

Oracle® Banking Branch Cloud Service

Retail Accounts User Guide



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A Functional Activity Codes

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Purpose

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

Before You Begin

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

Module- Prerequisite

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

Module Definitions

Business Product

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

Amount Block

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

Audience

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

Table User Roles

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

Basic Actions

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

Table Basic Actions

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

Table (Cont.) Basic Actions

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

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval, and Hand off Retry	The maker of the transaction can click on Document to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval, and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the i icon is used. The i icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The i icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval, and Hand off Retry	User can maximize the transaction input screen.
Minimize	Initiation, Approval, and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table (Cont.) Basic Actions

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

Table (Cont.) Basic Actions

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

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Related Documents

The related documents are as follows:

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

Conventions

The following text conventions are used in this document:

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table Abbreviations

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

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common

Symbol/Icon	Function
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record

Table (Cont.) Symbols and Icons - Common

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

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Alerts
	Filter
	Date Range

Table Symbols and Icons – Audit Details

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

Table Symbols and Icons - Widget

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

Module Postrequisite

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

1

Operations

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

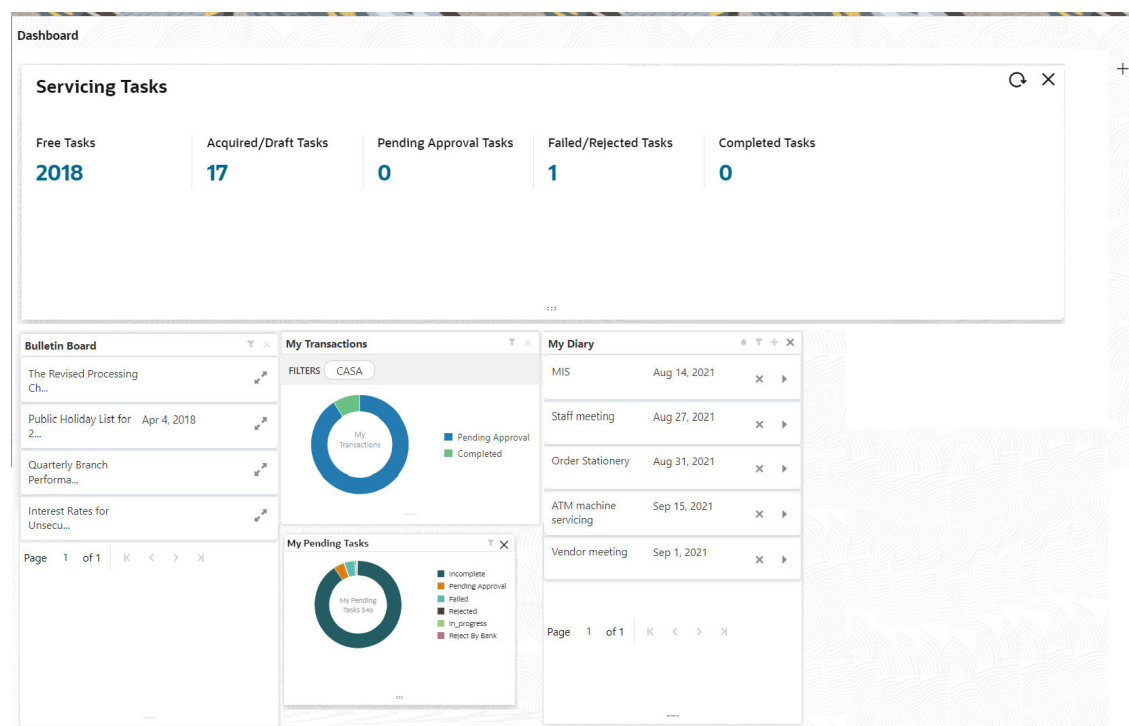
- [Dashboard](#)
This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users which helps the user in managing the transaction life cycle of different activities in an efficient manner.
- [Account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

1.1 Dashboard

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

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

Figure 1-1 Dashboard



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

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

1.1.1 Servicing Tasks

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

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

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

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

Figure 1-2 Servicing Tasks

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

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

Table 1-1 Servicing Tasks - Field Description

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

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

Field	Description
Pending Approval Tasks	Displays the number of approvals pending for the transactions. The values in this field are displayed in following two scenarios: - Pending approval tasks are those which the maker has submitted and the initiation task is completed. Once the initiation is complete, user will find the task on the free task page for approval. Hence, the value in this field represents those tasks that are completed by the maker but are yet to be authorized or actioned further. - The maker and the first authorizer will display this field after a transaction has been approved in a multi-auth set up. So, there is a track of the transaction count that each role has performed during the day.
Failed/Rejected Tasks	Displays the number of transactions that are failed or rejected. The following are the scenarios, where the transactions that are failed and rejected are displayed, based on the rights: - In case of maker, when the authoriser rejects a transaction, then the transaction is sent back to the maker. The maker's transaction has been rejected and is now displayed as such on the My Pending Tasks page. - If a transaction fails host validation during authorization, then the authorizer updates its status to Failed and displays it on the My Pending Tasks page.
Completed Tasks	Displays the transactions that are completed from maker as well as checker perspective.

