

# Oracle® Banking Branch Cloud Service IRA User Guide



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# Preface

- [Purpose](#)  
This guide helps the user to familiarize or understand the Individual Retirement Account (IRA) services provided for the Retail Accounts and Certificate of Deposits Accounts.
- [Before you Begin](#)  
Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.
- [Module Pre-requisite](#)  
Specify User ID and Password, and Login to the Home screen.
- [Audience](#)  
This user guide is intended for the following end Users / User Roles in a Bank:
- [Related Resources](#)  
(Required) <Enter a short description here.>
- [Screenshot Disclaimer](#)  
Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.
- [Acronyms and Abbreviations](#)  
The list of the acronyms and abbreviations that are used in this guide are as follows:
- [Basic Actions](#)  
This topic describes about basic actions that can be performed on a screen.
- [Symbols and Icons](#)
- [Module Post-Requisite](#)  
After finishing all the requirements, please log out from the Home screen.

## Purpose

This guide helps the user to familiarize or understand the Individual Retirement Account (IRA) services provided for the Retail Accounts and Certificate of Deposits Accounts.

Within Oracle Banking Accounts Cloud Service, the IRA product is integrated to provide financial institutions with the tools to manage various types of IRAs efficiently.

## Before you Begin

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

## Module Pre-requisite

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

## Audience

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

User Roles. The User Roles and their functions are explained as follows:

**Table 1 User Roles**

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

## Related Resources

(Required) <Enter a short description here.>

## Screenshot Disclaimer

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

## Acronyms and Abbreviations

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

**Table 2 Abbreviations**

Abbreviation	Definition
CASA	Current and Savings Account
CD	Certificate of Deposit
IRA	Individual Retirement Account
ROT	Roth IRA
TRA	Traditional IRA
SEP	Simplified Employee Pension Plan
RMD	Required Minimum Distribution

## Basic Actions

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

Table 3 Basic Actions

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

Table 3 (Cont.) Basic Actions

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

Table 3 (Cont.) Basic Actions

Action	Applicable Stages	Description
<b>Multi-Level Authorization</b>	Initiation	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> <li>1. Create the fact value as <b>LIFECYCLECODE</b>.</li> <li>2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as <b>DEPOSIT</b> and fact should be selected as <b>LIFECYCLECODE</b>. For Example: <pre>IF ( LIFECYCLECODE == TDPYIN )  output  Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div data-bbox="787 997 899 1031" data-label="Section-Header"><b>Note</b></div> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LEVEL:1~&lt;FUNCTIONAL_ACTIVITY_CODE1&gt;, LEVEL:2~&lt;FUNCTIONAL_ACTIVITY_CODE2&gt;</pre> </li> <li>3. Create or modify a Rule Group with name <b>ApprovalRuleGroup</b> and map the rule(s) created in the step (2). <div data-bbox="787 1480 899 1514" data-label="Section-Header"><b>Note</b></div> <p>You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.</p> </li> </ol> <p><b>Note:</b> The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</p>

Table 3 (Cont.) Basic Actions

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

## Symbols and Icons

The following buttons are used in the screens:

Table 4 Symbols and Icons - Common










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

Table 4 (Cont.) Symbols and Icons - Common








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

Table 5 Symbols and Icons – Audit Details


Symbol/Icon	Function
	A user

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





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

Table 6 Symbols and Icons - Widget









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

Table 6 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status
	Rejected status
	Modification Number

## Module Post-Requisite

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

# 1

## Introduction

An Individual Retirement Account (IRA) is a investment account that encourages individuals to save for retirement with tax benefits.

The **IRA** menu supports both **IRA Account** and **IRA Deposit** transaction types. Upon entry of the account number, the system automatically determines the corresponding account category - **IRA Account** or **IRA Deposit** and dynamically enables the appropriate transaction. If an IRA account number is entered on a screen configured for IRA Deposit transactions, the system triggers a validation error and prevents further processing.

As a single transaction screen can support both IRA Account and IRA Deposit transactions, the **Account Number** LOV (List of Values) search functionality is disabled across all IRA transaction screens.

IRA transaction screens are launched as **virtual pages**, displaying the menu panel on the left side of the interface. Once an account number or customer ID is entered, the system launches the corresponding transaction page to proceed with the operation. Upon successful submission of the transaction, the user is redirected to the **Dashboard** page.

# 2

## Account View

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

- [IRA 360 - Retail Accounts](#)  
User can inquire the details of IRA 360 using the **IRA 360** screen.
- [IRA 360 - Retail Deposits](#)  
User can inquire the details of IRA 360 using the **IRA 360** screen.

### 2.1 IRA 360 - Retail Accounts

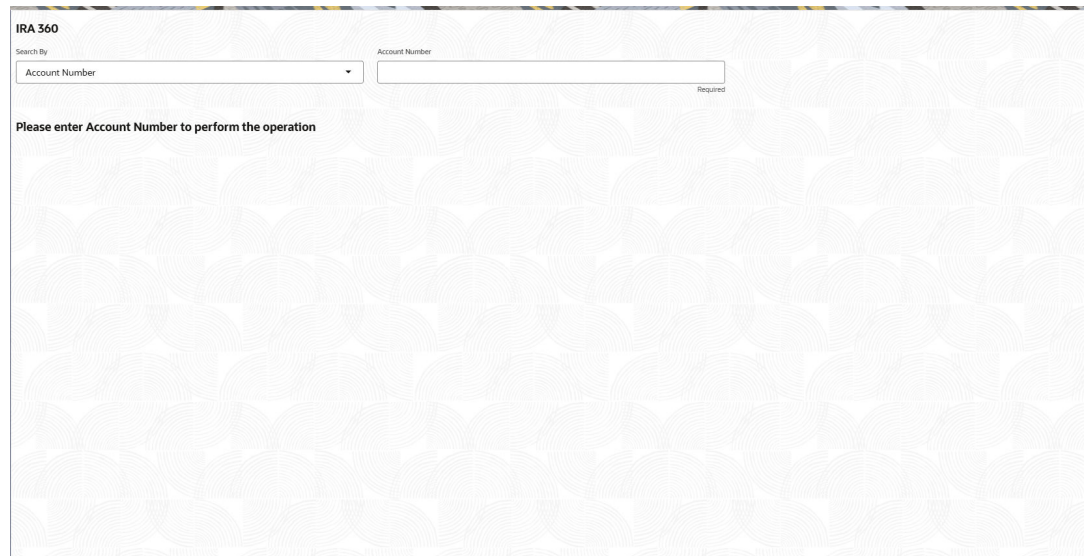
User can inquire the details of IRA 360 using the **IRA 360** screen.

To inquire the IRA 360 details:

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

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

**Figure 2-1 IRA 360**



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

The existing IRA 360 details are displayed.

Figure 2-2 IRA 360 Data

**IRA 360**
⌵ ⌴ ×

---

**Account Number**  
0001111111111111111111111111120899

**Account Name**  
Michael Goodman

**Withdrawable Balance**  
100.00

**Available Balance**  
100.00

---

**NORMAL STATUS** Active

Branch R01	Account IRA
IRAN Not Available	Since February 1, 2023
Performance Status NORM Since February 1, 2023	Currency USD
Beneficiary Pending	Type Single

**Account Holders**

LK

**Lizzie TMN Kreiger**  
(000984060)  
Primary  
91 8374674  
noreply@noreply.com

Mode of Operation  
Single

**Account Address**

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

[Update Address](#)

**Account Preferences**

**Facilities**  
No facilities enabled for this account

**Banking Channels**  
No banking channels enabled for this account

[Update Preferences](#)

**Account Statement Details**

Statement Frequency Monthly On 5

[Request Adhoc Statement](#)

<p><b>Plan Level Details</b></p> <p>Plan Type <b>Traditional IRA</b></p> <p>Contribution Limit <b>USD 7,000.00</b></p> <p>Inherited IRA Distribution Option <b>NA</b></p> <p style="text-align: center; font-size: 0.7em;"><a href="#">View All</a></p> <p><b>Alerts</b></p> <p style="text-align: center;">No Alerts</p>	<p><b>Suggested Actions</b></p> <p style="text-align: center;">No Suggested Actions</p> <hr/> <p><b>Interest Details</b></p> <p style="text-align: center;">No Accrued Interest</p>												
<p><b>Frequent Actions</b></p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center; font-size: 0.7em;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;"></td> <td style="width: 33%;"></td> </tr> <tr> <td>Customer Relationship Maintenance</td> <td>Account Transactions</td> <td>Account Balance Inquiry</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center; font-size: 0.7em; margin-top: 5px;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;"></td> <td style="width: 33%;"></td> </tr> <tr> <td>Contribution and Distribution</td> <td>IRA Plan Details</td> <td>Beneficiary Details Update</td> </tr> </table>				Customer Relationship Maintenance	Account Transactions	Account Balance Inquiry				Contribution and Distribution	IRA Plan Details	Beneficiary Details Update	<p><b>Recent Transactions</b></p> <p><b>Ira Transaction</b> Credited USD 100.00 on February 1, 2023 Reference : 1478248217661829120</p>
Customer Relationship Maintenance	Account Transactions	Account Balance Inquiry											
Contribution and Distribution	IRA Plan Details	Beneficiary Details Update											

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

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Table 2-1 IRA 360 Details – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Product Name</b>	Displays the product name from the product master.
<b>Status</b>	<p>Displays the status. The options for the status are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Branch</b>	Displays the branch code or identifier where the account is held.
<b>Account</b>	Displays the date when the account was opened.
<b>IBAN</b>	Displays the International Bank Account Number.
<b>Since</b>	Displays the balance amount since the account is opened.
<b>Performance Status</b>	Displays the current status and effective date.
<b>Currency</b>	Displays the currency used for the account.
<b>Beneficiary</b>	Displays the status of beneficiary nomination.
<b>Type</b>	Displays the type of account.
<b>Account Holders</b>	Displays the details of individuals holding the account, including holder name and ID.
<b>Mode of Operation</b>	Displays the mode of operation.
<b>Account Address</b>	Displays the address associated with the account.
<b>Account Preferences</b>	Displays the Preferences such as facilities or banking channels enabled for the account.
<b>Account Statement Details</b>	Displays the information on statement frequency and options for requesting ad hoc statements.
<b>Withdrawable Balance</b>	Displays the amount available for withdrawal from the account.

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

Field	Description
<b>Available Balance</b>	Displays the total accessible balance in the account.
<b>Plan Level Details</b>	This widget displays the IRA plan level details for the account. From this widget, user can view more plan details on the account.
<b>Plan Type</b>	Displays the plan type.
<b>Contribution Limit</b>	Displays the contribution limit on the account.
<b>Inherited IRA Distribution Option</b>	Displays the option set for the inherited IRA distribution.
<b>Suggested Actions</b>	This widget displays the system-recommended actions.
<b>Alerts</b>	This widget displays the notifications or alerts related to the account.
<b>Interest Details</b>	This widget displays the information on accrued interest.
<b>Frequent Actions</b>	This widget displays commonly used features.
<b>Recent Transactions</b>	This widget displays the latest account activity.

## 2.2 IRA 360 - Retail Deposits

User can inquire the details of IRA 360 using the **IRA 360** screen.

To inquire the IRA 360 details:

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

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

**Figure 2-3** IRA 360

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

The existing IRA 360 details are displayed.



Table 2-2 IRA 360 Data – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Product Name</b>	Displays the product name from the product master.
<b>Status</b>	<p>Displays the status. The options for the status are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Branch Code</b>	Displays the branch code or identifier where the account is held.
<b>Branch Name</b>	Displays the name of the branch where the account is held.
<b>Tenor</b>	Displays the duration of the term deposit.
<b>Interest Rate</b>	Displays the applicable interest rate for the deposit.
<b>Deposit Start Date</b>	Displays the date when the deposit was made.
<b>Maturity On</b>	Displays the date when the deposit matures.
<b>Interest Cycle</b>	Displays the frequency of interest calculation.
<b>Beneficiary</b>	Displays the status of beneficiary nomination.
<b>Reinvest Interest</b>	Displays the reinvest interest.
<b>Account Holders</b>	This widget displays the account holders detail.
<b>&lt;Name (Customer ID)&gt;</b>	Displays the name and customer ID of the account holder. This information is displayed as link. User can click this link, to view the Customer 360 view.
<b>&lt;Relationship&gt;</b>	<p>Displays relationship of the account holder. The possible options are:</p> <ul style="list-style-type: none"> <li><b>Primary</b></li> <li><b>Secondary</b></li> </ul>

Table 2-2 (Cont.) IRA 360 Data – Field Description

Field	Description
<Mobile> Number	Displays the mobile number with ISD code of the customer.
<Email ID>	Displays the email ID of the customer.
Mode of Operation	Displays the mode of operation for the deposit.
Account Address	Displays the address associated with the account.
Account Preferences	Displays the Preferences such as facilities or banking channels enabled for the account.
Account Statement Details	Displays the information on statement frequency and options for requesting ad hoc statements.
Current Principal	Displays the current principal amount in the account.
Initial Pay In	Displays the original amount initially deposited.
Contribution	Displays the amount contributed to the account.
Distribution	Displays the amount distributed/withdrawn from the account.
Maturity Amount	Displays the maturity value upon completion of the tenure.
Blocked Amount	Displays the amount blocked or on hold; not available for use.
Interest Reinvested	Displays the amount of interest that has been reinvested.
Tax Deducted	Displays the tax amount deducted as part of the account's transactions.
Plan Level Details	This widget displays the IRA plan level details for the account. User can view more plan details on the account from this widget.
Plan Type	Displays the plan type.
Contribution Limit	Displays the contribution limit on the account.
Inherited IRA Distribution Option	Displays the option set for the inherited IRA distribution.
Instructions Set	<p>This widget displays the payout instructions set on the CD account. This includes maturity instruction, payout mode, related payout account number or ledger number. In the case of a rollover, the related rollover product name is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To create new set of instructions or modify existing details for the CD account, click the <b>Set Instructions</b> link.</p> </div>
Interest Rate Changes	This widget displays changes or current interest rate details.
Upcoming Transactions	This widget displays the scheduled and future transactions related to the account.
Overdue Transactions	This widget displays the transactions that are overdue.
Amount Block	<p>This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date, and amount block nature is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To manage the amount blocks, click the <b>Manage Amount Blocks</b> link.</p> </div>

**Table 2-2 (Cont.) IRA 360 Data – Field Description**

<b>Field</b>	<b>Description</b>
<b>Recent Transactions</b>	This widget displays the summary of latest transactions, amounts, and references.
<b>Rollover History</b>	This widget displays details about rollover actions.
<b>Frequent Actions</b>	This widget displays the common features.

