deposit amount for the deposit product. If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.
Maximum Amount	Specify the maximum opening deposit amount for the deposit product. If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.
Units	Specify the 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.
Action	Click the Edit icon to edit the values specified, or click Delete icon to delete the added row.

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

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

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

The **Tenor Parameters** screen displays.

Figure 1-4 Create Business Product - Tenor Parameters

Create Business Product

Errors and Overrides

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

Tenor Parameters

Applicable Tenors

Add

Days	Months	Years	Action

Additional Tenors

Default Tenor* Minimum Tenor Maximum Tenor

Days Months Years

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

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

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

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

The **Rate Chart Parameters** screen displays.

Figure 1-5 Create Business Product - Rate Chart Parameters

Create Business Product

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

Rate Chart Parameters

Rate Based on Cumulative Amount ☐

Premature Redemption

Interest Rate for Redemption Amount Required

Interest Rate for Post Redemption Required

Top Up

Interest Rate

Cancel Back Save and Close Next

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

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

Table 1-5 Rate Chart Parameters - Field Description

Field	Description
Rate Chart Parameters	This determines if rate chart is applicable for the business product and the premature redemption details for the deposits if rate chart is allowed.
Rate Based On Cumulative Amount	Switch this toggle ON to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same business product, customer, and currency. The default value is OFF .
Interest Rate for Redemption Amount	Select the interest rate to be applied for the redemption amount, from the drop-down list. The list of values are as follow: • Continue Existing • As on Opening Date • As on Redemption Date • Special Rate Code • As on Rate Revision Events The default value is Continue Existing .
Interest Rate for Post Redemption	Select the interest rate to be applied after redemption of deposit, from the drop-down list. The list of values are as follows: • Continue Existing • As on Opening Date • As on Redemption Date • As on Rate Revision Events The default value is Continue Existing .
Interest Rate	Select the interest to be applied on the top-up deposit, from the drop-down list. The list of values as follow: • Current - Select this option to apply the current interest rate of the deposit on the top-up amount. • As on Opening Date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up. • As on Top Up Value Date - Select this option to apply the interest rate based on the slab as on the value date of the top-up.

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

The **Maturity Instructions** screen displays.

Figure 1-6 Create Business Product - Maturity Instructions

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

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

Table 1-6 Maturity Instructions - Field Description

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

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

Field	Description
Re-pick up Business Product Tenor on Rollover	Switch this toggle ON to enable re-pick up of the business product tenor on rollover. During rollover, the system will pick up the default tenor of the business product. The default value is OFF .
Close on Maturity	Switch this toggle ON to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is OFF .
Cascade Month-End Maturity Date	Switch this toggle ON to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is OFF .
Grace Days After Rollover	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

Create Business Product

Errors and Overrides

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

Maturity Holiday Treatment

Holiday Calendar Required

Maturity Date Movement Required

Applicable Deposit Tenor Required

Holiday Movement Required

Adhoc Holiday Change Required

Cancel Back Save and Close Next

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

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

Field	Description
Holiday Calendar	Select the holiday calendar applicable to the business product from the drop-down list. This list displays the following values: • Ignore - Select this option to ignore all other holiday parameters for the business product. By default, this option is selected. • Branch - Holiday calendar will be based on the branch holiday maintenance of the respective branch. • Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency. • Both Branch and Currency - Holiday calendar is based on both branch and currency holiday maintenance. The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the business product is applicable to all deposits opened under the business product. User cannot modify the Holiday Calendar if there are active accounts under the business product. The default value is Ignore.
Holiday Movement	Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values: • No Change - If you select this option, then there is no change in the maturity date. By default, this option is selected. • Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen. • Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen. Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. Holiday Movement is not applicable if you select Ignore option for Holiday Calendar. Note User cannot modify the Holiday Movement if there are active account under the business product. The default value is No Change.

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

Field	Description
Maturity Date Movement	Select the maturity date movement across months from the drop-down list: • Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month. By default, this option is selected. • Previous/Next Working Day of the Same Month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month. • No Change in Maturity Date - If the adjusted maturity date falls on next/previous month, then the system ignores the movement and considers the computed maturity date as the maturity date even it falls on a holiday. Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day. The default value is Allowed.
Adhoc Holiday Change	Select the adhoc holiday change from the drop-down list. The list displays the following values: • Change Maturity Date and Generate Advice - System updates the maturity date and the rollover maturity date as per the deposit holiday calendar maintenance, generates an advice to the customer. By default, this option is selected. • Generate Advice - System generates an advice on deposits having maturity date falling on a holiday. • No Action - If this is selected, the maturity date does not change. In this case the system will not generate advices for the deposit. The adhoc holiday change is the change in branch and currency holiday calendar after opening the deposit due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of Adhoc Holiday Change if you select the Ignore option for Holiday Calendar. The default value is Change Maturity Date and Generate Advice.
Applicable Deposit Tenor	Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the drop-down list. This list displays the following values: • Original Tenor - If you select this option, then the system considers the tenor which is defaulted from the business product or modified at the account level. By default, this option is selected. • Deposit Tenor - If you select this option, then the system considers the tenor based on the adjusted maturity date. The default value is Original Tenor.

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

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

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

Figure 1-9 Create Business Product - MIS

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

Table 1-9 MIS - Field Description

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

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

1.1.2 View Business Product

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

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

The **View Business Product** screen displays.

Figure 1-10 View Business Product

The screenshot shows the 'View Business Product' interface with a grid of 10 records. Each record is a card containing the following information:

- Business Product:** A text field with a dropdown arrow.
- Description:** A text field.
- Account Type:** A text field.
- Authorization Status:** A text field with a lock icon and a count icon.
- Record Status:** A text field with a lock icon and a count icon.
- Modification Number:** A small icon representing the number of modifications.

Records shown include: AAAAAA, ADHCLQ, BKD901, BKD90@, BUGKIT, CCD123, CLOSEM, DADDDD, DADTEN, and DEAR12. The bottom of the screen shows a pagination bar: Page 1 of 7 (1 - 10 of 70 Items).

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

Table 1-10 View Business Product - Field Description

Field	Description
Business Product	Displays the business product.
Description	Displays the description of the business product.
Account Type	Displays the type of deposit account.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.2 Deposit Pay-in Maintenance

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

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

This topic contains the following 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
Branch Code	Specify the branch code for which user want to maintain payin parameters. Click Search icon, it displays all valid branch codes maintained in the system. User can select the appropriate one.

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

Field	Description
Pay In Option	Select the pay in option from the drop-down list. The available Options are: Pay in by GL - While creating a deposit, if the pay-in option is specified as GL, then the GL maintained at the maintenance screen should be selected. If the offset account for pay in is not specified then GL account maintained in the pay-in maintenance screen is defaulted, thus creating a Deposit. Pay in by Cash - While creating a deposit, if the pay in option is specified as Cash and the offset account for pay in is not specified, then the system debits the GL account specified in maintenance screen, thus creating a Deposit.
General Ledger Code	Specify the GL code that should be picked up by the system for the Deposit pay in. Click Search icon, it displays all valid GLs maintained in the system. User can select the appropriate one.

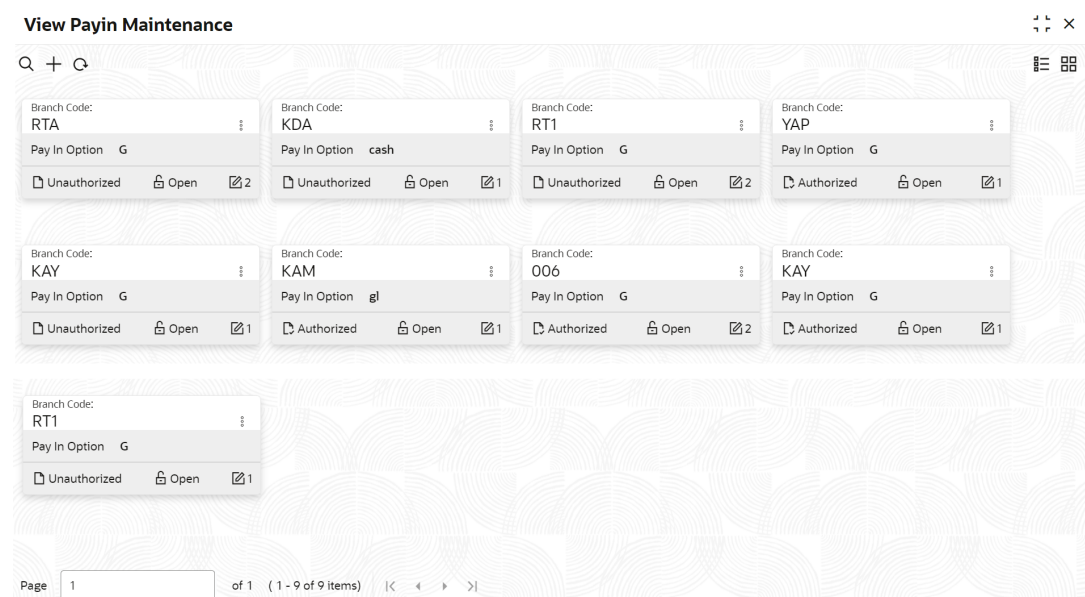
- After specifying all the details, click **Save** to complete the steps. Or click **Cancel** to exit without saving.

1.2.2 View Payin Maintenance

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

- On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
- 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
Branch Code	Displays the branch code.
Pay In Option	Displays the pay in option.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.3 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
Bank Code	Specifies the bank code for which the parameters are maintained. This will generally be defaulted to the only value that is available as part of the bank maintenance in common core (system allows only one bank code to be maintained for a bank/ Financial Institution (FI) in common core and that value will be defaulted here).
Redemption Interest Payout GL	Click Search icon and select redemption interest payout GL from the list. In case of Gross method - this acts an intermediary GL so that, the penalty will be deducted from redemption amount and the net payout will be made to the redemption payout account from this GL.
Suspense GL for Failed Transaction	Click Search icon and select suspense GL for failed transaction from the list.