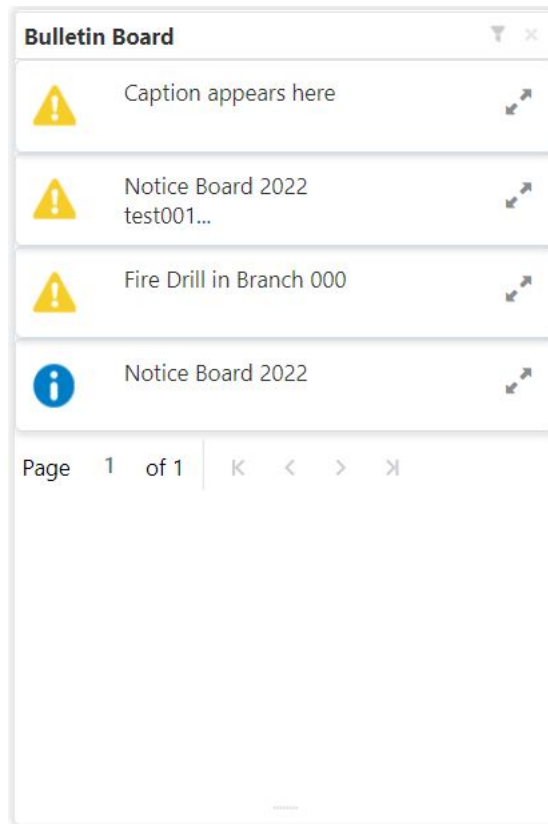
1.1.2 Bulletin Board

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

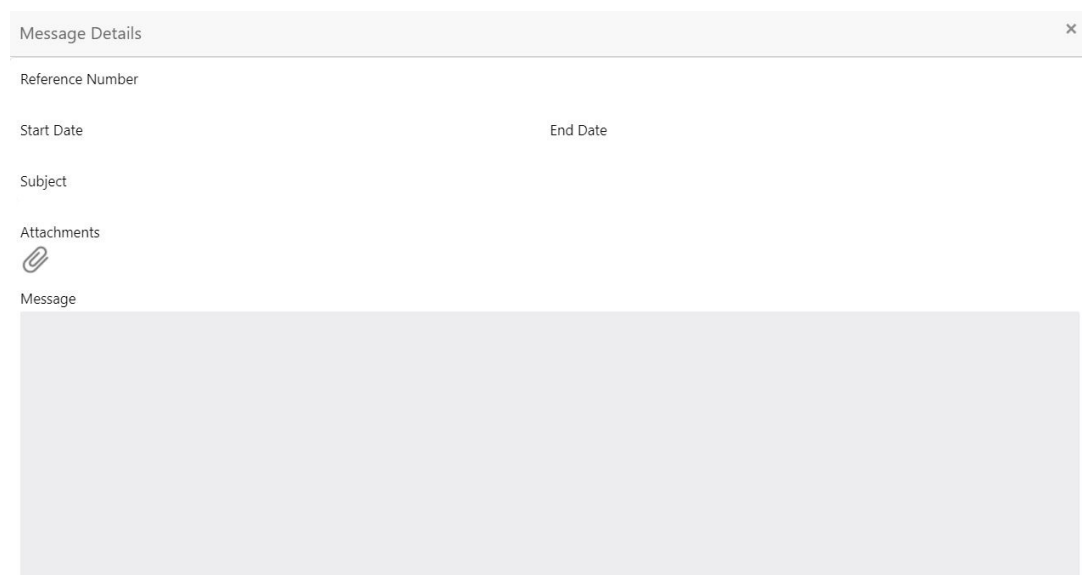
The Bulletin Board widget posts all messages about the business in between the bank and its customers. If the bulletin message is Alert, the **Alert** icon is displayed and if the bulletin message is information, the **Information** icon is displayed.