# 3

## Transaction

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

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

### 3.1 Deposit Account Opening

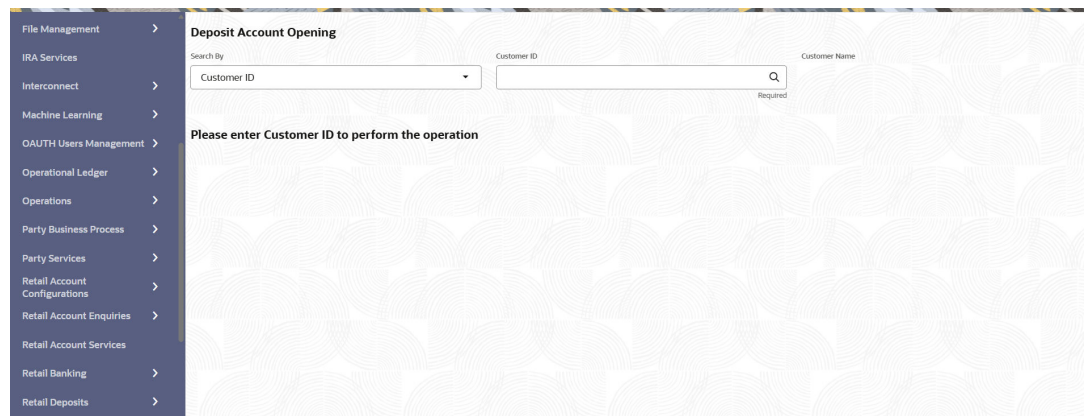
User can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.

**To open a certificate of deposit account:**

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

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

**Figure 3-1 Deposit Account Opening**



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

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

Figure 3-2 Deposit Account Opening - Product Details

**Deposit Account Opening** Memo Remarks

Customer ID: 000971800 Customer Name: Michael Goodman

New Deposit Existing Deposit

Q Search

**3 Products available**

Product Name	Product Code	APY	Currency	Interest Cycle
NEW POLICY IRA	IRACDX	10.45%	USD	2 Months
IRA SEP SENIOR STAFF RETIRED...	IRAQAA	10.45%	USD	2 Months
ZERO BALANCE CD	IRAQAB	10.45%	USD	2 Months

Audit Cancel Save and Close Submit

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

Table 3-1 Active Deposit Product – Field Description

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

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

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

Figure 3-3 Deposit Account Opening - View Product Details

**NEW POLICY IRA**
✕

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**Basic Details**

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

**Transaction Limit**

Type	Minimum	Maximum
Balance Threshold	USD 100.00	USD 2,000.00

**Features**

Fund Later	Allow Partial Redemption
No	Yes
Allow Top Up	Deposit Funding Option
Yes	Account, General Ledger, Check, External Account
Deposit Statement Cycle	Joint Account Allowed
Daily	No
Cooling Off Period	

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

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

Field	Description
<b>Basic Details</b>	This section displays the basic details of the account.
<b>APY</b>	Displays the APY percentage of the deposit.
<b>Interest Cycle</b>	Displays the deposit's interest cycle.
<b>Minimum Tenor</b>	Displays the minimum tenor for deposit.
<b>Maximum Tenor</b>	Displays the maximum tenor for deposit.
<b>Currency</b>	Displays the deposit amount currency.
<b>Transaction Limit</b>	This section displays the transaction limit details.
<b>Type</b>	Displays the transaction type.
<b>Minimum Amount</b>	Displays the minimum transaction limit amount.
<b>Maximum Amount</b>	Displays the maximum transaction limit amount.
<b>Features</b>	This section displays the features of the deposit account.
<b>Fund Later</b>	Displays whether funding has to be done later.

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

Field	Description
<b>Allow Partial Redemption</b>	Displays whether partial redemption is allowed on the account or not.
<b>Allow Top Up</b>	Displays whether top up is allowed on the account or not.
<b>Deposit Funding Option</b>	Displays the allowed funding options. The possible options are: <ul style="list-style-type: none"> <li>• <b>Ledger</b></li> <li>• <b>Account</b></li> </ul>
<b>Deposit Statement Cycle</b>	Displays the statement cycle maintained for the deposit.
<b>Joint Account Allowed</b>	Displays whether joint account is allowed for the account.
<b>Cooling Off Period</b>	Displays the cooling off period for the account, if any.

6. Click **Existing Deposit** tab.

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

Figure 3-4 Deposit Account Opening - Existing Deposit

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

Table 3-3 Existing Deposit Account – Field Description

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



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

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

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

They are as follows:

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

The two methods are explained in the below steps.

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

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

**Note**

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

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

**Note**

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

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

Figure 3-6 Deposit Account Opening - Deposit Details

**Deposit Account Opening**
Memo    Remarks    ⌵ ⌵ ⌵    ✕

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Customer ID: 000981436    Customer Name: JOHN WICK

**Deposit Details**

IRA SEP SENIOR STAFF RETIRED AMOUNT    IRAQAA    Negotiate Rate    Switch Product

Inherited IRA     Fund Later

Plan Type: Roth IRA

Contribution Year:  Current     Previous

Contribution Code: 56-Late Rollover

Reason/Repayment Code: PO - Participants making a roll

Deposit Amount: USD 200.00

Tenor: 1 Month

Interest Cycle: Years 0    Months 2    Days 0

Interest Rate: 10

Maturity Instructions: Rollover Principal & Interest

Mode of Operation: Single

Open Date: February 1, 2023

Account Name: JOHN WICK

**Payin Details**

You can add payin details here.

**Payout Details**

You can add payout details here.

**Beneficiary Details**

Payable on Death

**Primary Beneficiary Details**

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

All amounts are in USD

Principal February 1, 2023	Maturity March 1, 2023
200.00/-	201.46/-

■ 200.00-Principal  
■ 1.46-Net Interest

**Maturity Amount**  
**201.46**  
 Tax Deducted: 0.08  
 Interest Rate: 10.00%  
 APY: 10.43%  
 Tenor: 1 Month  
 Partial Redemption: Yes  
 Top Up: Yes

[Interest Details](#)

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

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

Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.
Inherited IRA	Switch the toggle <b>ON</b> , to inherit the IRA account.

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

Field	Description
<b>Fund Later</b>	<p>Switch the toggle <b>ON</b>, to fund later to the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is set as <b>ON</b> and is not enabled, if the <b>Inherited IRA</b> toggle is <b>ON</b>.</p> </div>
<b>Plan Type</b>	<p>Select the plan type for the deposit account. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Traditional IRA</b></li> <li>• <b>Roth IRA</b></li> <li>• <b>Simplified Employee Pension IRA</b></li> </ul>
<b>Contribution Year</b>	<p>Select the year of contribution. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Current</b></li> <li>• <b>Previous</b></li> </ul>
<b>Reason/Repayment Code</b>	<p>Select the reason or repayment code for the deposit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled if <b>56-Late Rollover</b> or <b>60-Qualified Distribution Repayment</b> is selected from the <b>Contribution Code</b> field.</p> </div>
<b>Contribution Code</b>	<p>Select the code of contribution for the account,</p>
<b>Deposit Amount</b>	<p>When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is not enabled, if the <b>Fund Later</b> toggle is <b>ON</b>.</p> </div>
<b>Tenor</b>	<p>Select the tenor for the deposit.</p>
<b>Interest Cycle</b>	<p>Displays the cycle for charging the interest. The interest cycle is displayed in <b>Years, Months, and Days</b>. By default, the interest cycle is set based on the product. If required, users can modify it. The interest cycle can be set to <b>Years, Months, Days</b> or combination of year, month and days.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field can only be modified if the <b>Account Level Liquidation Preferences</b> option is enabled at the Interest and Charge product level.</p> </div>
<b>Interest Rate</b>	<p>Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.</p>

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

Field	Description
<b>Maturity Instructions</b>	<p>The product displays its default maturity instructions, which the user can modify.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If auto-rollover is disabled for the product, it displays only <b>Redeem Principal and Interest</b> or <b>Redeem Principal</b>.</p> </div>
<b>Mode of Operation</b>	<p>Displays the mode of operation from the drop-down. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Jointly</b></li> <li>• <b>Either Anyone or Survivor</b></li> <li>• <b>Former or Survivor</b></li> <li>• <b>Mandate Holder</b></li> </ul> <p>If the <b>Mode of Operation</b> is single, the <b>Joint Holder Details</b> will not be displayed.</p>
<b>Open Date</b>	Select or specify the account opening date.
<b>Account Name</b>	Displays the customer name as the account name and the user is allowed to modify the name.

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

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

**Figure 3-7 Negotiate Interest Rate**

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
TAXRATE	10			0	
TDPNL	10			0	
TERMRATE	10			0	

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

**Table 3-6 Negotiate Interest Rate – Field Description**

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

15. Click **Interest Details** link in the simulation widget to view the interest details.

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

**Figure 3-8 Interest Details**

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

Page 1 of 1 (1-7 of 7 items) |< < 1 > >|

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

**Table 3-7 Interest Details - Field Description**

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

**Table 3-7 (Cont.) Interest Details - Field Description**

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

16. If the **Inherited IRA** toggle is **ON**, then the following sections are displayed:

**Figure 3-9 Inherit IRA**

The screenshot shows the 'Inherited IRA Details' form with the following fields and values:

- Distribution Option:** Reducing Method
- Payment Start Date:** March 1, 2026
- Payment Frequency:** Monthly
- Payment at Month End:** Off
- Deceased IRA Owner's Date of Birth:** February 1, 1971
- IRA Owner's Deceased Date:** February 1, 2023
- Oldest Beneficiary Date of Birth:** (Empty field)

**RMD Details:**

- Principal and Interest:** (Selected)
- Instruction:** Rollover Principal & Interest
- Account Number:** B01M000000001
- Account Name:** GILL FORESTER

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

**Table 3-8 Inherited IRA – Field Description**

Field	Description
<b>Inherited IRA Details</b>	This section displays the Inherited IRA details to be maintained for the account.

Table 3-8 (Cont.) Inherited IRA – Field Description

Field	Description
<b>Distribution Option</b>	Select an appropriate distribution option from the list. The options are: <ul style="list-style-type: none"> <li>• <b>Distribute over Spouse's Life</b></li> <li>• <b>Distribute Using IRA Owner's Date of Death</b></li> <li>• <b>Five Year Rule</b></li> <li>• <b>Ten Year Rule</b></li> <li>• <b>Use Non-Spouse Beneficiary's Age in IRA Owner's Year of Death</b></li> <li>• <b>Use Non-Spouse Beneficiary's Age at Year End Following IRA Owner's Year of Death</b></li> <li>• <b>Use Oldest Age of Multiple Beneficiaries</b></li> <li>• <b>Reducing Method</b></li> <li>• <b>Lump Sum Distribution</b></li> </ul>
<b>Payment Start Date</b>	Select or specify the start date for the payment.
<b>Payment Frequency</b>	Select the required option for the payment frequency. The options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Annual</b></li> </ul>
<b>Payment at Month End</b>	Switch the toggle <b>ON</b> , if the payment is to be done on month end.
<b>Deceased IRA Owner's Date of Birth</b>	Select or specify the date of birth of the deceased IRA owner.
<b>IRA Owner's Deceased Date</b>	Select or specify the deceased date of the IRA owner.
<b>Oldest Beneficiary Date of Birth</b>	Select the date of birth of the oldest beneficiary.
<b>RMD Details</b>	This section displays the RMD details to be maintained for the account.
<b>&lt;Component&gt;</b>	Displays the component.
<b>Instruction</b>	Displays the instruction set for the account.
<b>Account Number</b>	Displays the payout account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if <b>Account</b> option is selected from the <b>Select Payout Mode</b> field, in the <b>Add Payout Details</b> section.</p> </div>
<b>Account Name</b>	Displays the payout account name. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if <b>Account</b> option is selected from the <b>Select Payout Mode</b> field, in the <b>Add Payout Details</b> section.</p> </div>

Table 3-8 (Cont.) Inherited IRA – Field Description

Field	Description
<b>Ledger Code</b>	<p>Displays the payout ledger code.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if <b>Ledger</b> option is selected from the <b>Select Payout Mode</b> field, in the <b>Add Payout Details</b> section.</p> </div>
<b>Ledger Description</b>	<p>Displays the payout ledger description.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed, if <b>Ledger</b> option is selected from the <b>Select Payout Mode</b> field, in the <b>Add Payout Details</b> section.</p> </div>
<b>&lt;Actions&gt;</b>	<p>Displays the following icons:</p> <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click to edit the RMD payout details.</li> <li>• <b>Delete:</b> Click to delete the RMD payout entry.</li> </ul>

17. If no details are no RMD details added, then **Add RMD Details** button is displayed in the **RMD Details** section. This section is displayed if **Inherited IRA** toggle is **ON**.