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

The Add Parameters Details screen displays.

Figure 1-14 Add Parameters Details

Add Parameter Details

Payment Mode

Required

Settlement Mode

Required

System Code

Required

Settlement General Ledger

Integration Mode

Required

Directory Key

Cancel

Add

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

Table 1-14 Add Parameters Details - Field Description

Field	Description
Payment Mode	Select payment mode from the drop-down list. The available options are: - PAYIN - PAYOUT - BOTH

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

Field	Description
Settlement Mode	Select system code from the drop-down list. The available options are: • Account • GL • Cheque • ACH • Fedwire
System Code	Click Search icon and select system code from the list.
Settlement General Ledger	Click Search icon and select settlement ledger from the list.
Integration Mode	Select Integration Mode from the drop-down list. The available options are: • HANDOFF • Rest API
Directory Key	Click Search icon and select Directory Key from the list.

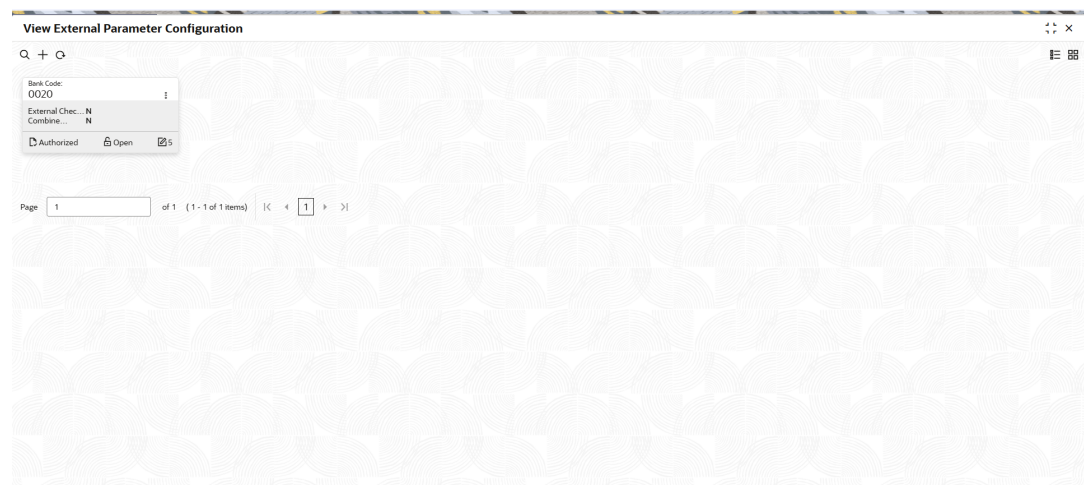
5. After specifying all the details, click **Add** to complete the steps. Or click **Cancel** to exit without Adding.

1.3.2 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
Branch Code	Displays the branch code.
Redemption Interest Payout GL	Displays the Redemption Interest Payout GL.
Suspense GL for Failed Transaction	Displays the Suspense GL for Failed Transaction.
Payment Mode	Displays the Payment Mode.
Settlement Mode	Displays the Settlement Mode.
System Code	Displays the System Code.
Settlement General Ledger	Displays the Settlement General Ledger.
Integration Mode	Displays the Integration Mode.
Directory Key	Displays the Directory Key.

1.4 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

Deposit Term (In Days)	Penalty Period (In Days)	Action
10	10	

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

0

▼

▲

Penalty Period

0

▼

▲

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

Example for penalty calculation based on the maintained parameters:

Deposit Amount - \$10,000

The deposit rate for a 3 year CD is 3%

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

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

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

Considering the below penalty configuration in the bank level:

Table 1-18 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 = $(10000 \times (0.03/12) \times 6) = \$150$

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

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

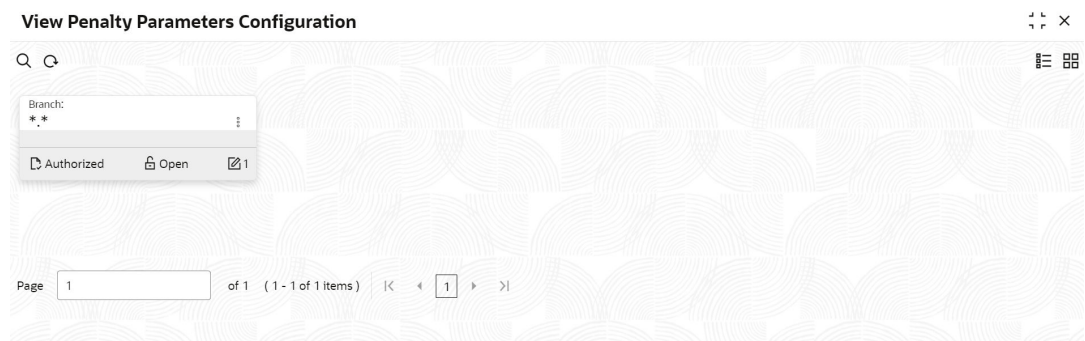
1.4.2 View Penalty Parameters Configuration

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

- On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations** or .
- 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
Branch Code	Displays the branch code.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.5 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.

① 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

Create State Group Parameters Configuration

Group ID Required

Deposit Escheatment Details

Add Escheatment

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

Cancel Save

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

EUR

Escheatment Days

0

First Reminder Prior Days

0

Second Reminder Prior Days

0

State GL

Cancel

Add Another

Add

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

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

Field	Description
Group ID	Specify the state group ID. This should be an unique alphanumeric code.
Currency	Select the currency from the drop-down list for which the grouping has to be done.
Escheatment Days	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
First Reminder Prior Days	Specify the first reminder notice prior days based on which the first notification prior to escheatment marking will be sent to the customer. For Example: If first reminder prior days is 10 then the first notice will be sent 10 days before the deposit is marked as escheated.
Second Reminder Prior Days	Specify the second reminder notice prior days based on which the second notification prior to escheatment marking will be sent to the customer. The second reminder prior days needs to be less than the first reminder prior days. For Example: If first reminder prior days is 10 then the first notice will be sent 10 days before the deposit is marked as escheated and if second reminder prior days is 5 in this case, then the second reminder prior notice will be sent 5 days before the deposit is due to be marked as escheated.
State GL	Specify the State GL to which the escheated funds has to be transferred, when the deposit is marked for escheatment processing and eventually closed after transferring the funds on the escheatment date.

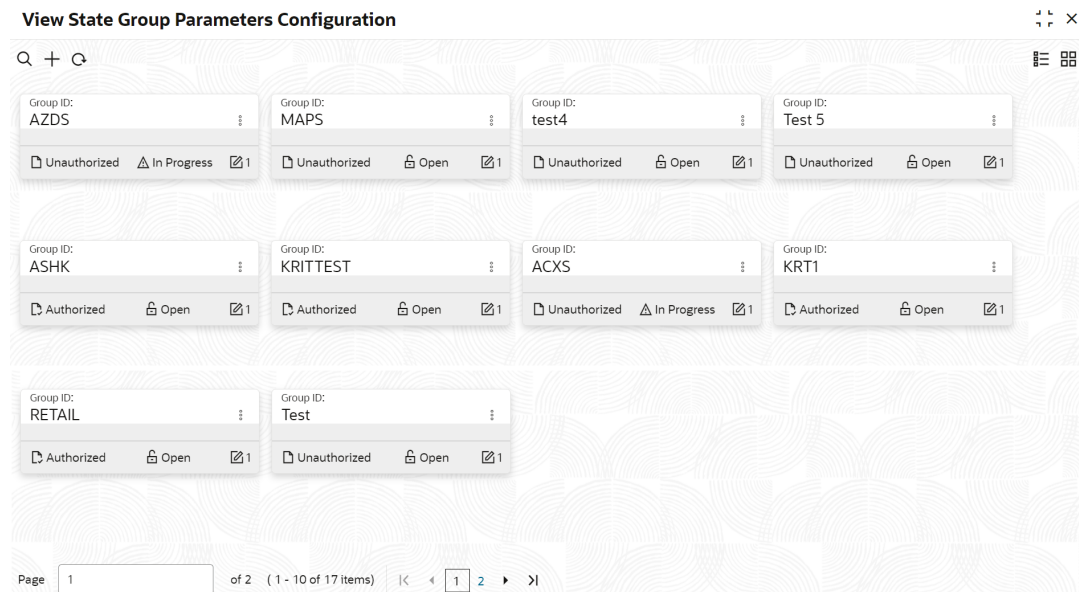
- Click the **Add** or **Add Another** button to include the escheatment parameters in the **Create State Group Parameters Configuration** screen.
4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.5.2 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
Group ID	Displays the group ID.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.6 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
State Code	Specify the state code or click the Search icon to view and select the state group code from the list displayed.
State Group Code	Specify the state group code or click Search icon to view and select the state group code from the list displayed. The Group IDs maintained as part of state group parameters configuration are displayed for selection in the list.
Product Domain	Specify the product domain or click the Search icon to view and select the product domain from the list displayed.
Business Product	Specify the business product or click the Search icon to view and select the business product from the list displayed.

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

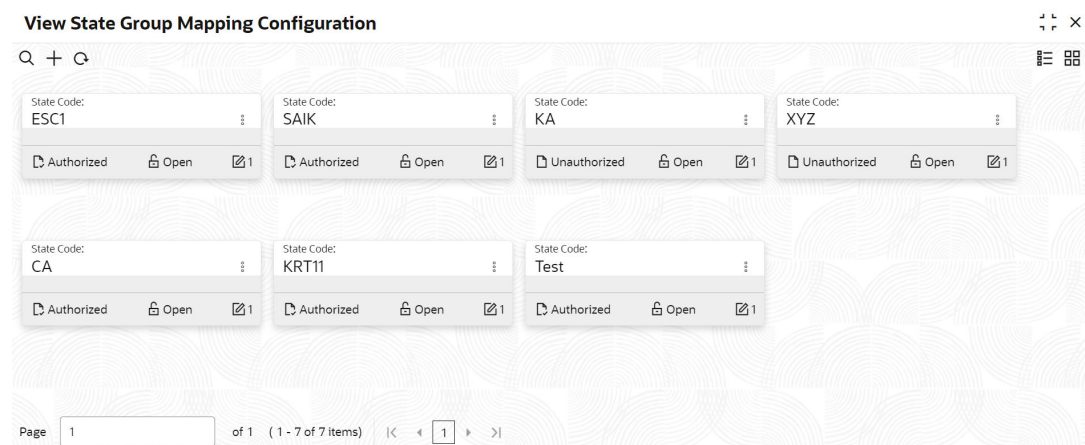
1.6.2 View State Group Mapping Configuration

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
State Code	Displays the state code.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

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.

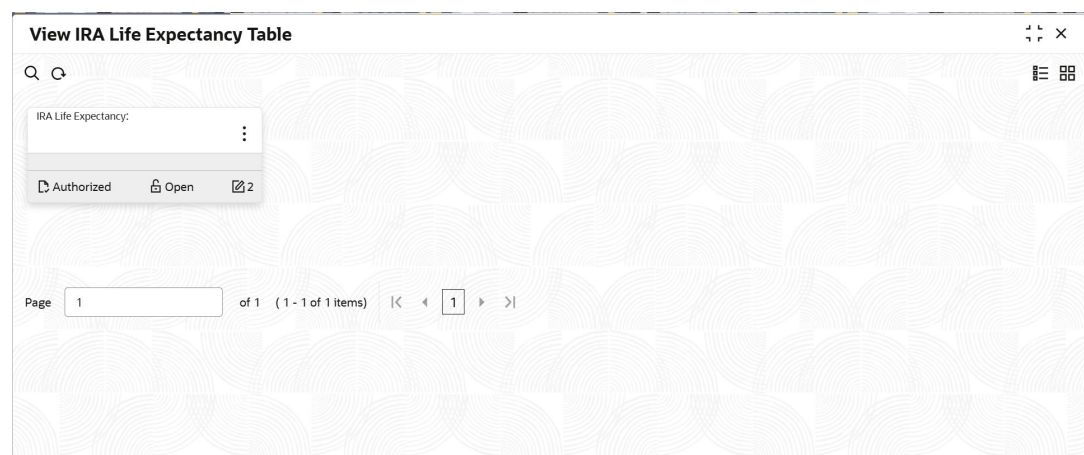
1.7.1 View IRA Life Expectancy

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
IRA Life Expectancy	Displays the IRA life expectancy.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

- 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

- 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
Authorization Status	Select the authorization status from the drop-down list. The available options are: • Authorized • Rejected • Unauthorized

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



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

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

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

Figure 1-26 IRA life expectancy - Modify

IRA Life Expectancy		Errors and Overrides	
Single Life Expectancy		Uniform Lifetime	Joint Life And Last Survivor Expectancy
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		
Audit		Cancel	Save

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

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

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

Table 1-26 (Cont.) IRA life expectancy - Modify - Field Description

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

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

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

Figure 1-27 IRA life expectancy – View

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

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

1.8 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
Month and Day	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. 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. Note: The customer has an option to choose if the contribution being done to the IRA plan is for the current/previous financial year and accordingly the same can be defined and the right contribution code will be attached during the processing of the contribution transaction.
Required Minimum Distribution	Required Minimum Distribution Age (in years): "RMD Age" is the age in years, after which the customer must take a required minimum distribution from their IRA. This field "RMD Age" cannot be decreased but can be modified to be increased to a greater value than the existing age configured. Required Minimum Distribution Notice Start Day: This field is captured for sending the "Outstanding RMD Notification". This field will determine the date for sending the "Outstanding RMD Notification" if the IRA owner has not taken the complete RMD amount calculated for the year. Please note that, in this case OBA will publish an event with the relevant data to Event Delivery Platform (EDP) and any subscribing system to EDP can consume that event to generate the notification to the customer. This field can be modified, but any modification will take effect for the next year notice generation only. Required Minimum Distribution Notice Start Month: This field is captured for sending the "Outstanding RMD Notification". This field will determine the month for sending the "Outstanding RMD Notification" if the IRA owner has not taken the complete RMD amount calculated for the year. Please note that, in this case OBA will publish an event with the relevant data to Event Delivery Platform (EDP) and any subscribing system to EDP can consume that event to generate the notification to the customer. This field can be modified, but any modification will take effect for the next year notice generation only.
Age Cutoff for Penalty Application	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. Note: It is to be noted that distributions will stop being deemed premature in the year after the year in which the customer reaches the cutoff age for penalty application.
Federal Penalty Tax Rate (%)	This field captures the Federal penalty tax rate to be applied as penalty tax on in case of a premature distribution.
Federal Penalty Tax GL	This field captures the GL account to which the federal penalty tax amount is to be accounted.
Country Code	Specify the applicable country code from the list of values.
State Code	Specify the applicable state code from the list of values.

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

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

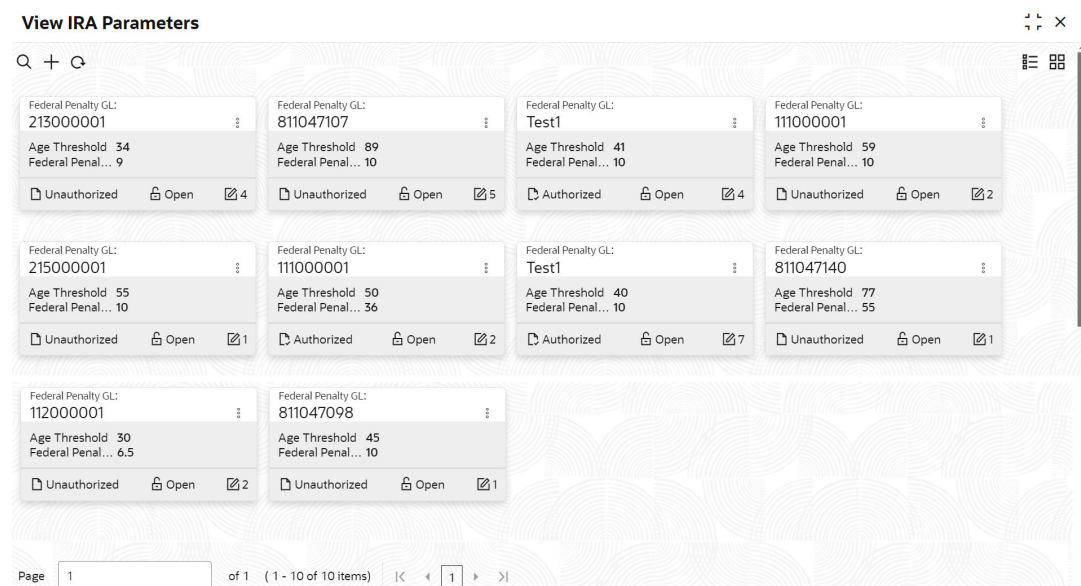
- After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.8.2 View IRA Parameters

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

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

The **View IRA Parameters** screen displays.

Figure 1-29 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
Federal Penalty GL	Displays the federal penalty GL.
Age Threshold	Displays the age threshold.
Federal Penalty Rate	Displays the federal penalty tax rate.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.9 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
IRA Plan type	Click the Search icon to select the value from the list. The values are as follow: TRA – Traditional IRA RTH – Roth IRA SEP – Simplified Employee Pension IRA
Plan Description	Based on the selection of the IRA Plan Type , the plan description is displayed.

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

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

4. 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
Effective Financial Year	The user can set Financial Year wise contribution limits in this screen. The user will select the value of the Financial Year (from the financial year list maintained as part of Interest and charges period code definition) to set the contribution limits for the mentioned financial year. If there are no contribution limits set for the current Financial Year, then the system will consider the latest set Financial Year limits as contribution limits for the IRA plan.
Currency	This field denotes the currency for defining the contribution limit amounts for the plan. This can always be USD for IRA plans.

Table 1-31 (Cont.) Create IRA Plans_Add Contribution Parameters - Field Description

Field	Description
Limits	This amount field defines the contribution limit for the plan. • If the field Age Cutoff for contribution is provided for the plan, then this value denotes the contribution limits for customers whose age is less than or equal to the configured Age Cut-off. • If the field Age Cutoff for contribution is not provided for the plan, then this value denotes the generic contribution limits for all customer ages.
Limits Beyond Age Cut-off	This amount field defines the contribution limit for the plan for customers whose age is greater than the configured Age Cut-off. This field is required only if an age value is provided for the Age Cutoff for contribution field. If no age value is given, this field does not need to be captured.

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.
6. Click **Add** button in the **Contribution Codes** section.

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

Figure 1-32 Add Contribution Code

Add Contribution Code

Contribution Code

Required

Description

Applicable For Rollover

Cancel

Add

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

Table 1-32 Create IRA Plans_Add Contribution Parameters - Field Description

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

Table 1-32 (Cont.) Create IRA Plans_Add Contribution Parameters - Field Description

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

Table 1-33 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.
E012744	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
E013119	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

Add Distribution Code

Distribution Code

Q

Required

Description

Applicable For Rollover

☐

Cancel

Add

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

Table 1-34 (Cont.) Create IRA Plans_Add Distribution Parameters - Field Description

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

Table 1-35 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.