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

**Figure 3-10 RMD Details - Add Payout Details**

**Add Payout Details**
✕

---

Maturity Instructions  
Rollover Principal & Interest

**RMD Payout Instructions**

Select Payout Mode

Account    Ledger

Select Account Number

Others

Account Number

B01M000000001 🔍

Account Name

GILL FORESTER

Cancel Add

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

**Table 3-9 RMD Details - Add Payout Details – Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction set for the account.
<b>RMD Payout Instructions</b>	This section displays instructions to be maintained for the RMD payout.
<b>Select Payout Mode</b>	Select the appropriate payout mode. The options are: <ul style="list-style-type: none"> <li><b>Account</b></li> <li><b>Ledger</b></li> </ul>
<b>Select Account Number</b>	Select the required account number to be used for payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Account</b> option is selected <b>Select Payout Mode</b> field.</li> <li>Only <b>Others</b> option is displayed in this field.</li> </ul> </div>

Table 3-9 (Cont.) RMD Details - Add Payout Details – Field Description

Field	Description
<b>Account Number</b>	Select the account number for the payment. As user searches the account number, an <b>Account Number</b> section is displayed. User can specify the <b>Customer ID, Account Number, or Account Name</b> , and click <b>Fetch</b> . Select the required account number from the search result.
<b>Account Name</b>	Displays the account name associated with the selected account number.
<b>Ledger Details</b>	This section displays the ledger details.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This field is displayed if <b>Ledger</b> option is selected <b>Select Payout Mode</b> field.</p> </div>
<b>Ledger Code</b>	Select the ledger code from the list for the payment.
<b>Ledger Description</b>	Displays a description for the ledger code selected. If required, user can edit the description.

- b. Click **Add**.

The details are added and displayed in the **RMD Details** section.

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

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

**Note**

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

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



Figure 3-12 Add Payin Details - Instrument

**Add Payin Details**
✕

---

**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Check Details**

<p>Clearing Type</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>CLG123 - CLG123</span> <span>▼</span> </div>	<p>Check Date</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>February 1, 2023</span> <span>📅</span> </div>
<p>Check Number</p> <div style="border: 1px solid #ccc; padding: 2px;">000008</div>	<p>Drawer Account Number</p> <div style="border: 1px solid #ccc; padding: 2px;">0000088665</div>
<p>Drawer Name</p> <div style="border: 1px solid #ccc; padding: 2px;">Jack</div>	<p>Routing Number</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>2222234234 - FINLAND</span> <span>▼</span> </div>
<p>Value Date</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>February 1, 2023</span> <span>📅</span> </div>	

**Payment Details**

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

Cancel
Add

Figure 3-13 Add Payin Details - Ledger

**Add Payin Details**
✕

---

**Select Payin Mode**

Account   
  Instrument   
  Ledger

**Ledger Details**

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

**Payment Details**

Payin Amount

USD 200.00

Cancel   
 Add More   
 Add

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

Table 3-10 Add Payin Details as Account

Field	Description
<b>Select Payin Mode</b>	The <b>Account</b> mode is selected by default.
<b>Select Account Number</b>	The own accounts are displayed as widgets with the <b>Account Number, Account Name, and Account Balance</b> . You can select the account for CD payin. You can select <b>Others</b> from the widget to select any other accounts in the same bank for CD payin.
<b>Search Account Details</b>	This will display, if you select <b>Others</b> from the widgets. click the <b>Search</b> icon to select from the list or specify the account number in the <b>Account Number</b> field and the Account Name is displayed adjacent to the account number.

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

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

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

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

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

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

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

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

**Note**

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

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

**Figure 3-14 Add Payout Details**

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

**Table 3-13 Add Payout Details - Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction selected for the payout.

Table 3-13 (Cont.) Add Payout Details - Field Description

Field	Description
<b>Rollover Payout Instruction</b>	This section displays the details of the rollover product instruction. The default rollover product configured for the business product is shown here along with its APY details.  Users are allowed to modify the rollover product at the account level only if <b>Rollover to New Product</b> is enabled for the business product. Users can also define the account to settle any excess amount during rollover if the maturity amount exceeds the rollover product's maximum threshold limit.
<b>Select Product</b>	Select the product to define the rollover product at the account level.  During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Excess Amount Settlement Account</b>	Select the account to settle any excess amount during rollover. The tile displays the primary holder's active accounts with details such as account number, account name, and currency. Click the tile to select the account. An option is also provided to select accounts other than the primary holder's. On clicking <b>Other</b> , an <b>Account Number</b> field is displayed, allowing the user to select accounts other than the primary holder's across branches.

- c. Click **Add**.

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

- Click **Cancel**, to close the **Add Payout Details** screen without adding the payin details.
  - Click **Add More**, the system add the payout details in the main screen and refreshes the **Add Payout Details** screen with default values, and the payout amount is updated for the remaining payout amount.
  - Click **Add** to add the payout details in the main screen.
20. Click on **Add Beneficiary**, in the Beneficiary Details section on the **Deposit Account Opening** screen.
- The **Add Beneficiary Details** screen is displayed.  
For more information about **Add Beneficiary Details**, refer to the Beneficiary Details Update.
21. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Deposit Account Opening** screen.
- The **Add Joint Holder Details** screen is displayed.  
For more information about **Add Joint Holder Details**, refer to the Joint Holder Maintenance.
22. After adding the **Add Payin**, **Add Payout**, and **Add Beneficiary** details, the **Deposit Account Opening** screen displays the added information.
23. Click **Submit**.
- The screen is successfully submitted for authorization.

**Note**

The CD account number is displayed when the CD account creation is successful.

## 3.2 Contribution and Distribution

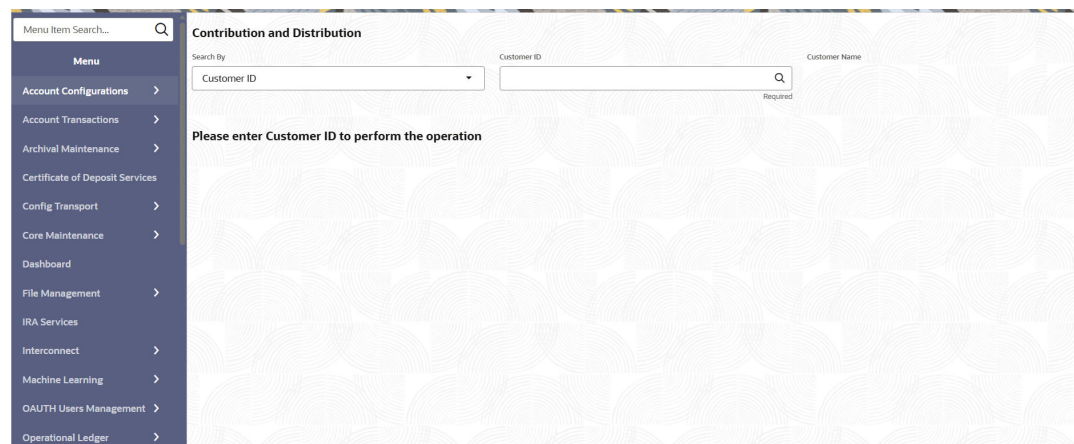
User can capture the details of contributions into or distributions out of their IRA plans using the **Contribution and Distribution** screen.

**To set contribution or distribution:**

1. On the **Home** screen, from **IRA Services**, under **Transactions** click **Contribution and Distribution**, or specify the **Contribution and Distribution** in the Search icon bar.

The **Contribution and Distribution** virtual screen is displayed.

**Figure 3-15 Contribution and Distribution**



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

The fields to capture contribution and distribution are displayed in respective sections.

Figure 3-16 Maintain Contribution and Distribution

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

Table 3-14 Contribution and Distribution – Field Description

Field	Description
<b>Search By</b>	User can begin by entering a Customer ID in the input field. A specific customer ID can be searched by providing the customer name or customer ID in the LOV search. Customer ID can also be searched using Tax Identification Number, mobile or email ID of the customer.
<b>Transaction Details</b>	This section displays the fields to capture the details of IRA transactions.
<b>Transaction Type</b>	Select the transaction type of account. The options are: <ul style="list-style-type: none"> <li>• <b>Contribution</b></li> <li>• <b>Distribution</b></li> <li>• <b>Trustee to Trustee Transfer</b></li> </ul>
<b>Plan Type</b>	Select the plan type for the transaction. The options are: <ul style="list-style-type: none"> <li>• <b>Traditional IRA</b></li> <li>• <b>Roth IRA</b></li> <li>• <b>Simplified Employee Pension IRA</b></li> </ul>
<b>Contribution Year</b>	Select the year of contribution. The options are: <ul style="list-style-type: none"> <li>• <b>Current</b></li> <li>• <b>Previous</b></li> </ul> <p><b>Note:</b> This field is displayed if <b>Contribution</b> option is selected from <b>Transaction Type</b> field.</p>

Table 3-14 (Cont.) Contribution and Distribution – Field Description

Field	Description
<b>Contribution Code</b>	Select the contribution code from the drop-down list. The list of contribution codes applicable for the selected Plan Type is derived from IRA Plan Parameters configuration. <b>Note:</b> This field is displayed if <b>Contribution</b> option is selected from <b>Transaction Type</b> field.
<b>Amount</b>	Specify the contribution amount.
<b>Distribution Code</b>	Select the distribution code from the drop-down list. The list of distribution codes applicable for the selected Plan Type is derived from IRA Plan Parameters configuration. <b>Note:</b> This field is displayed if <b>Distribution</b> option is selected from <b>Transaction Type</b> field.
<b>Additional Distribution Code</b>	Select the appropriate additional distribution code from the list. <b>Note:</b> This field is displayed if <b>Distribution</b> option is selected from <b>Transaction Type</b> field.
<b>Reason/Repayment Code</b>	Select the reason or repayment code for the performing the transaction. The values in this drop-down list appears only when certain contribution codes are selected. Currently, contribution codes 56 and 60 populate values in this list. Any other value selected in the <b>Contribution Code</b> field will not display values in this field.
<b>Exception Code</b>	Select the exception code for the distribution. <b>Note:</b> <ul style="list-style-type: none"> <li>This field is displayed if <b>Distribution</b> option is selected from <b>Transaction Type</b> field.</li> <li>This is an optional field and a value can be selected operationally based on the <b>Distribution Code</b> selected.</li> </ul>
<b>Amount Type</b>	Select the type of transaction amount. The options are: <ul style="list-style-type: none"> <li><b>Gross:</b> If this method is selected, then the redemption amount entered is treated as the gross value. Applicable penalties and taxes are deducted from this amount, and the remaining balance is paid to the customer.</li> <li><b>Net:</b> If this method is selected, then the redemption amount entered is treated as the net value to be paid to the customer. The system calculates the required gross amount so that, after applying applicable penalties and taxes, the requested net amount is paid out.</li> </ul> <p>The Gross and Net amount types represent how the distribution amount is calculated.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if :</p> <ul style="list-style-type: none"> <li>The account is IRA CD.</li> <li>From the <b>Distribution</b> or <b>Trustee to Trustee Transfer</b> option is selected from <b>Transaction Type</b> field.</li> </ul> </div>
<b>Value Date</b>	Select or specify the value date for the transaction. Value date will be defaulted to the current business date. It cannot be future valued. However it can be back dated.