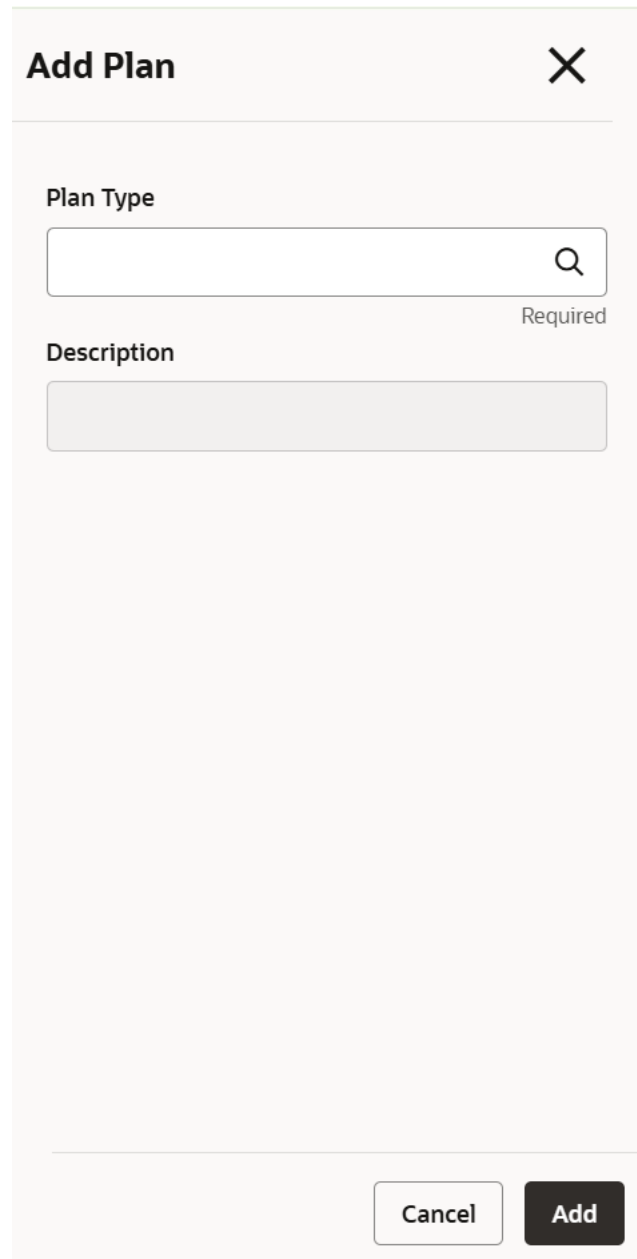
Note

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

The image shows a mobile application dialog box titled "Add Plan" with a close button (X) in the top right corner. The dialog contains two input fields: "Plan Type" and "Description". The "Plan Type" field is a search-style input with a magnifying glass icon on the right and a "Required" label below it. The "Description" field is a standard text input. At the bottom of the dialog, there are two buttons: "Cancel" and "Add".

Add Plan ✕

Plan Type

🔍

Required

Description

Cancel Add

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

Table 1-37 Add Plan - Field Description

Field	Description
Plan Type	Click the Search icon to select the Plan Type from the list of values available as part of static maintenance. The available options are: • SEP • TRA • RTH <i>Note</i> User can configure to select the plan types to which rollover can happen from, for the plan being maintained.
Description	Based on the selection of Plan Type , the description is displayed.
Actions	It allows the user to edit or delete the record.

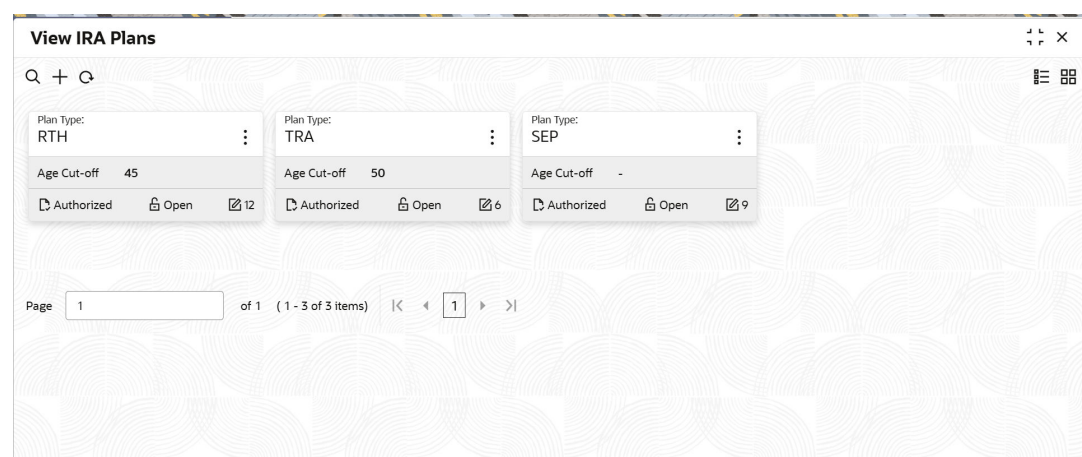
- After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.9.2 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
Plan Type	Displays the type of IRA plan.
Age Cut-off	Displays the cut-off age for IRA plan.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.10 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
Customer Details	Displays the employment history for the customer with the required details as expected by the plan. This is a multi-grid field.
Customer Number	The customer ID of the customer who holds the plan
Customer Name	Name of the customer who holds the plan. This is automatically populated based on the selected Customer ID
IRA Plan Type	This is the plan of the customer, in which the transaction is being carried out. This can take values TRA for Traditional or ROT for Roth or SEP for SEP as available in the static maintenance provided.

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

Field	Description
Plan Description	The description of the IRA plan type selected. This is automatically populated based on the selected Plan Type.
Currency	This LOV allows the user to select the currency under which the "Annual Compensation" of the employee will be defined. In case of IRA – this currency value can be defaulted to "USD" as required.
RMD Distribution Order	Click Search icon and select the distribution order from the drop-down list. The available options are: • Distribute from Lowest Rate to Highest Rate - RMD is withdrawn starting from the account with the lowest current interest rate at the time of distribution. Once that account is exhausted, withdrawals continue from accounts with progressively higher interest rates. • Distribute from Lowest Balance to Highest Balance - RMD is withdrawn first from the account with the lowest available balance at the time of distribution. If additional funds are required, the system proceeds to accounts with higher balances in ascending order. • Distribute from Lowest to Highest Account Number - RMD is withdrawn from accounts in ascending order of account numbers. The system begins with the lowest account number and continues to the next higher numbers until the required RMD amount is fulfilled. • Distribute from Shortest Term to Longest Term - RMD is withdrawn based on the shortest to longest account term. IRA CDs are processed according to their term, while IRA Savings and IRA MMSA are treated as 0-term accounts and used first. If multiple accounts share the same opening date, Savings accounts are processed before MMSA. • Distribute as Sequence Given - RMD is withdrawn based on the custom sequence defined for the accounts under the plan. The system follows the specified withdrawal order to complete the distribution. • Not Applicable: If RMD is not applicable for the customer the RMD distribution option can be chosen as "Not Applicable". When this option is chosen, the user can "Waive RMD" for the customer by enabling the Waive RMD flag in this screen. The Waive RMD flag will be displayed only if the distribution option is selected as "Not Applicable" This field will be enabled, if the Plan Type is selected as SEP and TRA.
Waive RMD:	This flag is enabled and displayed for selection only if the RMD distribution option selected is "Not Applicable". This flag will determine if the customer wants RMD to be waived for the plan held at the Bank/ FI. If this flag is checked, there will be no RMD processing and payouts for this plan for the customer by the Bank
Employer Details	Maintains the employment history for the customer with the required details as expected by the plan. This is a multi-grid field.
Effective from Date	Denotes the "effective from" date of the employment for the owner/ customer.
Employee Type	"Denotes the type of employment the customer held with the employer. This is a LOV/ drop-down and the supported values are: • Employee • Self-Employed

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

Field	Description
Employer Name	This is a free text field. The employer name is captured as part of this field.
Employer Address	This is a free text field. The employer address is captured as part of this field.
Annual Compensation	This field will capture the annual compensation of the employee using which the contribution limits will be defined at plan level for SEP IRA.
Actions	It allows the user to edit or delete the record.
Account Details	This multi-grid will display all the accounts ALREADY associated to the IRA plan selected for the customer. This grid will also allow user to ADD any customer IRA accounts for which there is no plan associated (that is, a plan was not associated/ user missed associating a plan to the account during origination). When the account is added to the grid, then this IRA account of the customer will automatically be assigned to the mentioned plan selected in the maintenance screen.
Account Domain	Denotes the account domain. Retail Accounts for IRA savings accounts and Retail Deposits for IRA CD accounts.
Account Number	Denotes the IRA Savings OR IRA CD account number that is associated to the plan for the customer.
Is Closed?	Denotes if the said IRA account is closed/ not.
Include for RMD	Here user will have the option to update if the account under the plan can be included for RMD processing in the "Include for RMD" field. The default value for this will be "N" which means the account is excluded by default from RMD distribution. If the user wants the account to be part of RMD distribution, then this needs to be updated to Yes, which is "Y". If the user chooses to not include any account under the plan for auto-distribution of RMD sequence, then that account will not be considered for RMD distribution
Inherited IRA	This field will identify those accounts that are Inherited IRA accounts.
Actions	It allows the user to edit or delete the record.
RMD Priority Order	The user can provide the order of the sequence for the accounts under the plan of the customer in the field "RMD Priority Order". This is applicable if the user has selected the "RMD Distribution Order" as "Distribute as Sequence Given". The balance will be utilized for RMD distribution as per the mentioned order. It is to be noted that, the priority order can be provided only to those accounts that are "Include for RMD" = "Y".
RMD Payment Details	This section will allow the user to maintain the payment instructions for RMD payouts that needs to be made to the customer. Based on the payment method, payment account, frequency, and start date maintained, the system will schedule and generate RMD payments accordingly. The user can choose to distribute using the calculated RMD for the year or provide a manual amount when required. This section also allows the user to temporarily cancel scheduled RMDs and restart them later, with payments resuming from the next due date and no arrears paid for the cancelled period.
Payment Method	Select the payment method from the drop-down list. This field indicates payment method by which the customer receives the distribution payment. The available options are: • Transfer to Internal Account • Transfer to GL

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

Field	Description
Payout Account	Click Search icon and select payout account from the list.
Payment Frequency	Select the frequency of RMD payments issued to the customer from the drop-down list. The available options are: • Weekly • Monthly • Quarterly • Annual
Payment At Month End	Select the toggle to make the payment at the last working day of the month. For a payment frequency in months or multiples of a month (for example: quarterly, half yearly, every two months, etc.), the user can select payment has to be carried out as of the last working day of the month.
Payment Start Date	Specify the date when the scheduled RMD auto-payments begin. Subsequent payments follow the selected payment frequency from this date.
Use Calculated RMD	Click the toggle status to indicates whether the payment amount is based on the system-calculated RMD for the year. If not selected, the user must enter the RMD amount manually.
Amount if not Using Calculated RMD	Click the toggle to manually enter the RMD amount instead of using the system-calculated amount. This field is displayed only when Use Calculated RMD is unchecked.
Cancel Scheduled RMD	Click the toggle status to temporarily pauses scheduled RMD auto-distributions when enabled. When disabled, payments resume from the next scheduled payment date without catch-up for the paused period.

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

1.10.2 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
Customer Number	The customer ID of the customer who holds the plan
Plan Type	This is the plan of the customer, in which the transaction is being carried out. This can take values TRA for Traditional or ROT for Roth or SEP for SEP as available in the static maintenance provided.
Currency	This LOV allows the user to select the currency. This will be USD in general for IRA.

1.11 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

The screenshot displays the 'Create IRA Product' application window. At the top, a breadcrumb trail shows the navigation path: Home > Menu > Retail Deposits > Configurations > Retail Deposits IRA Product > Create IRA Product. Below this is a tabbed interface with the following tabs: Basic Details (selected), Features, Preferences, Tensor Parameters, Rate Chart Parameters, Maturity Instructions, Maturity Holiday Treatment, Interest, and MIS. The 'Basic Details' tab is active, showing a form with the following fields: 'IRA Product' (Required), 'Description' (Required), 'Account Code' (Required), and 'Validity' (set to 'February 1' with a calendar icon). At the bottom right, there are three buttons: 'Cancel', 'Save and Close', and 'Next'.

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
IRA Product	Specify the IRA product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation.
Description	Specify the description for the IRA product.
Account Code	As per your bank's requirement, you can choose to classify IRA products into different account codes. The bank can decide the way the IRA products are to be assigned to different account codes. An account code can consist of a maximum of four characters. An account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is used as part of deposit account number generation.
Validity	Specify the validity period of the IRA 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 1-39 Create IRA Product - Features

5. 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
Rate Chart Applicable	Switch this toggle ON , 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 Rate Chart Parameters data segment will be displayed in the screen.
Maturity Holiday Treatment	Switch this toggle ON , if maturity holiday treatment is applicable. It determines the treatment applicable for deposit account, if the maturity date falls on a holiday. If this option is enabled, the Maturity Holiday Treatment data segment will be displayed in the screen.
MIS	Switch this toggle ON , to capture the MIS details for the product. If this option is enabled, the MIS data segment will be displayed in the screen.
Partial Redemption	Switch this toggle ON , to indicate that partial redemption is allowed. If this option is not enabled, then partial redemption will not be allowed on deposits under this IRA product. The default value is OFF .
Partial Redemption with Amount Block	Switch this toggle ON , to indicate that partial redemption is allowed for the deposits with amount blocks. If the deposit is linked partially then partial redemption of the deposit will be allowed only if you enable this option. The default value is OFF .
Top Up	Switch this toggle ON , 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 OFF .

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

The **Preferences** screen displays.

Figure 1-40 Create IRA Product - Preferences

Create IRA Product

Errors and Overrides

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

Preferences

Minimum and Maximum Limits for Deposits

Add

Currency Code	Threshold Type	Minimum Amount	Maximum Amount	Units	Action
No data to display.					

Deposit Statement

☐

Transaction Details

Credit GL

Required

Funding Options

☐ General Ledger ☒ Account ☐ External Account ☐ Check

Deposit Creation without Funding

Zero Balance Deposit

☐

Hold Period for Zero Balance Deposit (In days)

Cancel Back Save and Close Next

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
Minimum and Maximum Limits for Deposits	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
Currency Code	Specify the currency code or click Search icon to select the applicable currency from the list for which the minimum and maximum opening deposit amount is to be maintained.

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

Field	Description
Threshold Type	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: • Certificate of Deposit Creation: This type to be selected for defining the minimum and maximum limits of the deposit amount that is required for opening a deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum deposit opening amount limits. • Top-up: This type to be selected for defining the minimum and maximum limits of the amount when processing a top-up transaction for the deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits for top-up. Top-up units: This field is applicable only when the "Threshold Type" is Top-up. This is an existing field and this denotes the incremental unit in which the top-up can be done. Eg: If this value is 50, then the top-up can be done for \$50, \$100, \$150, \$200 and so on. • Balance Threshold: This type to be selected for defining the minimum and maximum deposit balance over the lifecycle of the deposit (that is, the balance in the deposit account at any point in the deposit lifecycle cannot breach these limits). Eg: Any lifecycle operation such as a deposit opening, top-up, redemption cannot breach these limits. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits to be validated over the lifecycle of the deposit. Note: • The values for minimum and maximum amounts provided for the threshold type Certificate of Deposit cannot breach the limits if provided for the Balance Threshold. • Similarly, the values for minimum and maximum amounts provided for the threshold type Top-up cannot breach the limits if provided for the Balance Threshold.
Minimum Amount	Specify the minimum opening deposit amount for the deposit product. If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.
Maximum Amount	Specify the maximum opening deposit amount for the deposit product. If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.
Units	Specify the 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.
Action	Click the Edit icon to edit the values specified, or click Delete icon to delete the added row.

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

Field	Description
Deposit Statement	Switch this toggle ON , to specify the cycle, and statement format to get the deposit statement for the transactions.
Credit GL	Specify the GL to which an account balance should belong. Click Search icon and select the credit GL from the list of values.
Funding Options	Specify the option(s) through which the 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.
Deposit Creation without Funding	System will support the capability to allow opening a zero balance deposit by the bank, which can be funded later. It is to be noted that this funding should happen within the configured number of days at the deposit business product, if not, then the zero balance deposit will be closed automatically.
Zero Balance Deposit	Switch this toggle ON to enable the system allows for a zero balance deposit account to be created under the business product. In such cases the deposit account origination system will not be passing the payin details during Certificate of deposit opening as this deposit will be funded later. The default value is OFF .
Hold Period for Zero Balance Deposit (in days)	Select the days to configure the Zero Balance Deposit. Once a zero balance deposit is created, it is expected that the 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. Note: This field is applicable only if the flag Zero Balance Deposit is set to On .

8. 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
Tenor Parameters	This section determines the list of applicable tenors for a IRA product and also the minimum, maximum and default tenor for a IRA product.
Applicable Tenors	Click on Add 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.
Days	Specify the tenor value in Days .
Months	Specify the tenor value in Months .
Years	Specify the tenor value in Years .
Minimum Tenor	Specify the minimum tenor for which deposits should be created under this 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.
Days	Specify the minimum tenor in terms of days.
Months	Specify the minimum tenor in terms of months.
Years	Specify the minimum tenor in terms of years.

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

Field	Description
Default Tenor	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.
Days	Specify the default tenor in terms of days.
Months	Specify the default tenor in terms of months.
Years	Specify the default tenor in terms of years.
Maximum Tenor	Specify the maximum tenor for which deposits can be created under this 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.
Days	Specify the maximum tenor in terms of days.
Months	Specify the maximum tenor in terms of months.
Years	Specify the maximum tenor in terms of years.

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

The **Rate Chart Parameters** screen displays.

Figure 1-42 Create IRA Product - Rate Chart Parameters

11. 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
Rate Chart Parameters	This determines if rate chart is applicable for the IRA product and the premature redemption details for the deposits if rate chart is allowed.
Rate Based On Cumulative Amount	Switch this toggle ON to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same IRA product, customer, and currency. The default value is OFF .
Interest Rate for Redemption Amount	Select the interest rate to be applied for the redemption amount, from the drop-down list. The list of values are as follow: • Continue Existing • As on Opening Date • As on Redemption Date • Special Rate Code • As on Rate Revision Events The default value is Continue Existing .
Interest Rate for Post Redemption	Select the interest rate to be applied after redemption of deposit, from the drop-down list. The list of values are as follows: • Continue Existing • As on Opening Date • As on Redemption Date • As on Rate Revision Events The default value is Continue Existing .
Interest Rate	Select the interest to be applied on the top-up deposit, from the drop-down list. The list of values as follow: • Current - Select this option to apply the current interest rate of the deposit on the top-up amount. • As on Opening Date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up. • As on Top Up Value Date - Select this option to apply the interest rate based on the slab as on the value date of the top-up.

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
Maturity Instructions	This determines the default maturity instructions for accounts opened under the IRA product.
Auto Rollover	Switch this toggle ON to automatically rollover the deposits on maturity date. The default value is OFF .
Month-End Maturity Deposit	Switch this toggle ON to indicate that the deposit is a month-end maturing deposit (i.e., the deposit matures on the last working day of the month). The default value is OFF .
Rollover to a Different Product	Switch this toggle button ON for selection only if the Maturity Instructions selected for the product is Auto Rollover . If this flag is OFF when Auto-Rollover is ON , then the deposits opened under this business product can rollover to the same product only. This flag status also determines if the override of Target Product at Rollover will be allowed to be overridden at account level The default value for this field is OFF
Target Product at Rollover	Switch this toggle ON for selection only if the field Rollover to a Different Product is selected as ON . This LOV lists the configured deposit product codes along with product descriptions, in the system. The user can choose the target product code from the list to which the deposit account needs to rollover to on maturity (if the maturity instruction is rollover). The Target product must be of the same type. Eg: 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
Re-pick up Business Product Tenor on Rollover	Switch this toggle ON 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 OFF .
Close on Maturity	Switch this toggle ON to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is OFF .
Cascade Month-End Maturity Date	Switch this toggle ON to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is OFF .
Maturity Notice Period	Specify the number of days before which the customer notification is to be sent for deposit maturity.
Grace Days After Rollover	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
Holiday Treatment	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
Holiday Calendar	Select the holiday calendar applicable to the IRA product from the drop-down list. This list displays the following values: • Ignore - Select this option to ignore all other holiday parameters for the IRA product. By default, this option is selected. • Branch - Holiday calendar will be based on the branch holiday maintenance of the respective branch. • Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency. • Both Branch and Currency - Holiday calendar is based on both branch and currency holiday maintenance. The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the IRA product is applicable to all deposits opened under the IRA product. User cannot modify the Holiday Calendar if there are active accounts under the IRA product. The default value is Ignore.
Holiday Movement	Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values: • No Change - If you select this option, then there is no change in the maturity date. By default, this option is selected. • Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen. • Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen. Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. Holiday Movement is not applicable if you select Ignore option for Holiday Calendar. Note User cannot modify the Holiday Movement if there are active account under the IRA product. The default value is No Change.