Table 3-14 (Cont.) Contribution and Distribution – Field Description

Field	Description
<b>Waive Tax</b>	<p>Switch the toggle <b>ON</b> if the tax is to be waived for the transaction.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>This field is displayed if <b>Distribution</b> or <b>Trustee to Trustee Transfer</b> option is selected from <b>Transaction Type</b> field.</li> <li>This field is not enabled, if an option is selected from the <b>Exception Code</b> list.</li> </ul>
<b>Previous Year RMD</b>	<p>Switch the toggle <b>ON</b>, to enable the previous year's RMD.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Distribution</b> option is selected from <b>Transaction Type</b> field.</p> </div>
<b>Deposit Interest and Penalty</b>	<p>This section displays the fields for maintaining the interest and penalty.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed if <b>Distribution</b> option is selected from <b>Transaction Type</b> field.</p> </div>
<b>Interest Handling</b>	<p>Select the appropriate option for handling deposit interest during redemption.</p> <p>Depending on the option selected, the accrued interest is payed out immediately, retained within the deposit for continued accrual in case of a partial redemption, or if it is a full redemption, the accrued interest is forfeited according to Bank policy. The options are:</p> <ul style="list-style-type: none"> <li><b>Payout Accrued Interest</b></li> <li><b>Continue Interest Accrual</b></li> <li><b>Forfeit Accrued Interest</b></li> </ul>
<b>Waive Penalty</b>	<p>Switch the toggle <b>ON</b> to waive the penalty on the deposit.</p>
<b>Penalty Waiver Reason</b>	<p>Select an appropriate option for waiving the penalty on the deposit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Waive Penalty</b> toggle is <b>ON</b>.</p> </div>
<b>Distribution Payment Details or Contribution Payment Details</b>	<p>This section displays the distribution or contribution payment details of the customer based on the transaction type selected.</p> <p><b>Note:</b> The details in this section are displayed as the user specifies a value in the <b>Amount</b> field.</p>

Table 3-14 (Cont.) Contribution and Distribution – Field Description

Field	Description
<b>Payment Method</b>	<p>Displays the payment method. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Ledger</b></li> </ul> <p><b>Note:</b> During a contribution transaction, if the customer has a single account with balance equal to or greater than the contribution amount, the account gets defaulted as the payment method. Users can modify the defaulted option by clicking on the <b>Change Defaults</b> button. During a distribution transaction, if the customer has a single account, it gets defaulted as the payment method and it can be modified at user's discretion.</p>
<b>Account Number</b>	<p>Displays the payment account number. Depending on the Transaction Type, the account number serves as a Debit account in case of a contribution or serves as a Credit account in case of a distribution.</p>
<b>Account Name</b>	<p>Displays the account name.</p>
<b>Actions</b>	<p>Displays the following icons:</p> <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click this icon to edit the details. A <b>Payment Details</b> section is displayed. For more information, refer the <b>Add Payment Details</b> section.</li> <li>• <b>Delete:</b> Click this icon to delete the entry.</li> </ul>
<b>Transaction Break up details</b>	<p>This section displays the details of the transaction breakup. When user clicks on Add Break Up button, this section lists all the Accounts and Deposits linked to the Plan Type. In case of a contribution transaction, user can select the accounts and deposits into which contribution is to be made. In case of a distribution transaction, user can select the accounts and deposits from which amounts will be withdrawn to perform the transaction.</p>
<b>Account Type</b>	<p>Displays the type of an account as either a Certificate of Deposit or Account.</p>
<b>Business Product</b>	<p>Displays the business product.</p>
<b>Account Number or CD Number</b>	<p>Displays the account number or CD number.</p>
<b>Allocated Amount</b>	<p>Displays the amount entered by the user either during contribution or distribution transaction. During a contribution or distribution transaction the entered amount must match the amount entered in the main transaction page in the 'Amount' field. The entire contribution or distribution amount can be allocated either to a single account or deposit within the Plan or can be distributed among multiple accounts and deposits. The transaction can be saved only after the amount of contribution or distribution is completely allocated. During a contribution transaction, users can also choose to create a new Deposit. Click on the <b>Add new CD</b> button. A new row gets inserted into the table grid. Select the business product under which the new CD should be created. Enter the contribution amount and click save. The amount entered must be equal to or lesser than the total contribution amount.</p>

**To add payin details:**

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



**Table 3-15 (Cont.) Payment Details - Payin - Field Description**

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

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

**To add payout details:**

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

**Figure 3-18 Payment Details - Payout**

**Payment Details** [Close]

Select Payout Mode

Account    External Account    Ledger

Select Account Number

Account Number  
0001111111111111111111111111111118255

Account Name  
John Wick

Account Balance  
USD 0.00

[Cancel] [Add]

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

Table 3-16 Payment Details - Payout - Field Description

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

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

**To add break up:**

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



The screen is successfully submitted for authorization.

## 3.3 Rollover

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

### To manage rollover:

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

The **Rollover** screen is displayed.

**Figure 3-20 Rollover**

The screenshot displays the 'Rollover' screen. On the left is a navigation menu with the following items: Config Transport, Core Maintenance, Dashboard, ESA Services, File Management, Generative AI and Agents, IRA Services (highlighted), Interconnect, Kiosk Agent, Machine Learning, OAUTH Users Management, Operational Ledger, Operations, and Party Business Process. The main content area has a title 'Rollover' and a search bar. The search bar has a 'Search By' dropdown menu with 'Customer ID' selected. To the right of the dropdown is a text input field for 'Customer Name' with a search icon and a 'Required' label below it. Below the search bar, a message reads: 'Please enter Customer ID to perform the operation'.

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

The sections for maintaining rollover are displayed.





Table 3-18 (Cont.) Rollover – Field Description





Field	Description
<b>Rollover Type</b>	This section displays the type of rollover to be performed. The options are: <ul style="list-style-type: none"> <li>• <b>Internal</b></li> <li>• <b>Indirect</b></li> </ul> By default, <b>Internal</b> option is selected. In an Internal rollover transaction, the customer and their accounts and deposits in the <b>Rollover From</b> and the <b>Rollover To</b> sections belong with the same Financial institution. However, when Indirect rollover is chosen, the customer chooses to move funds from the current financial institution to a different financial institution.
<b>Rollover From</b>	This section displays the rollover from details to be maintained.
<b>Transaction Type</b>	Displays the transaction type as <b>Distribution</b> . In a rollover transaction, since the first leg involves movement of funds out of accounts or deposits of the customer, it is considered as a Distribution transaction and the value is defaulted.
<b>Plan Type</b>	Select the plan type for rollover. The list displays all the plan types linked to the customer.
<b>Distribution Code</b>	Select the appropriate distribution code for rollover.
<b>Additional Distribution Code</b>	Select the appropriate additional distribution code for rollover.
<b>Amount</b>	Specify the rollover amount.
<b>Amount Type</b>	Select the type of transaction amount. The options are: <ul style="list-style-type: none"> <li>• <b>Gross</b>: If this method is selected, then the redemption amount entered is treated as the gross value. Applicable penalties and taxes are deducted from this amount, and the remaining balance is paid to the customer.</li> <li>• <b>Net</b>: If this method is selected, then the redemption amount entered is treated as the net value to be paid to the customer. The system calculates the required gross amount so that, after applying applicable penalties and taxes, the requested net amount is paid out.</li> </ul> The Gross and Net amount types represent how the distribution amount is calculated.
<b>Value Date</b>	Select or specify the value date for the rollover.
<b>Waive Tax</b>	Switch the toggle <b>ON</b> to waive the rollover tax.
<b>Debit Account Details</b>	This section displays the debit account details. When user clicks <b>Add Account</b> , this section displays the list of IRA CDs and Accounts present under the selected Plan Type for the customer.
<b>Account Number/CD Number</b>	Displays the account or CD number.
<b>Account Name</b>	Displays the account name associated with the account number.
<b>Type</b>	Displays the account type.
<b>Action</b>	Displays the following actions: <ul style="list-style-type: none"> <li>•  : Click to edit the debit account details.</li> <li>•  : Click to delete the debit account details.</li> </ul>

Table 3-18 (Cont.) Rollover – Field Description

Field	Description
<b>Deposit Interest and Penalty</b>	This section displays the interest and penalty details of deposit account. This section is displayed if a CD account is added in the <b>Debit Account Details</b> section.
<b>Interest Handling</b>	Select the appropriate option for handling deposit interest during redemption. Depending on the option selected, the accrued interest is payed out immediately, retained within the deposit for continued accrual in case of a partial redemption, or if it is a full redemption, the accrued interest is forfeit according to Bank policy. The options are: <ul style="list-style-type: none"> <li>• <b>Payout Accrued Interest</b></li> <li>• <b>Continue Interest Accrual</b></li> <li>• <b>Forfeit Accrued Interest</b></li> </ul>
<b>Waive Penalty</b>	Switch the toggle <b>ON</b> to waive the penalty calculated on the deposit redemption during the distribution leg of the rollover transaction.
<b>Penalty Waiver Reason</b>	Select the reason for waiving the penalty.  <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This field is displayed, if <b>Waive Penalty</b> toggle in <b>ON</b>.</p> </div>
<b>Rollover To</b>	This section displays the rollover to details to be maintained.
<b>Search By</b>	Select the options from <b>Customer ID, Tax Identification Number, Mobile Number, and Email</b> . By default, Customer Number is displayed, and the Customer ID which was initially specified at the beginning of the screen is defaulted into the adjacent field. Depending on whether the rollover transaction is happening between the accounts or deposits of the same customer, or between different customers, user have the option to specify or select a different customer ID.  <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Rollover Type</b> is <b>Internal</b>.</p> </div>
<b>Plan Type</b>	Select the plan type for rollover. The list of plan types displayed in this field for selection depends on the Customer ID selected. If the defaulted Customer ID (same as the one in <b>Rollover From</b> section) is retained, then the plan types owned by the customer other than the one selected in the <b>Rollover From</b> section is displayed here. If a different Customer ID is selected, then the Plans Types owned by this customer is displayed for selection. In Indirect rollover, since the customer is moving funds out of the financial institution, this field lists all the Plan Types configured in the system.

Table 3-18 (Cont.) Rollover – Field Description

Field	Description
<b>Transaction Type</b>	<p>Displays the transaction type as <b>Contribution</b>. In a rollover transaction, since the second leg involves movement of funds into the accounts or deposits of the customer, it is considered as a Contribution transaction and the value is defaulted.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Rollover Type</b> is <b>Internal</b>.</p> </div>
<b>Contribution Code</b>	<p>Select the appropriate contribution code for rollover.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Rollover Type</b> is <b>Internal</b>.</p> </div>
<b>Reason/Repayment Code</b>	<p>Select the related reason or repayment code. The values in this drop-down list appears only when certain contribution codes are selected. Currently, contribution codes 56 and 60 populate values in this field. Any other value selected in the contribution code field does not display values in this field.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Rollover Type</b> is <b>Internal</b>.</p> </div>
<b>Credit Account Details</b>	<p>This section displays the credit account details. When user clicks <b>Add Account</b>, this section displays the list of IRA CDs and accounts present under the selected Plan Type for the customer.</p>
<b>Account Number/CD Number</b>	Displays the account or CD number.
<b>Account Name</b>	Displays the account name associated with the account number.
<b>Type</b>	Displays the account type.
<b>Action</b>	<p>Displays the following actions:</p> <ul style="list-style-type: none"> <li>•  : Click to edit the credit account details.</li> <li>•  : Click to delete the credit account details.</li> </ul>

**To add a debit or credit account:**

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





## 3.4 Internal Transfer

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

**To manage internal transfer:**

**Note**

The fields marked as Required are Mandatory.

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

The **Internal Transfer** screen is displayed.

**Figure 3-25 Internal Transfer**

The screenshot displays the 'Internal Transfer' interface. On the left is a navigation menu with categories like 'Core Maintenance', 'Dashboard', 'ESA Services', 'File Management', 'Generative AI and Agents', 'IRA Services', 'Interconnect', 'Kiosk Agent', 'Machine Learning', 'OAUTH Users Management', 'Operational Ledger', 'Operations', 'Party Business Process', and 'Party Services'. The main content area has a title 'Internal Transfer' and a search section. The search section includes a 'Search By' dropdown menu with 'Customer ID' selected, a 'Customer ID' input field, and a 'Customer Name' input field. A 'Required' label is positioned below the 'Customer ID' field. A message below the search fields states: 'Please enter Customer ID to perform the operation'.

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

The transaction and account details are displayed.

Figure 3-26 Transaction and Account Details

The screenshot displays the 'Internal Transfer' application window. At the top, there are buttons for 'Circulars', 'Memo', and 'Remarks'. Below this, the 'Customer ID' is 000984060 and the 'Customer Name' is Lizzie Kreiger. The 'Transaction Details' section includes a 'Plan Type' dropdown set to 'Roth IRA', an 'Amount' field with 'USD 200.00', and a 'Value Date' field with 'February 1, 2025'. Below this are two tables: 'Debit Account Details' and 'Credit Account Details'. Both tables have columns for 'Account Number/CD Number', 'Account Name', 'Type', and 'Action'. The 'Debit Account Details' table shows one entry with account number 000111111111111111111111120904 and account name Lizzie Kreiger. The 'Credit Account Details' table shows one entry with account number 000111111111111111111111120902 and account name Lizzie Kreiger. At the bottom of the window are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.



4. On the **Internal Transfer** screen, specify the fields.

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

Table 3-20 Internal Transfer - Field Description

Field	Description
<b>Customer ID</b>	Customer ID is the default option shown when the screen is launched. A Customer ID can be directly entered into the adjacent field or it can be searched using the search option. <b>Mobile Number, Email, and Tax Identification Number</b> are the other options available to filter a Customer ID. If <b>Mobile Number, Email, and Tax Identification Number</b> are used to find a customer ID, the respective IDs have to be input entirely in the adjacent field for the system to display the customer number. For a given search criteria, multiple customer numbers may be linked. For example, two or more customer number may be linked to a single Mobile Number. In such cases, system displays all the matches and the user can select the relevant option on which to perform the transaction.
<b>Transaction Details</b>	This section displays the fields to be maintained for transaction.
<b>Plan Type</b>	Select the plan type for the transaction. All the plan types linked to the customer are listed here. User can select any one.
<b>Amount</b>	Specify the transaction amount.
<b>Value Date</b>	Select or specify the transaction value date. User can specify the value date as back dated, but not future dated.
<b>Debit Account Details/ Credit Account Details</b>	This section displays the debit or credit account details. When user clicks <b>Add Account</b> , this section displays the list of IRA CDs and accounts present under the selected plan type for the customer.
<b>Account Number/CD Number</b>	Displays the debit or credit account number.
<b>Account Name</b>	Displays the account name associated with the account number.
<b>Type</b>	Displays the account type.