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

Field	Description
Maturity Date Movement Across Months	Select the maturity date movement across months from the drop-down list: • Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month. By default, this option is selected. • Previous/Next Working Day of the Same Month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month. • No Change in Maturity Date - If the adjusted maturity date falls on next/previous month, then the system ignores the movement and considers the computed maturity date as the maturity date even it falls on a holiday. Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day. The default value is Allowed.
Adhoc Holiday Change	Select the adhoc holiday change from the drop-down list. The list displays the following values: • Change Maturity Date and Generate Advice - System updates the maturity date and the rollover maturity date as per the deposit holiday calendar maintenance, generates an advice to the customer. By default, this option is selected. • Generate Advice - System generates an advice on deposits having maturity date falling on a holiday. • No Action - If this is selected, the maturity date does not change. In this case the system will not generate advices for the deposit. The adhoc holiday change is the change in branch and currency holiday calendar after opening the deposit due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of Adhoc Holiday Change if you select the Ignore option for Holiday Calendar. The default value is Change Maturity Date and Generate Advice.
Applicable Deposit Tenor	Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the drop-down list. This list displays the following values: • Original Tenor - If you select this option, then the system considers the tenor which is defaulted from the IRA product or modified at the account level. By default, this option is selected. • Deposit Tenor - If you select this option, then the system considers the tenor based on the adjusted maturity date. The default value is Original Tenor.

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

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

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

The **MIS** screen displays.

Figure 1-46 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
MIS Group	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.
Description	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

The screenshot shows the 'View IRA Product' interface. It contains a grid of product cards. Each card has the following fields:

- Business Product:** (e.g., 112312, 112314, DEBP11, DEBP12, GRADFF, HIM001, HNI001, IRA001, IRA002, IRA003)
- Description:** (e.g., FIXED, TETING, TESTING, HNI CUSTOMER, FIXED INCOME IRA)
- Account Type:** (e.g., D, D, D, D, D, D, D, D)
- Authorization/Record Status:** (e.g., Authorized, Unauthorized, In Progress, Open, Closed)

At the bottom, there is a pagination bar: Page 1 of 5 (1 - 10 of 42 items). Navigation buttons for 1, 2, 3, 4, 5 are visible.

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

Table 1-50 View Business Product - Field Description

Field	Description
Business Product	Displays the IRA business product.
Description	Displays the description of the IRA business product.
Account Type	Displays the type of deposit account.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.12 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.

① Note

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA 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
Rate (%)	Captures the Federal penalty tax rate to be applied as penalty tax on in case of a non-qualified ESA distribution. The Federal Penalty GL captures the GL account to which the penalty tax amount is to be accounted
General Ledger	This field captures the GL account to which the federal penalty tax amount is to be accounted.

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

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

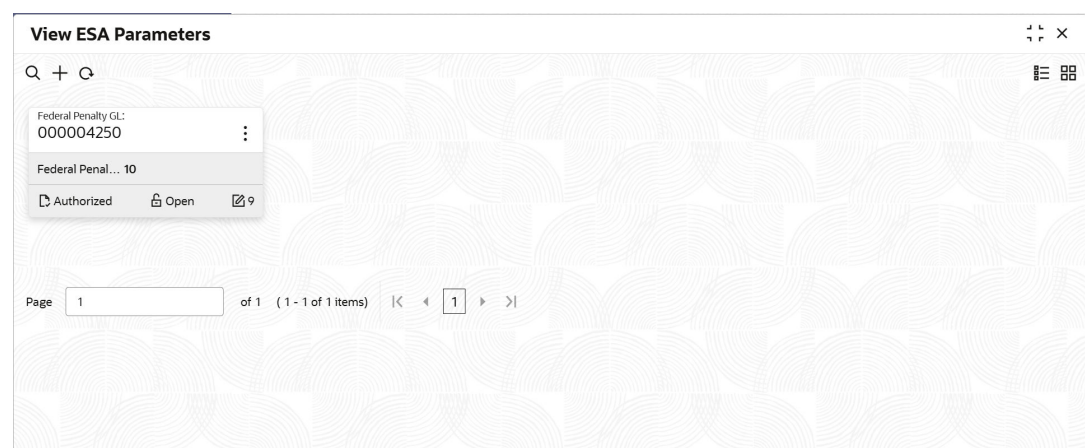
- After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.12.2 View ESA Parameters

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

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

The **View ESA Parameters** screen displays.

Figure 1-49 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
Federal Penalty GL	Displays the federal penalty GL.
Federal Penalty Rate	Displays the federal penalty rate.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.13 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
ESA Plan type	Click the Search icon to select the ESA from the list.
Plan Description	Based on the selection of the ESA Plan Type , the plan description is displayed.
Age Cut-off for Contribution (Years)	This field specifies the age of the ESA owner, by which the funds in the ESA account must be used or transferred. This will not be applicable if the ESA owner is a special needs beneficiary. There will be a system level validation to allow modification to ONLY increase the Age Cut-off for distribution from the current value.
Age Cut-off for Notice Days (in days)	This field determines the no. of days before the ESA owner turns the age cut-off for distribution (30 years currently as per regulation and as configured in the previous field) a notification to be published to Event Delivery Platform (EDP) with the required data. There will be a system level validation to allow modification to ONLY decrease of the no. of notice days modification for the plan (this is because notice days are at customer-plan level and if there is an increase in the notice days, there is a possibility that the notice has already been sent to the customer).

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

Table 1-54 (Cont.) Create ESA Plans_Add Contribution Parameters - Field Description

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

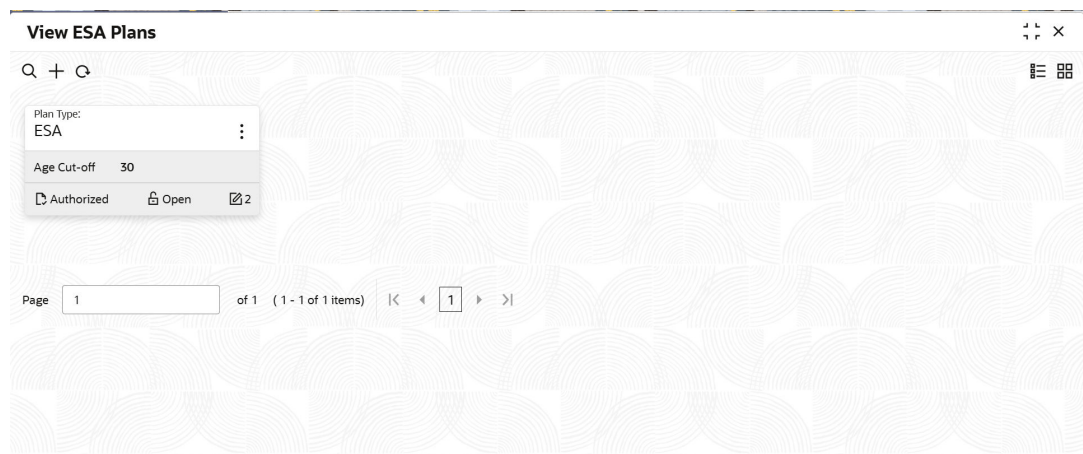
- Click **Add** button to add the contribution parameters detail in the main screen, or Click **Cancel** button to close the **Add Contribution Parameters** screen.

1.13.2 View ESA Plans

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

- On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **ESA Plans Configuration**.
- 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
Plan Type	Displays the type of ESA plan.
Age Cut-off	Displays the cut-off age for ESA plan.
Authorization Status	Displays the authorization status of the record. The available options are: Authorized Rejected Unauthorized

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

Field	Description
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.14 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
ESA Product Code	Specify the ESA product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation.
Description	Specify the description for the ESA product.
Account Code	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.
Validity	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

Create ESA Product

Errors and Overrides

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

Features

Rate Chart Applicable ☐

Maturity Holiday Treatment ☐

MIS ☐

Partial Redemption ☐

Partial Redemption with Amount Block ☐

Top Up ☐

Cancel Back Save and Close Next

- 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
Rate Chart Applicable	Switch this toggle ON , 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 Rate Chart Parameters data segment will be displayed in the screen.
Maturity Holiday Treatment	Switch this toggle ON , if maturity holiday treatment is applicable. It determines the treatment applicable for deposit account, if the maturity date falls on a holiday. If this option is enabled, the Maturity Holiday Treatment data segment will be displayed in the screen.
MIS	Switch this toggle ON , to capture the MIS details for the product. If this option is enabled, the MIS data segment will be displayed in the screen.
Partial Redemption	Switch this toggle ON , to indicate that partial redemption is allowed. If this option is not enabled, then partial redemption will not be allowed on deposits under this ESA product. The default value is OFF .
Partial Redemption with Amount Block	Switch this toggle ON , to indicate that partial redemption is allowed for the deposits with amount blocks. If the deposit is linked partially then partial redemption of the deposit will be allowed only if user enable this option. The default value is OFF .
Top Up	Switch this toggle ON , 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 OFF .

- 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
Minimum and Maximum Limits for Deposits	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
Currency Code	Specify the currency code or click Search icon to select the applicable currency from the list for which the minimum and maximum opening deposit amount is to be maintained.