Table 3-20 (Cont.) Internal Transfer - Field Description

Field	Description
Action	<p>Displays the following actions:</p> <ul style="list-style-type: none"> <li> : Click to edit the debit or credit account details.</li> <li> : Click to delete the debit or credit account details.</li> </ul>

To add a debit or credit account:

**Note**

An error message is displayed, if user selects the same account in the **Debit Account Details** and **Credit Account Details** section.

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

**Note**

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

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





# 4

## Maintenance

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

- [Account Modification](#)  
You can modify certain attributes of the CD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.
- [Account Address Update](#)  
This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.
- [Account Preferences](#)  
User can set or modify the preferences for the Current Account and Savings Account using this screen.
- [Account Closure](#)  
This topic describes about the process the account closure request.
- [Beneficiary Details Update](#)  
User can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.
- [Customer Relationship Maintenance](#)  
User can maintain the customer relationship of the account holder using the **Customer Relationship Maintenance** screen.
- [Payout Modification](#)  
You can view or modify the payout instructions maintained during the CD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the CD account.

### 4.1 Account Modification

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

#### **Note**

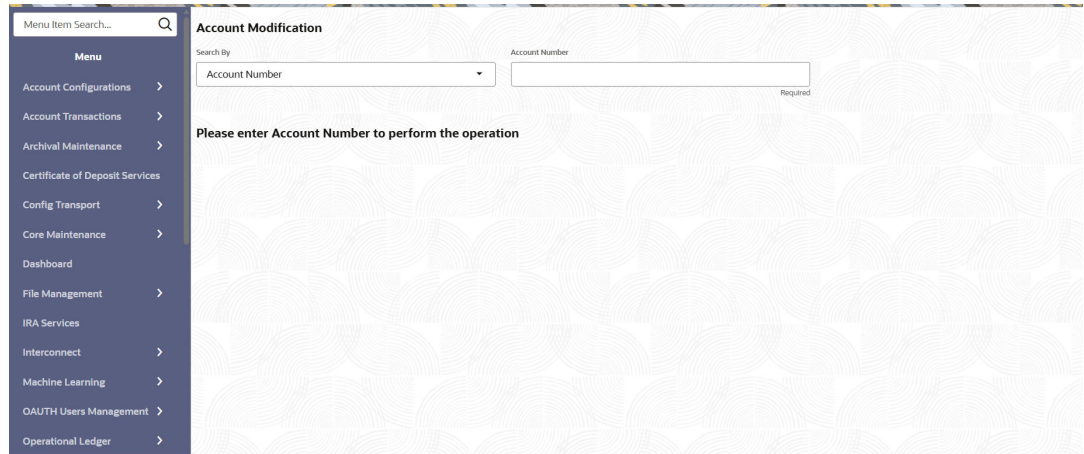
The fields marked as **Required** are mandatory.

#### To perform the account modification:

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

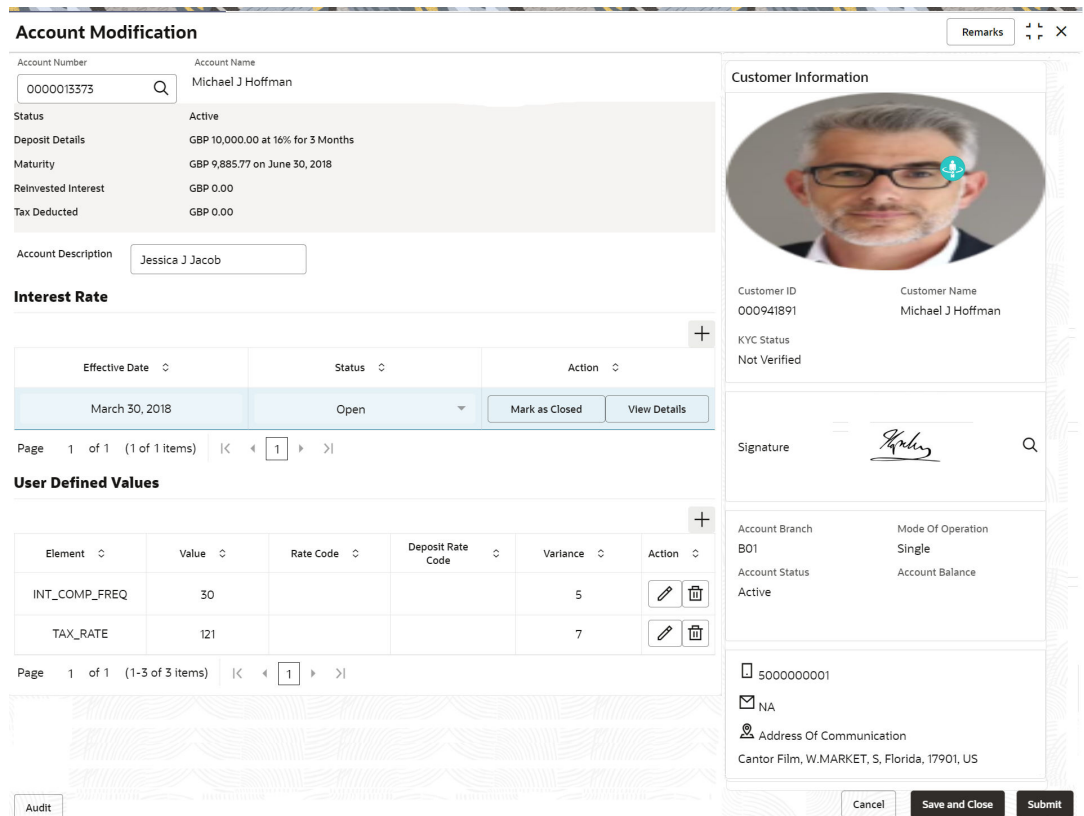
The **Account Modification** screen displays.

Figure 4-1 Account Modification



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The details of the modification is displayed.

Figure 4-2 Account Modification Details



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

Table 4-1 Account Modification – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> </ul> </div>
<b>Status</b>	<p>Displays the status of the CD account. The possible options are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Overdue</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	<p>Displays the principal balance, the rate of interest, and the tenor of the CD account.</p>
<b>Maturity</b>	<p>Displays the amount due to the customer on maturity and the maturity date.</p>
<b>Reinvested Interest or Interest Paid</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>If the interest if of paid out type, then the field name is displayed as <b>Interest Paid</b>.</li> </ul> </div>
<b>Tax Deducted</b>	<p>Displays the tax amount deducted till date.</p>

Table 4-1 (Cont.) Account Modification – Field Description

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

- In the **Interest Rate** and **User Defined Values** section, click the **Add** icon, to add a new row.
5. Click **Submit**.

The screen is successfully submitted for authorization.

## 4.2 Account Address Update

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

**Note**

This screen is applicable only for IRA Accounts.

**To update the account address:**

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

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

**Figure 4-3 Account Address Update**

Menu Item Search...

**Account Address Update**

Search By   Required

Please enter Account Number to perform the operation

**Menu**

- Account Configurations >
- Account Transactions >
- Archival Maintenance >
- Certificate of Deposit Services
- Config Transport >
- Core Maintenance >
- Dashboard
- File Management >
- IRA Services
- Interconnect >
- Machine Learning >
- OAuth Users Management >
- Operational Ledger >
- Operations >

**Note**

The fields marked as Required are Mandatory.

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

The account address details are displayed in the screen.

Figure 4-4 Account Address Update\_Details

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

Table 4-2 Account Address Update - Field Description

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

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

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

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

Figure 4-5 Add Communication Address

### Add Communication Address ✕

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

Cancel
AddAnother
Add

📘 **Note**

The fields marked as Required are Mandatory.

Table 4-3 Account Address Update - Field Description

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

**Table 4-3 (Cont.) Account Address Update - Field Description**

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

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

The screen is successfully submitted for authorization.

## 4.3 Account Preferences

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

This screen is applicable only for IRA Accounts.

### **Note**

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

### To set the account preferences:

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

The **Account Preferences** screen displays.

**Figure 4-6 Account Preferences**

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

**Figure 4-7 Set Account Preferences**

**Account Preferences**
Remarks Documents ⌵ ⌶ ✕

Search by Account Number Account Name

Account Number

B0101173

Q

Michael J Hoffman

**ATM Facility**

ATM Required

**Cheque Book Facility**

Cheque Book Required

Auto Reorder Cheque Book

Reorder Cheque Level  Reorder Number Of Leaves

**Passbook Facility**

Passbook

**Banking Channels**

Banking Channel Required


Add Channel

Banking Channel	Channel Name	Action
▼		✎ 🗑️

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

Audit


**Customer Information**



Customer ID: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

---

Signature  Q

---

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

---

5000000001

✉ NA

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

Cancel
Save and Close
Submit

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G55001-02  
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Figure 4-8 Preferred Communication Channel

## Preferred Address ✕

---

### Residential

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

### Communication

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

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

Table 4-4 Account Preferences - Field Description

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

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

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

- Click **Submit**.

The screen is successfully submitted for authorization.

## 4.4 Account Closure

This topic describes about the process the account closure request.

### Note

This screen is applicable only for IRA Accounts.

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

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

The **Account Closure** screen is displayed.

Figure 4-9 Account Closure

The screenshot displays the 'Account Closure' interface. On the left, a dark blue sidebar menu lists various options, with 'IRA Services' expanded to show 'Account Closure'. The main content area has a search bar at the top containing 'Account Closure'. Below the search bar, there are two input fields: a dropdown menu labeled 'Account Number' and a text input field also labeled 'Account Number'. A red asterisk and the word 'Required' are positioned to the right of the text input field. Below these fields, a message states: 'Please enter Account Number to perform the operation'. The background of the main content area is a light gray with a repeating pattern of overlapping circles.

**Note**

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

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

The details are displayed in the screen.

**Figure 4-10 Account Closure Details**

The screenshot displays the 'Account Closure' interface. At the top, there are tabs for 'Memo', 'Remarks', and 'Documents'. Below these, a search bar shows 'Account Number' selected with the value 'B0100000046073' and 'Account Name' as 'Jacob Mathew'. The main content area is divided into several sections: 'Account Details' showing 'Available Balance' (GBP 3,001.34), 'Accrued Interest' (GBP 0.00), and 'Estimated Payout' (GBP 3,001.34); 'Account Closure Reason' with a 'Closure Reason' field marked as 'Required'; 'Distribution Details' with dropdowns for 'Distribution Code' and 'Exception Code'; and 'Settlement Details' with an 'Add Settlement Details' button. On the right, 'Customer Information' includes a profile picture, 'Customer ID' (000941891), 'Customer Name' (Michael J Hoffman), and 'KYC Status' (Not Verified). At the bottom right, there are buttons for 'Cancel', 'Save and Close', and 'Submit'.

4. On **Account Closure** screen, specify the fields.

**Note**

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

Table 4-5 Account Closure - Field Description

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

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

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

**Note**

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

**Figure 4-11 Add Settlement Details - Account**

### Add Settlement Details ✕

Select Payout Mode

Account  Ledger

Select Account Number

<b>B01000000046073</b> Account Name Jacob Mathew Currency GBP	<b>R01000000043940</b> Account Name Jacob Mathew Currency USD	<b>R01000000043809</b> Account Name Jacob Mathew Currency USD
<b>R01000000044079</b> Account Name Jacob Mathew Currency USD	<b>Other</b>	

Search Account Detail

Account Number

Required

Cancel Add

Figure 4-12 Add Settlement Details - Ledger

### Add Settlement Details ✕

---

Select Payout Mode

Account     Ledger

**Ledger Details**

Ledger Code	Description
276000055 <span style="float: right;">🔍</span>	Liability GL

Cancel
Add

- a. Select the payout mode as an account to settle the account balance transferring to a Current and Savings Account. For more information on fields, refer to field description table below:

Table 4-6 Add Payout Details as an Account

Field	Description
<b>Select Payout Mode</b>	The <b>Account</b> mode is selected with the default.
<b>Select Account Number</b>	The own accounts are displayed as widgets with the <b>Account Number</b> , <b>Account Name</b> , and <b>Currency</b> . User can select the account for payout. User can select <b>Others</b> from the widget to select any other accounts for payout.
<b>Search Account Detail</b>	This will display, if you select <b>Others</b> from the widgets. click the <b>Search</b> icon to select from the list or specify the account number in the <b>Account Number</b> field and the Account Name is displayed adjacent to the account number.

- b. Select the payout mode as ledger to settle the account balance transferring to a ledger. For more information on fields, refer to field description table below:

**Table 4-7 Add Payout Details as Ledger**

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

- Click **Add** button.

The **Settlement Details** are added in the **Account Closure** screen.

**Figure 4-13 Account Closure - Settlement Details Added**

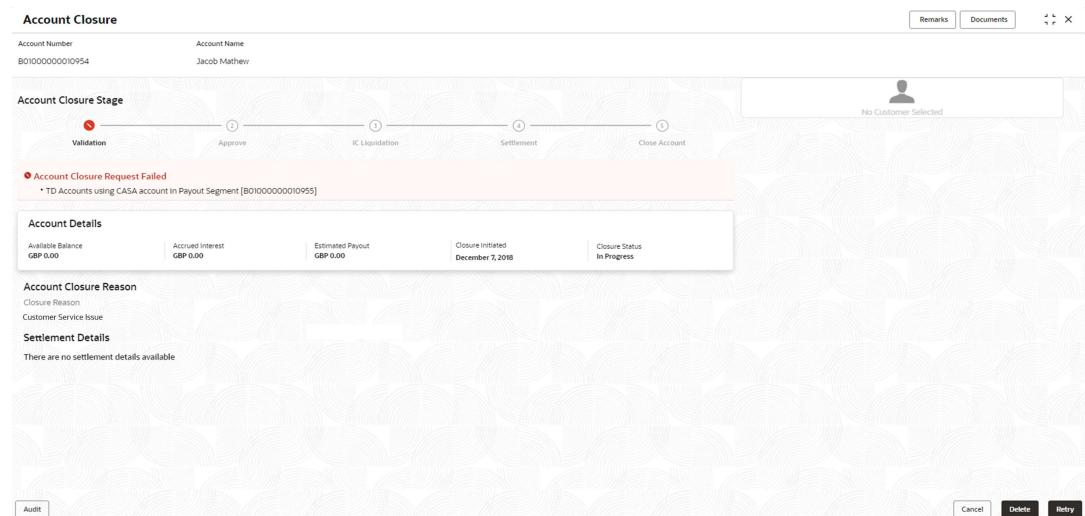
For more information on fields, refer to field description table below:

**Table 4-8 Account Closure - Settlement Details**

Field	Description
<b>Settlement Details</b>	<p>If the Payout Mode is Account, the available Options are:</p> <ul style="list-style-type: none"> <li>• <b>Payment Mode</b></li> <li>• <b>Account Number</b></li> <li>• <b>Account Name</b></li> <li>• <b>Currency</b></li> <li>• <b>Exchange Rate</b></li> </ul> <p>If the Payout Mode is Ledger, the available options are:</p> <ul style="list-style-type: none"> <li>• <b>Payment Mode</b></li> <li>• <b>Ledger Code</b></li> <li>• <b>Description</b></li> </ul> <p>Click the <b>Edit</b> icon to modify the settlement details. Click the <b>Delete</b> icon to delete the settlement details.</p> <p><b>Note:</b>An exchange rate is derived based on an exchange rate parameter maintained for an account closure at service preference screen.</p>

6. Click **Submit**.

**Figure 4-14 Account Closure - Validation Retry**



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

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

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

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

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

**Note**

The system processes the account closure validations with external product processors. The required external product processors are configured at the workflow level.

7. Approve or Reject the account closure request.

On successful approval, the system initiate the below processes.

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

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

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

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

**Note**

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

## 4.5 Beneficiary Details Update

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

**Note**

This screen is applicable only for IRA Deposits.

**To update beneficiary details:**

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

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



Table 4-9 Beneficiary Details Update – Field Description

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

**Table 4-9 (Cont.) Beneficiary Details Update – Field Description**

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

## 4.5.1 Beneficiary Details Update\_Add Beneficiary

User can add a beneficiary to a CASA account.

**To add a beneficiary:**

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

Figure 4-17 Add Beneficiary

**Add Beneficiary**
✕

---

**Beneficiary Details**

Beneficiary Type

Primary ▾

Customer ID

Q

Relation Type

Daughter ▾

Title

Miss. ▾

First Name

Mary

Middle Name

Last Name

R

Possession (%)

100 ▾ ▲

Date of Birth

November 19, 2018 📅

Minor

Yes

**Address Details**

Default Account Address

Address Line 1 /Building Name

Required

Address Line 2 /Street Name

Address Line 3 /City /Town Name

Required

State

Q

Required

Country

Q

Required

Zip Code

Required

**Contact Details**

Mobile Number

Email ID

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

Table 4-10 Add Beneficiary Details – Field Description

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

Table 4-10 (Cont.) Add Beneficiary Details – Field Description

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

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

**Figure 4-18 Add Guardian Details**

### Guardian Details

Add Guardian

Relation Type  Required

Title  Required

First Name  Required

Middle Name

Last Name  Required

### Address Details

Default Address  Required

Address Line 1/Building Name  Required

Address Line 2/Street Name

Address Line 3/City/Town Name  Required

State  Required

Country  Required

Zip Code  Required

### Contact Details

Mobile Number

Email ID

Cancel Add Another **Add Beneficiary**

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

**Table 4-11 Guardian Details – Field Description**

Field	Description
<b>Add Guardian</b>	Switch to toggle <b>ON</b> to add guardian details. Switch to toggle <b>OFF</b> to not to add the guardian details.
<b>Relationship Type</b>	Select the relationship type with the guardian.
<b>Title</b>	Select a title for the guardian.
<b>First Name</b>	Specify the guardian's first name.
<b>Middle Name</b>	Specify the guardian's middle name.
<b>Last Name</b>	Specify the guardian's last name.
<b>Address Details</b>	This section displays the fields to capture the guardian's address details.
<b>Default Address</b>	Select the default address for the guardian. The options are: – <b>Beneficiary</b> – <b>Account</b>
<b>Address Line 1/Building Name</b>	Specify the building of the guardian.
<b>Address Line 2/Street Name</b>	Specify the street of the guardian.
<b>Address Line 3/City/Town Name</b>	Specify the city or town of the guardian.
<b>State</b>	Specify the state of the guardian or click <b>Search</b> and select the state from the list of values.
<b>Country</b>	Country is defaulted based on the state selected and the user is allowed to change it.
<b>Zip Code</b>	Specify the zip code of the guardian.
<b>Contact Details</b>	This section displays the fields to capture the contact details.
<b>Mobile Number</b>	Specify the mobile number of the guardian.
<b>Email ID</b>	Specify the email ID number of the guardian.

**Note**

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

**3. Click **Save**.**

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

**4. Click **Submit**.**

The screen is successfully submitted for authorization.

## 4.5.2 Beneficiary Details Update\_Edit Beneficiary

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

**To edit a beneficiary:**

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

## 4.5.3 Beneficiary Details Update\_View Beneficiary

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

**To view the beneficiary details:**

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

**Figure 4-19 View Beneficiary Details**

**View Beneficiary**
✕

---

**Beneficiary Details**

Beneficiary Type  
Primary

Customer ID	Relation Type	Title
	Son	Mr.

First Name	Middle Name	Last Name
Nominee F-Name	Nominee M-name	Nominee L-Name

Possession (%)	Date of Birth	Minor
100	November 24, 2000	No

**Address Details**

Default Account Address  
Off

Address Line 1/Building Name	Address Line 2/Street Name	Address Line 3/City/Town Name
AAB	west	San

State	Country	Zip Code
Florida	United States	435769

**Contact Details**

Mobile Number	Email ID
1234567890	jane@test.com

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

## 4.6 Customer Relationship Maintenance

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

**Note**

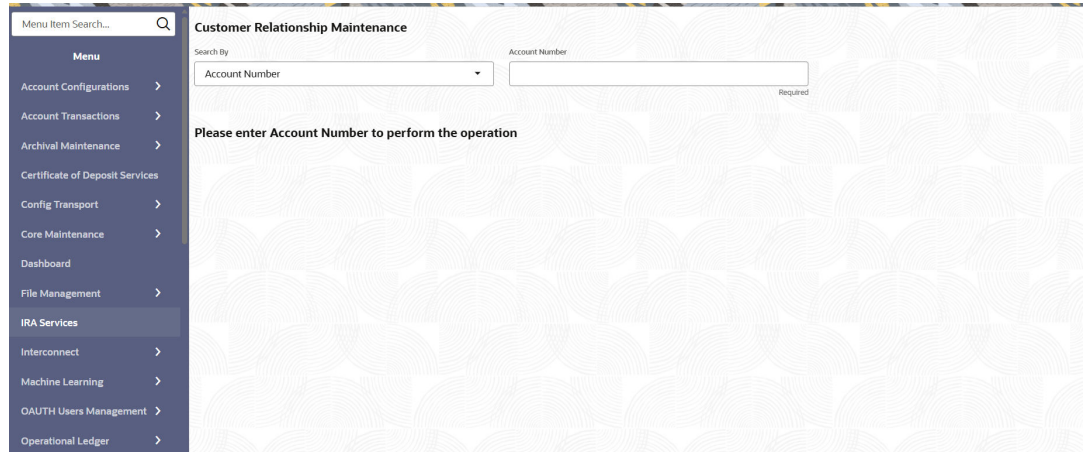
This screen is applicable for IRA Accounts and IRA Deposits.

**To maintain the customer relationship:**

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

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

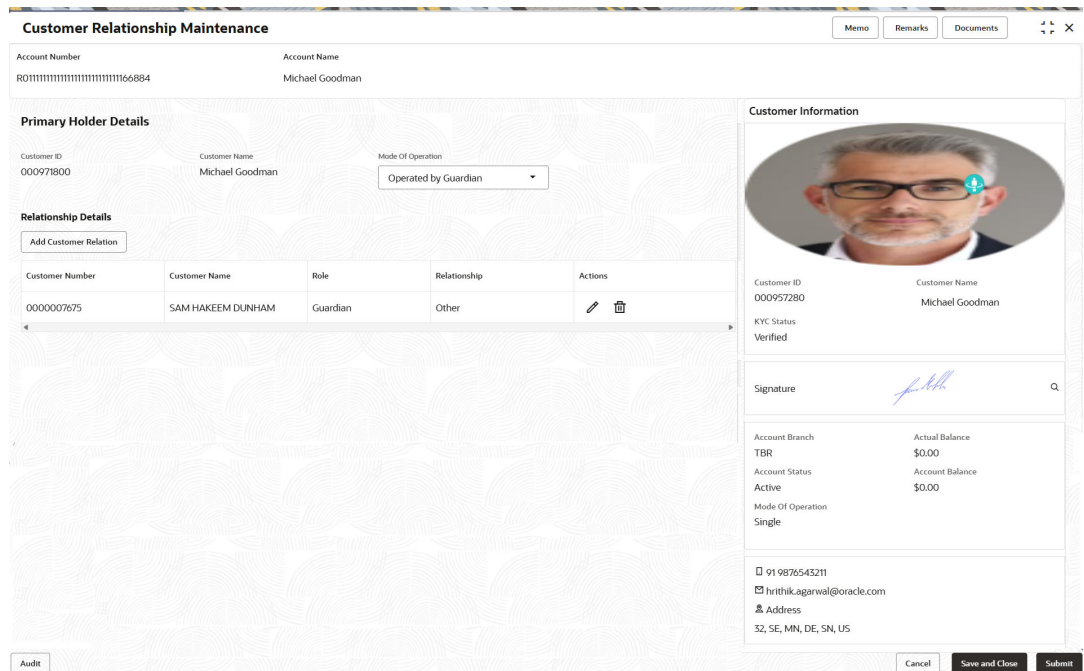
**Figure 4-20 Customer Relationship Maintenance**



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

The following screen to maintain primary holder details are displayed.

**Figure 4-21 Maintain Relationship Details**



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

Table 4-12 Customer Relationship Maintenance – Field Description

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

**To add new customer relation:**

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

Figure 4-22 Add Customer Relation

**Add Customer Relation** X

Customer Number  
0000007675 🔍

Customer Name  
SAM HAKEEM DUNHAM

Role  
Guardian ▼

Relationship  
Other ▼

Cancel Add Another Add

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

Table 4-13 Add Customer Relation – Field Description

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

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

## 4.7 Payout Modification

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

### **Note**

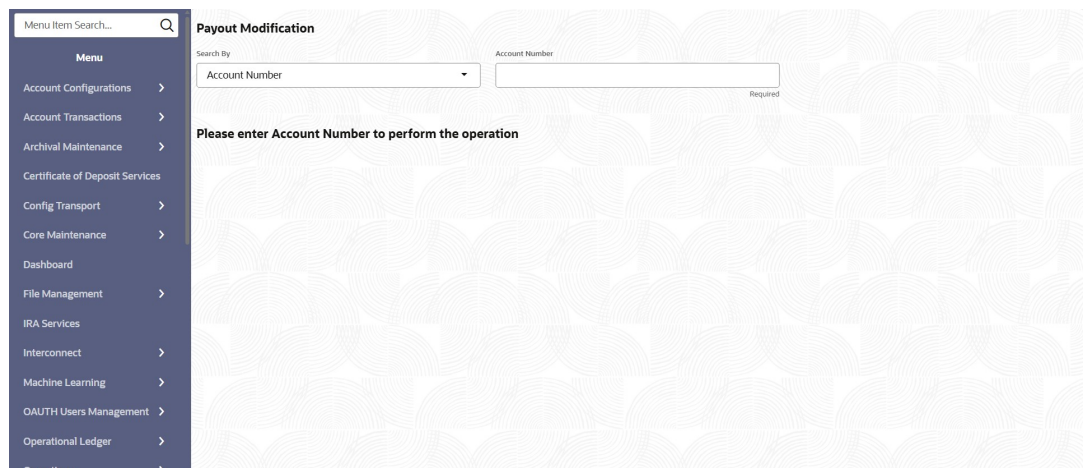
The fields marked as **Required** are mandatory.

**To view the CD payout modification details:**

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

The **Payout Modification** screen displays.

**Figure 4-23 Payout Modification**



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

The details are displayed.





Table 4-14 View CD Payout Details – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
<b>Certificate of Deposit Details</b>	Displays the basic details of the CD account.
<b>Status</b>	<p>Displays the status of the CD account. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Overdue</b></li> <li>• <b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the deposit amount, interest percentage, and tenure.
<b>Maturity Details</b>	Displays the amount due to the customer on maturity and the maturity date.
<b>Reinvested Interest or Interest Paid</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Interest Paid</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the tax amount deducted till date.