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

Field	Description
Threshold Type	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: • Certificate of Deposit Creation: This type to be selected for defining the minimum and maximum limits of the deposit amount that is required for opening a deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum deposit opening amount limits. • Top-up: This type to be selected for defining the minimum and maximum limits of the amount when processing a top-up transaction for the deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits for top-up. Top-up units: This field is applicable only when the "Threshold Type" is Top-up. This is an existing field and this denotes the incremental unit in which the top-up can be done. Eg: If this value is 50, then the top-up can be done for \$50, \$100, \$150, \$200 and so on. • Balance Threshold: This type to be selected for defining the minimum and maximum deposit balance over the lifecycle of the deposit (that is, the balance in the deposit account at any point in the deposit lifecycle cannot breach these limits). Eg: Any lifecycle operation such as a deposit opening, top-up, redemption cannot breach these limits. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits to be validated over the lifecycle of the deposit. Note: • The values for minimum and maximum amounts provided for the threshold type Certificate of Deposit cannot breach the limits if provided for the Balance Threshold. • Similarly, the values for minimum and maximum amounts provided for the threshold type Top-up cannot breach the limits if provided for the Balance Threshold.
Minimum Amount	Specify the minimum opening deposit amount for the deposit product. If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.
Maximum Amount	Specify the maximum opening deposit amount for the deposit product. If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.
Units	Specify the 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.
Action	Click the Edit icon to edit the values specified, or click Delete icon to delete the added row.

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

Field	Description
Deposit Statement	Switch this toggle ON , to specify the cycle, and statement format to get the deposit statement for the transactions.
Credit GL	Specify the GL to which an account balance should belong. Click Search icon and select the credit GL from the list of values.
Funding Options	Specify the option(s) through which the 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.
Deposit Creation without Funding	System will support the capability to allow opening a zero balance deposit by the bank, which can be funded later. It is to be noted that this funding should happen within the configured number of days at the deposit business product, if not, then the zero balance deposit will be closed automatically.
Zero Balance Deposit	Switch this toggle ON to enable the system allows for a zero balance deposit account to be created under the business product. In such cases the deposit account origination system will not be passing the payin details during Certificate of deposit opening as this deposit will be funded later. The default value is OFF .
Hold Period for Zero Balance Deposit (in days)	Select the days to configure the Zero Balance Deposit. Once a zero balance deposit is created, it is expected that the 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. Note: This field is applicable only if the flag Zero Balance Deposit is set to On.

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

The **Tenor Parameters** screen is displayed.

Figure 1-56 Create ESA Product - Tenor Parameters

Create ESA Product

Errors and Overrides

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

Tenor Parameters

Applicable Tenors

Add

Days	Months	Years	Action
No data to display.			

Additional Tenors

Default Tenor* Minimum Tenor Maximum Tenor

Days Months Years

Cancel Back Save and Close 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 1-59 Tenor Parameters - Field Description

Field	Description
Tenor Parameters	This section determines the list of applicable tenors for a ESA product and also the minimum, maximum and default tenor for a ESA product.
Applicable Tenors	Click on Add 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.
Days	Specify the tenor value in Days .
Months	Specify the tenor value in Months .
Years	Specify the tenor value in Years .
Minimum Tenor	Specify the minimum tenor for which deposits should be created under this 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.
Days	Specify the minimum tenor in terms of days.
Months	Specify the minimum tenor in terms of months.
Years	Specify the minimum tenor in terms of years.

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

Field	Description
Default Tenor	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.
Days	Specify the default tenor in terms of days.
Months	Specify the default tenor in terms of months.
Years	Specify the default tenor in terms of years.
Maximum Tenor	Specify the maximum tenor for which deposits can be created under this 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.
Days	Specify the maximum tenor in terms of days.
Months	Specify the maximum tenor in terms of months.
Years	Specify the maximum tenor in terms of years.

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

The **Rate Chart Parameters** screen displays.

Figure 1-57 Create ESA Product - Rate Chart Parameters

11. 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
Rate Chart Parameters	This determines if rate chart is applicable for the ESA product and the premature redemption details for the deposits if rate chart is allowed.
Rate Based On Cumulative Amount	Switch this toggle ON to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same ESA product, customer, and currency. The default value is OFF .
Interest Rate for Redemption Amount	Select the interest rate to be applied for the redemption amount, from the drop-down list. The list of values are as follow: • Continue Existing • As on Opening Date • As on Redemption Date The default value is Continue Existing .
Interest Rate for Post Redemption	Select the interest rate to be applied after redemption of deposit, from the drop-down list. The list of values are as follows: • Continue Existing • As on Opening Date • As on Redemption Date The default value is Continue Existing .
Interest Rate	Select the interest to be applied on the top-up deposit, from the drop-down list. The list of values as follow: • Current - Select this option to apply the current interest rate of the deposit on the top-up amount. • As on Opening Date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up. • As on Top Up Value Date - Select this option to apply the interest rate based on the slab as on the value date of the top-up.

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

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

Field	Description
Close on Maturity	Switch this toggle ON to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is OFF .
Cascade Month-End Maturity Date	Switch this toggle ON to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is OFF .
Maturity Notice Period	Specify the number of days before which the customer notification is to be sent for deposit maturity.
Grace Days After Rollover	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 1-59 Create ESA Product - Maturity Holiday Treatment

Create ESA Product

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

Maturity Holiday Treatment

Holiday Calendar Required

Maturity Date Movement Across Months Required

Applicable Deposit Tenor Required

Holiday Movement Required

Adhoc Holiday Change Required

Buttons: Cancel, Back, Save and Close, Next

15. 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
Maturity Holiday Treatment	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
Holiday Calendar	Select the holiday calendar applicable to the ESA product from the drop-down list. This list displays the following values: • Ignore - Select this option to ignore all other holiday parameters for the ESA product. By default, this option is selected. • Branch - Holiday calendar will be based on the branch holiday maintenance of the respective branch. • Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency. • Both Branch and Currency - Holiday calendar is based on both branch and currency holiday maintenance. The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the ESA product is applicable to all deposits opened under the ESA product. User cannot modify the Holiday Calendar if there are active accounts under the ESA product. The default value is Ignore.
Holiday Movement	Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values: • No Change - If you select this option, then there is no change in the maturity date. By default, this option is selected. • Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen. • Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen. Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. Holiday Movement is not applicable if you select Ignore option for Holiday Calendar. Note User cannot modify the Holiday Movement if there are active account under the IRA product. The default value is No Change.

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

Field	Description
Maturity Date Movement Across Months	Select the maturity date movement across months from the drop-down list: • Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month. By default, this option is selected. • Previous/Next Working Day of the Same Month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month. • No Change in Maturity Date - If the adjusted maturity date falls on next/previous month, then the system ignores the movement and considers the computed maturity date as the maturity date even it falls on a holiday. Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day. The default value is Allowed.
Adhoc Holiday Change	Select the adhoc holiday change from the drop-down list. The list displays the following values: • Change Maturity Date and Generate Advice - System updates the maturity date and the rollover maturity date as per the deposit holiday calendar maintenance, generates an advice to the customer. By default, this option is selected. • Generate Advice - System generates an advice on deposits having maturity date falling on a holiday. • No Action - If this is selected, the maturity date does not change. In this case the system will not generate advices for the deposit. The adhoc holiday change is the change in branch and currency holiday calendar after opening the deposit due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of Adhoc Holiday Change if you select the Ignore option for Holiday Calendar. The default value is Change Maturity Date and Generate Advice.
Applicable Deposit Tenor	Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the drop-down list. This list displays the following values: • Original Tenor - If you select this option, then the system considers the tenor which is defaulted from the IRA product or modified at the account level. By default, this option is selected. • Deposit Tenor - If you select this option, then the system considers the tenor based on the adjusted maturity date. The default value is Original Tenor.

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

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

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

The **MIS** screen displays.

Figure 1-61 Create IRA Product - MIS

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

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

Table 1-64 MIS - Field Description

Field	Description
MIS Group	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.
Description	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

The screenshot shows the 'View ESA Product' interface with a grid of product cards. Each card contains the following information:

- Business Product:** A dropdown menu showing the selected product (e.g., 1KM1KM, 1MM1MM, 2KM1KM, 3KM3KM, 4KM4KM, 8MM8MM, 9MM9MM, ABC122, ABC1S9, ABC214).
- Description:** A text field showing the product description (e.g., Test ESA Business..., ENTER A VALUE, MAIN FRAME, Test ESA Business..., Test ESA Business..., 9MM9MM, abc, abc).
- Account Type:** A dropdown menu showing the account type (e.g., C, C, C, C, C, C, C, C, C).
- Authorization Status:** A set of buttons (Authorized, Open, In Progress) and a count (e.g., 1, 1, 6, 2, 3, 3, 4, 1, 1).

At the bottom, there is a pagination bar showing 'Page 1 of 14 (1 - 10 of 136 items)' and navigation controls.

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

Table 1-65 View Business Product - Field Description

Field	Description
Business Product	Displays the ESA business product.
Description	Displays the description of the ESA business product.
Account Type	Displays the type of deposit account.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.15 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
Bank Code	Specifies the bank code for which the parameters are maintained. This will generally be defaulted to the only value that is available as part of the bank maintenance in common core (system allows only one bank code to be maintained for a bank/ Financial Institution (FI) in common core and that value will be defaulted here).

4. 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

Cancel

Add

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

Table 1-67 Add Parameters Details - Field Description

Field	Description
Payment Mode	Select payment mode from the drop-down list. The available options are: • PAYIN • PAYOUT • BOTH
Settlement Mode	Select system code from the drop-down list. The available options are: • Account • GL • Cheque • ACH • Fedwire
System Code	Click Search icon and select system code from the list.
Settlement General Ledger	Click Search icon and select settlement ledger from the list.
Integration Mode	Select Integration Mode from the drop-down list. The available options are: • HANDOFF • Rest API
Directory Key	Click Search icon and select Directory Key from the list.