Table 4-14 (Cont.) View CD Payout Details – Field Description

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

Table 4-14 (Cont.) View CD Payout Details – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

### 4.7.1 Maturity Instruction as Redeem Principal and Interest

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

**Note**

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

**To add settlement payout:**

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

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

**Figure 4-25 Add Payout Modes - Redeem Principal and Interest**

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

**Table 4-15 Add Payout Modes - Redeem Principal and Interest – Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction set for the account.

**Table 4-15 (Cont.) Add Payout Modes - Redeem Principal and Interest – Field Description**

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 4.7.2 Maturity Instructions as Rollover Principal and Interest

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

### **Note**

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

#### To add settlement payout:

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

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

**Figure 4-26 Add Payout Modes - Rollover Principal**

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

**Table 4-16 Add Payout Modes - Rollover Principal and Interest – Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction set for the account.
<b>Select Product</b>	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Tenor</b>	Specify the tenor for payout in <b>Years, Months, or Days</b> .
<b>Select Payout Mode</b>	By default, the payout mode is selected as <b>Account</b> . For more information, refer <a href="#">Payout Modification - Payout Modes</a> .

- Click **Submit**.

The screen is successfully submitted for authorization.

### 4.7.3 Maturity Instruction as Special Amount Rollover

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

**Note**

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



**Table 4-17 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description**

Field	Description
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information on the modes, refer <a href="#">Payout Modification - Payout Modes</a> .
<b>Rollover Amount</b>	Specify the rollover amount.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 4.7.4 Principal Payout Instructions as Redeem Principal

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

### **Note**

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

### To add settlement payout:

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

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

**Figure 4-28 Add Payout Modes - Redeem Principal**

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

**Table 4-18 Add Payout Modes - Redeem Principal – Field Description**

Field	Description
<b>Principal Payout Instructions</b>	Displays the principal payout instruction set for the account.
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information on the modes, refer .
<b>Interest Payout Instructions</b>	Displays the instruction set for the interest payout.
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information on the modes, refer <a href="#">Payout Modification - Payout Modes</a> .

Table 4-18 (Cont.) Add Payout Modes - Redeem Principal – Field Description

Field	Description
Settlement Amount	<p>This section displays the settlement amount details.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This section is displayed if the <b>Maturity Instruction</b> is selected as <b>Redeem Principal &amp; Interest</b> and <b>Redeem Principal</b></p> </div>
Type	<p>Select the settlement type from the list. The option is:</p> <ul style="list-style-type: none"> <li><b>Percentage</b></li> </ul>
Percentage	<p>Displays the percentage set for the settlement from the selected account.</p>

- Click **Submit**.

The screen is successfully submitted for authorization.

## 4.7.5 Principal Payout Instructions as Rollover Principal

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

### **Note**

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

#### To add settlement payout:

- In the **Payout Instructions** section, select the **No** option from the **Reinvest** field.
- From the **Principal Payout Instructions** field, select the **Rollover Principal** option.
- In the **Settlement details** section, click **Add Payout**.

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

**Figure 4-29 Add Payout Modes - Rollover Principal**

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

**Table 4-19 Add Payout Modes - Rollover Principal – Field Description**

Field	Description
<b>Principal Payout Instructions</b>	Displays the principal payout instruction set for the account.
<b>Select Product</b>	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Tenor</b>	Specify the tenor for payout in <b>Years, Months, or Days</b> .
<b>Select Payout Mode</b>	By default, the payout mode is selected as <b>Account</b> . For more information, refer <a href="#">Payout Modification - Payout Modes</a> .
<b>Interest Payout Instructions</b>	Displays the instruction set for the interest payout.
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li><b>Account</b></li> <li><b>Instrument</b></li> <li><b>External Account</b></li> <li><b>Ledger</b></li> </ul> For more information on the modes, refer <a href="#">Payout Modification - Payout Modes</a> .

- Click **Submit**.

The screen is successfully submitted for authorization.



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

**Table 4-20 Add Payout Modes - Special Amount Rollover – Field Description**

Field	Description
<b>Principal Payout Instructions</b>	Displays the principal payout instruction set for the account.
<b>Select Product</b>	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Tenor</b>	Specify the tenor for payout in <b>Years, Months, or Days</b> .
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information, refer <a href="#">Payout Modification - Payout Modes</a> .
<b>Rollover Amount</b>	Specify the rollover amount.
<b>Interest Payout Instructions</b>	Displays the instruction set for the interest payout.
<b>Select Payout Mode</b>	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> <li>• <b>Ledger</b></li> </ul> For more information, refer <a href="#">Payout Modification - Payout Modes</a> .

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 4.7.7 Payout Modification - Payout Modes

This topic explains the systematic instructions for setting the payout option as accounts.

### To set payout modes:

1. In the **Add Payout Modes** section, perform any of the following action:

#### To set accounts as payout mode:

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

**Figure 4-31 Payout Mode - Account**

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

**Table 4-21 Add Payout - Accounts – Field Description**

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

- c. Click **Add**.

**To set instrument as payout mode:**

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

**Figure 4-32 Payout Mode - Instrument**

Select Payout Mode

Account  Instrument  External Account  Ledger

**Instrument Type**

Banker's Cheque  Demand Draft

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code: RL01      Payable Branch Code: SL01

**Address Details**

Payee Name: WILLIAM Automation JHON      Address Line 1: 61

Address Line 2: New Street      Address Line 3: Chennai

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

**Table 4-22 Add Payout - Instrument – Field Description**

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

- c. Click **Add**.

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

Figure 4-33 Instrument - External

**Add Payout Details** ✕

redeem principal & interest

**Principal and Interest Payout Instruction**

Select Payout Mode

Account  
  Instrument  
  External Account

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code:       Payable Branch Code:

**Address details**

Type

Customer Address  
  Alternative Address  
  Financial Institutions

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

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

Table 4-23 Add Payout Details - Instrument - External

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

Table 4-23 (Cont.) Add Payout Details - Instrument - External

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



**Figure 4-35 Add Payout - Ledger**

- b. Perform the required actions.

**Table 4-25 Add Payout - Ledger**

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

- c. Click **Add**.

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

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

# 5

## Statement

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

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

### 5.1 Account Statement Frequency

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

#### **Note**

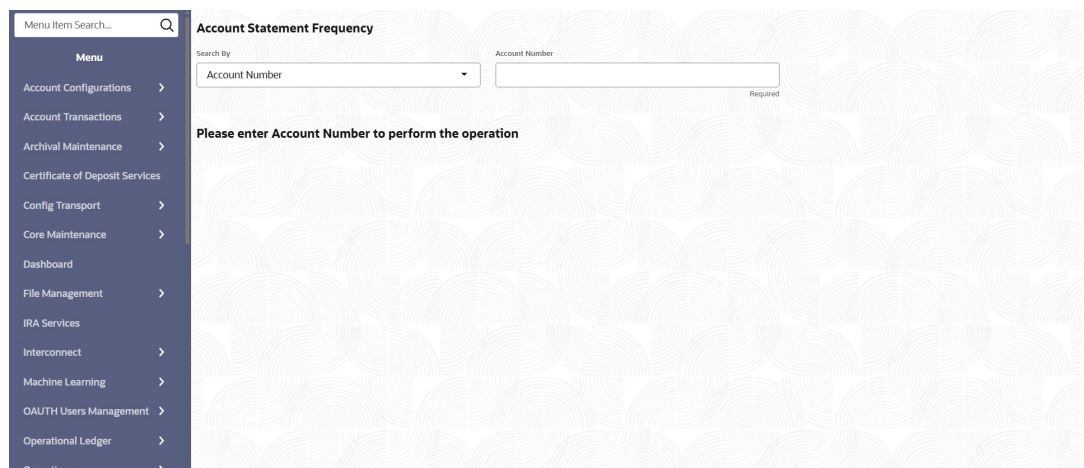
This screen is applicable only for IRA Accounts.

#### To modify the account statement frequency:

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

**Account Statement Frequency** screen is displayed.

**Figure 5-1 Account Statement Frequency**



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


**Figure 5-2 Account Statement Frequency Details**

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


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

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

**Customer Information**



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

Signature:  [Search]


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

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

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

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

Table 5-1 Account Statement Frequency - Field Description

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

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

## 5.2 Consolidated Adhoc Statement

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

### Note

This screen is applicable for IRA Accounts and IRA Deposits.

#### To generate a consolidated adhoc statement:

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

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

**Figure 5-3 Consolidated Adhoc Statement**

The screenshot shows the 'Consolidated Adhoc Statement' interface. On the left is a dark blue sidebar with a list of menu items: File Management, IRA Services, Interconnect, Machine Learning, OAUTH Users Management, Operational Ledger, Operations, Party Business Process, Party Services, Retail Account Configurations, Retail Account Enquiries, Retail Account Services, and Retail Banking. The main content area has a title 'Consolidated Adhoc Statement'. Below the title is a search section with 'Search By' set to 'Customer ID' and a search input field containing 'Customer ID'. To the right is a 'Customer Name' field. A red 'Required' label is positioned below the search input. A message in the center of the page reads 'Please enter Customer ID to perform the operation'. The background of the main content area features a subtle, repeating pattern of stylized circular lines.

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

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



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

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

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

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

# 6

## Status Update

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

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

### 6.1 Account Status Change

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

#### ① Note

This screen is applicable only for IRA/ESA Accounts.

#### To change account status:

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

**Account Status Change** screen is displayed.

**Figure 6-1 Account Status Change**

The screenshot displays the 'Account Status Change' interface. On the left, a dark blue sidebar menu lists various system functions, with 'IRA Services' highlighted. The main content area has a white background with a subtle pattern. At the top, there's a search bar and a title 'Account Status Change'. Below the title, there's a 'Search By' dropdown menu currently set to 'Account Number', and an adjacent text input field for the 'Account Number'. A 'Required' label is positioned to the right of the input field. A message below the input field states: 'Please enter Account Number to perform the operation'.

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

Figure 6-2 Account Status Change

The screenshot displays the 'Account Status Change' web application. At the top, there are search fields for 'Account Number' (BO1M000000071) and 'Account Name' (Michael J Hoffman). Below the search fields is the 'Account Status' section with three toggle switches: 'No Debit', 'No Credit', and 'Frozen'. To the right is the 'Customer Information' section, which includes a profile picture of Michael J Hoffman, his Customer ID (000941891), Name (Michael J Hoffman), and KYC Status (Not Verified). There is also a signature field with a handwritten signature. Further down, account details are listed: Account Branch (B01), Mode of Operation (Single), Account Status (Active), and Address of Communication (Cantor Film, W.MARKET, S, Florida, 17901, US). At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Table 6-1 Account Status Change - Field Description

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

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

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

## 6.2 Activate Inactive/Dormant Account

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

### Note

This screen is applicable only for IRA Accounts.

#### To set account status:

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

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

Figure 6-3 Activate Inactive/Dormant Account

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

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



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

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

# 7

## Amount Block

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

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

### 7.1 Create Amount Block

You can block the CD amount. A Certificate of Deposit can be blocked for certain amount for full balance block due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.

Also, the Bank might receive request from any authorized external agencies to block the CD amount.

#### **Note**

This screen is applicable only for IRA/ESA Deposits.

#### **To create amount block:**

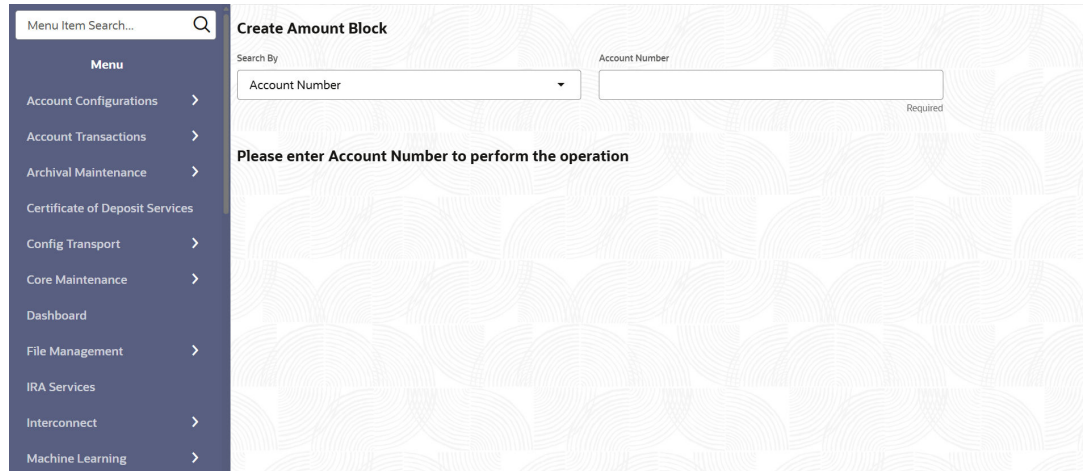
#### **Note**

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

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

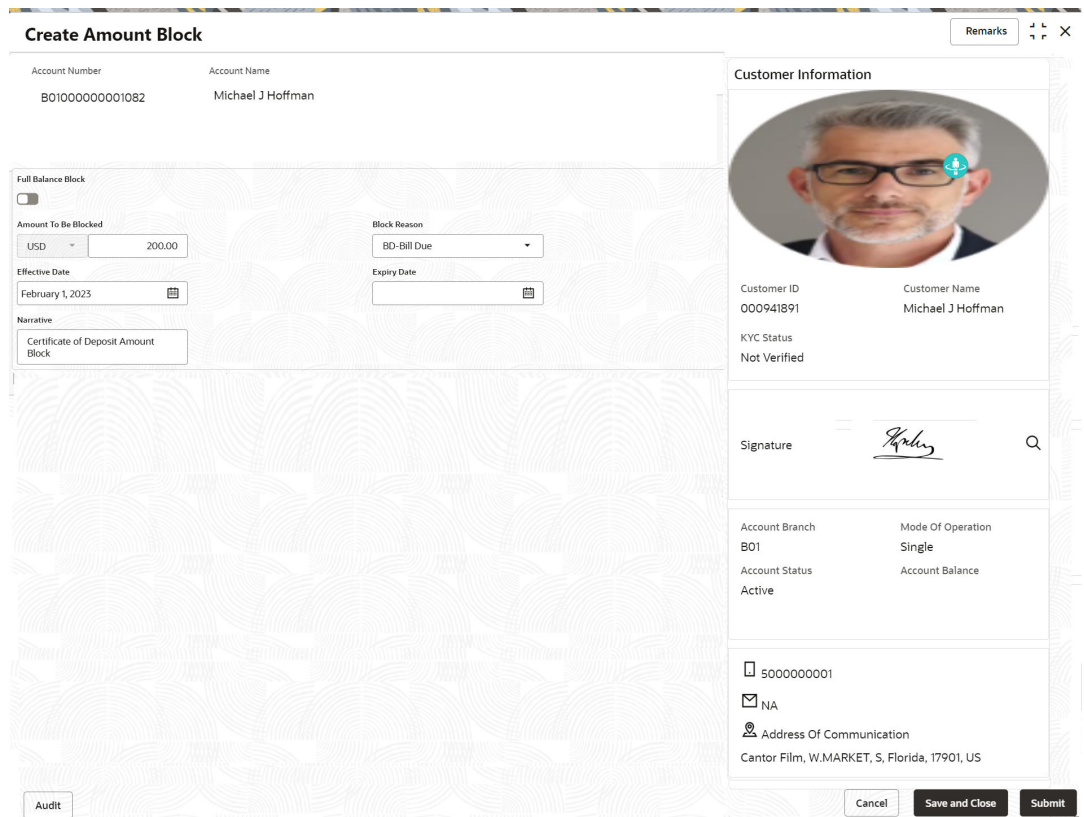
The **Create Amount Block** screen is displayed.

Figure 7-1 Create Amount Block



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

Figure 7-2 Create Amount Block Details



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

Table 7-1 Create Amount Block – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 7.2 View and Modify Amount Block

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

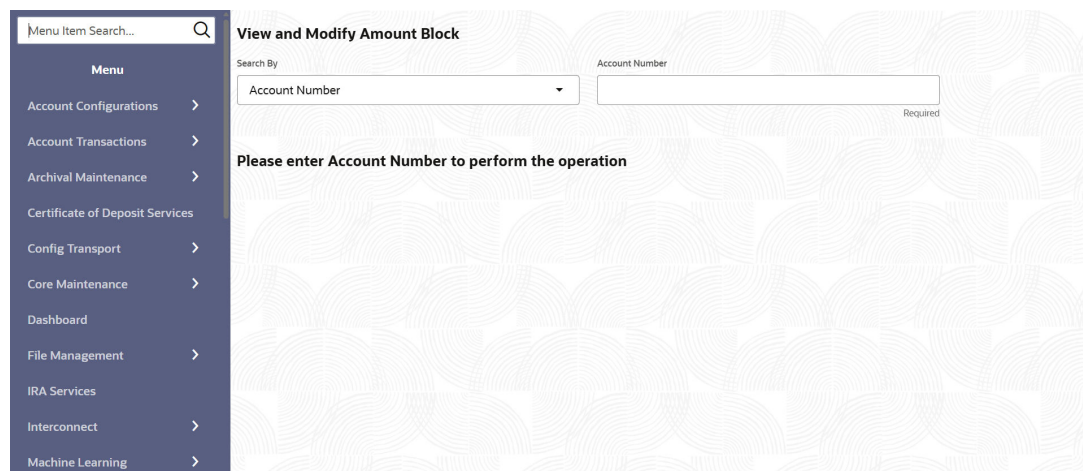
If the Branch Transfer fails for any reason, details of such failed transfers are updated in the Branch Transfer Log. After clearing the faults due to which the Account Branch transfer failed, this screen allows user to resubmit the transfer request again for processing.

**To view and modify amount block:**

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

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

**Figure 7-3 View and Modify Amount Block**



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

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

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









# 8

## Inquiry

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

- [Account Transaction](#)  
This topic provides the systematic instructions for the users to view and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.
- [Certificate](#)  
You can specify a CD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.
- [Account Closure Inquiry](#)  
This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process.
- [IRA Plan Details](#)  
User can inquire the details of IRA plan using the **IRA Plan Details** screen.
- [Interest Paid Out Details](#)  
User can inquire the details of Interest paid out using the **Interest Paid Out Details** screen.

### 8.1 Account Transaction

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

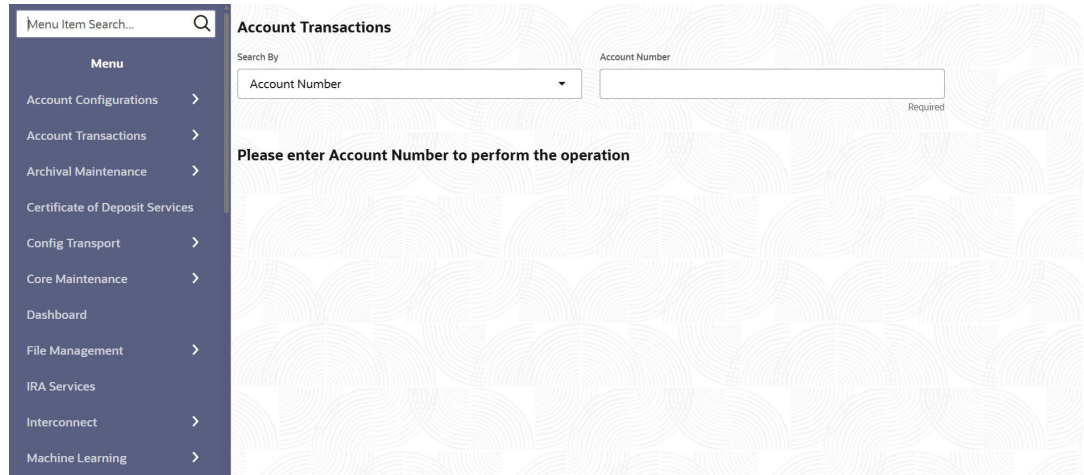
This screen is applicable for IRA Accounts and IRA Deposits.

**To view account transaction details:**

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

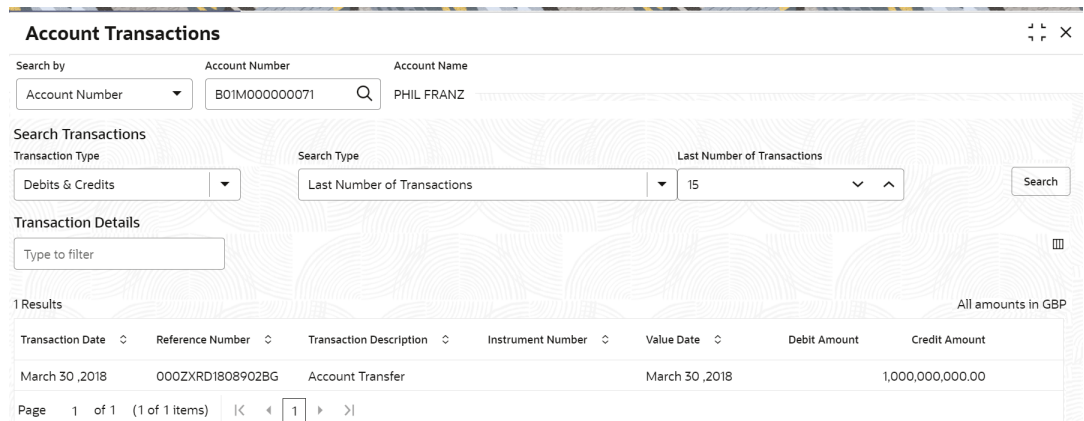
The **Account Transactions** screen is displayed.

**Figure 8-1 Account Transactions**



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

**Figure 8-2 Account Transactions**



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

Table 8-1 Account Transactions - Field Description

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

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

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

## 8.2 Certificate

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

### Note

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

#### To generate and view the deposit certificate:

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

The **Certificate** screen is displayed.

**Figure 8-3 Certificate**

The screenshot shows the 'Certificate' screen. On the left is a dark blue navigation menu with the following items: Menu Item Search..., Menu, Account Configurations, Account Transactions, Archival Maintenance, Certificate of Deposit Services, Config Transport, Core Maintenance, Dashboard, File Management, IRA Services, Interconnect, and Machine Learning. The main content area has a title 'Certificate' and a search bar. The search bar has a 'Search By' dropdown menu with 'Account Number' selected. To the right of the search bar is a text input field for 'Account Number' with a 'Required' label. Below the search bar, a message reads 'Please enter Account Number to perform the operation'. The background of the main content area features a decorative pattern of overlapping circles.

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

The deposit summary and certificate is displayed.

Figure 8-4 CD Certificate

**Certificate**

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

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

Customer Information: Michael J Hoffman, Customer ID: 000941891, KYC Status: Not Verified

**Deposit Advice**

OFSS CUSTOMER: OFSSOFSS CHEN TEST CIF 600086  
 Deposit Account Number: B011000000145  
 Customer Id: 00284  
 Branch: B01FLXCLBIB UNIVERSAL BANK

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

Mode of Operation: None  
 Nominee: Not Provided  
 Maturity Instructions: Roll Over maturity proceeds with Additional Amount undefined  
 Thank you for banking with us. This is a system generated advice, hence does not require any signature.

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

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

Table 8-2 Certificate – Field Description

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

## 8.3 Account Closure Inquiry

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

User can also view the following details:

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

### Note

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

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

**Figure 8-5 Account Closure Inquiry**

### Note

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

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

The account closure inquiry details are displayed in the screen.

**Figure 8-6 Account Closure Inquiry Details**

**Account Closure Inquiry**

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

**Account Closure Stage**

Validation (Success) | Approve (Success) | IC Liquidation (Success) | Settlement (Success) | Close Account (Success)

**Account Details**

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

**Account Closure Reason**

Closure Reason: Customer Service Issue

**Settlement Details**

Payment Mode	Ledger Code	Description	Reference Number
Ledger	111000001	111000001	1235102280350400514

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

**Table 8-3 Account Closure - Field Description**

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

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

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

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

## 8.4 IRA Plan Details

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

### Note

This screen is applicable for IRA Accounts and IRA Deposits.

**To inquire the IRA plan details:**



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

**Table 8-4 IRA Plan Details – Field Description**

Field	Description
<b>Customer ID</b>	Customer ID is the default option shown when the screen is launched. A Customer ID can be directly entered into the adjacent field or it can be searched using the search option. <b>Mobile Number</b> , <b>Email</b> , and <b>Tax Identification Number</b> are the other options available to filter a Customer ID. If <b>Mobile Number</b> , <b>Email</b> , and <b>Tax Identification Number</b> are used to find a customer ID, the respective IDs have to be input entirely in the adjacent field for the system to display the customer number. For a given search criteria, multiple customer numbers may be linked.  For example, two or more customer number may be linked to a single Mobile Number. In such cases, system displays all the matches and the user can select the relevant option on which to perform the transaction.
<b>Search by Plan Type</b>	Select the plan type to initiate the search. The options are: <ul style="list-style-type: none"> <li>• <b>Traditional IRA</b></li> <li>• <b>Roth IRA</b></li> <li>• <b>Simplified Employee Pension IRA</b></li> </ul>
<b>Account Number</b>	Select the account number to view account specific plan details. To view plan details of all accounts linked to the customer ID, select <b>ALL</b> from the drop-down list.  When the screen is launched from the main menu, this field defaults to <b>ALL</b> and the IRA plan details are displayed at the customer plan level. User can also select individual accounts or CDs present under the plan and inquire the details separately.
<b>Plan Details</b>	This section displays the IRA plan details.
<b>Plan Reference Number</b>	Displays the reference number of the IRA plan.
<b>Contribution Limit</b>	Displays the contribution limit amount.
<b>Balance Details</b>	This section displays the balance details.
<b>Description</b>	Displays the description for the balance details.
<b>Current Year (&lt;current year&gt;)</b>	Displays the balance amount as of current year.
<b>Previous Year (&lt;previous year&gt;)</b>	Displays the balance amount as of previous year.
<b>Account Under Plan</b>	This section displays the account details under IRA plan.
<b>Account Number</b>	Displays the account number linked to IRA plan.
<b>Balance</b>	Displays the balance amount.
<b>Product Type</b>	Displays the product type of the account.
<b>Maturity Date</b>	Displays the date of maturity.

## 8.5 Interest Paid Out Details

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

To inquire the Interest paid out details:

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

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



Table 8-5 Interest Paid Out Details – Field Description

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

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