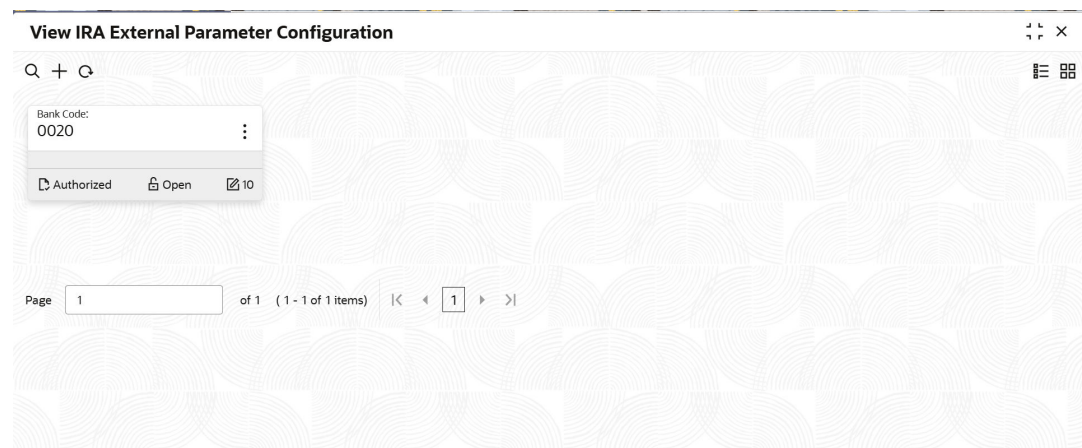
5. After specifying all the details, click **Add** to complete the steps. Or click **Cancel** to exit without Adding.

1.15.2 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
Branch Code	Displays the branch code.
Redemption Interest Payout GL	Displays the Redemption Interest Payout GL.
Suspense GL for Failed Transaction	Displays the Suspense GL for Failed Transaction.
Payment Mode	Displays the Payment Mode.
Settlement Mode	Displays the Settlement Mode.
System Code	Displays the System Code.
Settlement General Ledger	Displays the Settlement General Ledger.
Integration Mode	Displays the Integration Mode.
Directory Key	Displays the Directory Key.

1.16 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
Domain	Displays the domain as Retail Deposits.
Business Product	Select the business product from the list of values for which notice maintenance is required. User can select ALL products as the options if the same maintenance is applicable for ALL business products. User can also maintain apart from ALL products, notice maintenance for specific products too. System will identify if there is a specific maintenance for the business product and then consider ALL if there is no specific maintenance for the product.
Maintenance Details	Section displays the notice maintenance multi-grid details.
Notice Name	Select the notice event from the list. The available options are: Maturity Notice Zero Balance Deposit Notice
Pre/Post	Select whether the notice publication is pre-event or post-event. The available options are: Pre Post
Notice Number	Specify the sequence number of the notice for the selected Notice Name and Pre/Post type.
Notice Days	Specify the number of days before or after the selected event for notice publication.

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

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

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

Example Configuration:**a. Row1:**

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

b. Row2:

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

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

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

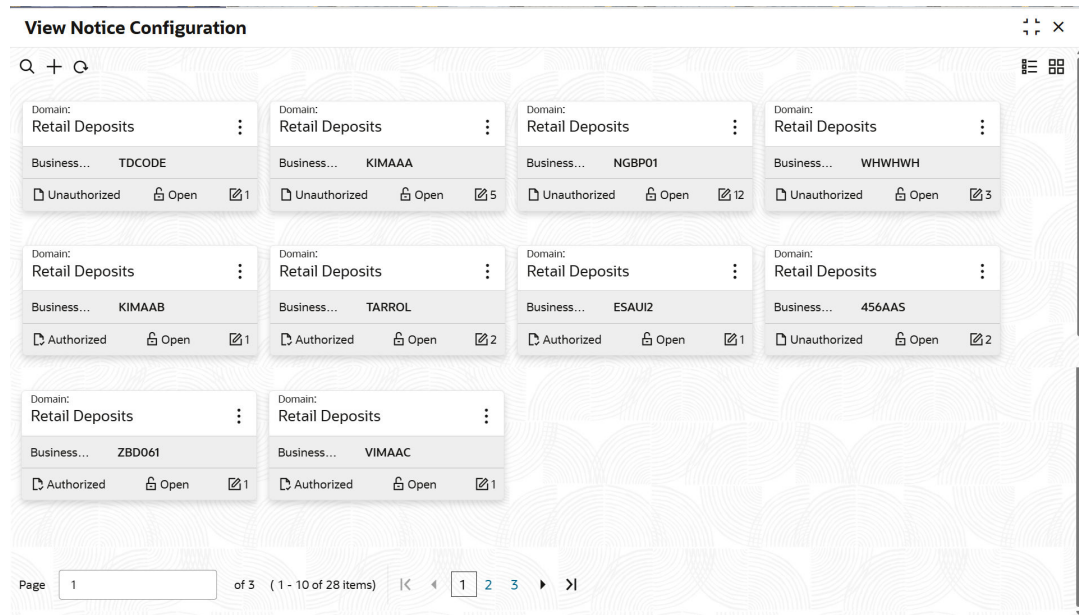
The "Second Notification will be published" to EDP "5 days post" the maturity/ renewal event of the CD.

1.16.2 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
Domain	Displays the domain as Retail Deposits.
Business Product	Displays the business product.
Maintenance Details	Displays the
Notice Name	Displays the notice name.
Pre/Post	Displays the pre/post configuration.
Notice Number	Displays the notice number.
Notice Days	Displays the notice days.
Enabled	Displays the enabled configuration.

2

Operations

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

- [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.

2.1 Death Claim for Certificate of Deposits

This topic describes the processing of death claim in CDs.

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

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

Note

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

2.2 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*.

2.3 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.

2.4 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.

$APY = (1 + \text{Interest Rate} \div \text{The number of Compounding in a year})^{\text{(Number of compounding in a year)}} - 1.$

2.5 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: $100 [(1 + (\text{Dividends earned} \div \text{Balance}))^{365, \text{ days in period} - 1}] = \text{Balance} = \text{the average daily balance in the account for the period}$

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:

$100 [(1 + (3.36 \div 1436.61))^{(365, 31) - 1}] = 2.78875\%$

Rounded from the 3rd position, APY Earned = 2.79%

2.6 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.

2.7 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.

2.8 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.

2.9 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.

2.10 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 2-1 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

2.11 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.

2.12 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.

2.13 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 2-2 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 2-2 (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_REDEMPTION	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 2-2 (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 2-2 (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 2-2 (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 2-2 (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 2-2 (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 2-2 (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 2-2 (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 2-2 (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 2-3 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 2-4 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 2-4 (Cont.) List of Rules

Rule Name	Rule Description
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 DTOP Event

For DTOP Event, (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 REDM Event

For REDM Event, (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_POSTTD ACCOUNTING	NEW	Create Post Deposit Accounting
Deposit Creation	OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_POSTTD ACCOUNTCLASS	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_TDPAYBYBRN	VIEW	View Payin details by branch
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_VIEW	VIEW	View Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_NEW	NEW	Create new Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_AMEND	UNLOCK	Update Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_VALIDATE	VALIDATE	Validate Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_SUBMIT	SUBMIT	Submit Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_DELETE	DELETE	Delete Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	Close Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_REOPEN	REOPEN	Reopen Account Services
Deposit Creation	RDEPPP_FA_DEPCLSTRMAINT_VIEW	VIEW	View Deposit Cluster Maintenance
Deposit Creation	RDEPPP_FA_TDPAY_VIEW	VIEW	View Deposit Pay
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_GETRESAGGRSEARCH	SEARCH	Get resource aggregate
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETSUMMARYSEARCH	SEARCH	Get resource summary
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETJOINTACCNOMSEARCH	SEARCH	Get joint account search
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDGETBYACCNOSEARCH	SEARCH	Get by account number
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDQRYRSPSEARCH	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 deposis 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_UNLOCK	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_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETBYBRN	AUTHORIZE	Get penalty basis details by branch
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETSUMMARY	AUTHORIZE	View the existing maintenances of Penalty Basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_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
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 HILDTDPAYOUT	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	RDEPPPP_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 RAEEFFECTIVEADDRESS	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
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAACCPROFITMASTER	MODIFY	update account profit master
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RABUNDLE_BIT_DTLS	MODIFY	update bundle BIT details
IRA Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RADUALCRCYDEPDTLS	MODIFY	update dual-currency deposit details
IRA Deposit Creation	RDEP_FA_SER_IRA_CREATE	CREATE	Create IRA deposit
IRA Deposit Creation	RDEP_FA_SER_IRA_VALIDATE	VALIDATION	Validate IRA deposit
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_REOPEN	REOPEN	Re-open a closed maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_VIEW	VIEW	Get existing maintenance record by resource Id of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_AMEND	MODIFY	Update an existing maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_CLOSE	CLOSE	Close an open maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_GETSUMMAR Y	VIEW	View the existing maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_NEW	CREATE	Create new deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_VIEWALL	VIEW	View all the data for deposit business product

Table C-2 Functional Activity Codes for Certificate of Deposit Servicing Screens

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

Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens

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

Table C-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Adhoc Account Statement	DSR_FA_TDADST_VIEW	Query Details	View the adhoc account statement for deposit.
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_NEW	POST	Create New Notice Config Maintenance
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_GETSUMMARY	GET	View the existing maintenances of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_REMOVELOCK	PUT	Remove lock to edit an existing maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_VIEW	GET	Get existing maintenance record by resource Id
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_AMEND	PUT	Update an existing maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_DELETE	PUT	Delete an existing maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_VALIDATE	GET	Validate maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_SUBMIT	PATCH	Submit a new maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_AUTHORIZE	PUT	Authorize a maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_GETACTION	GET	Get permitted actions on a maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_CLOSE	PATCH	Close an open maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_REOPEN	PATCH	Reopen a closed maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_GETHISTORY	GET	Get history of a maintenance of Notice Config
NoticeConfigurationnUI	RDEPPP_FA_NOTICECONFIG_GETUNAUTHORIZEDRESOURCE	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_UTILITY	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

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

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

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

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A

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