The messages are:

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

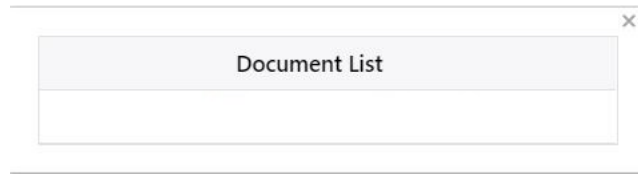
Figure 1-3 Bulletin Board

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

Figure 1-4 Message Details

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

Figure 1-5 Document List



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

Table 1-2 Bulletin Board-Filter - Field Description

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

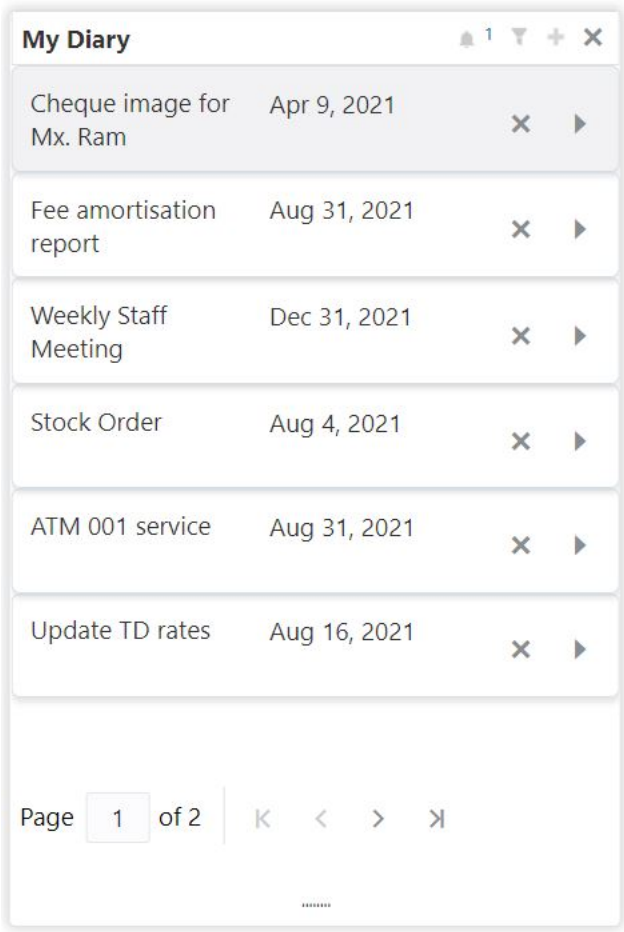
- Click the **Filter** button.
The applied Filters will appear in the band within the widget.
- To remove the filters, click the **Filter** icon, and then click **Clear**.

1.1.3 My Diary

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

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

Figure 1-6 My Diary



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

Note

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

Table 1-3 My Diary-Filter

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

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

Figure 1-7 Add Event

Add Event

Title

Please enter Heading

Message

Reminder

Reminder Frequency

End Date

Cancel

Save

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

 Note

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

Table 1-4 My Diary-Add Event

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

Table 1-4 (Cont.) My Diary-Add Event

Field	Description
End Date	Click on the adjoining calendar icon and specify the End date. On this date, the event will be removed from the widget.  Note If the Due Date is not specified, the event remains in the widget indefinitely.

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

1.1.4 My Pending Tasks

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

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

My Pending Tasks doughnut is classified as follows:

- Failed
- Incomplete
- Rejected

Figure 1-8 My Pending Tasks



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

Note

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

Table 1-5 My Pending Tasks-Filter

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

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

1.2 Account Creation

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

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

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

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

1.3 Servicing Charge

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

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

- **Account Address Update**
- **Activate Dormant Account**
- **Cheque Book Status**
- **Stop Cheque Payment**
- **Account Statement Frequency**
- **Nominee Details Update**
- **Joint Holder Maintenance**
- **Account Preferences**
- **Account Status Change**
- **View and Modify Stop Cheque Payment**

To configure charge details:

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

Figure 1-9 Charge Details

Charge Details					
Charge Code	Currency	Defaulted Amount	Modified Amount	Charge Details	Waiver
ADDCHR	USD	50	50		☐
STAX	USD	5	5		☐
Total Charge Amount in Local Currency: 55 Total Charge Amount in Account Currency: 55					

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

Table 1-6 Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Defaulted Amount	Displays the defaulted charge amount.
Modified Amount	Displays the modified charge amount.
Charge Details	Displays the Details icon to view more details on the charge. Note: For more information, refer <i>View Charge Details</i> .
Waiver	Switch to toggle ON to waive the particular charge applied on the account. Switch to toggle OFF to retain the charges applied on the account. Note: To enabled the field, user need to double click in the field.
Total Charge Amount in Local Currency	Displays the total charge amount in local currency.
Total Charge Amount in Account Currency	Displays the total charge amount in account currency.

View Charge Details

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

Figure 1-10 Charge Details

<

>

×

Charge Details

Charge Code

ADDCHR

Currency

USD

Charge Amount

USD 50

Charge in Transaction Currency

USD 50

Charge in Local Currency

USD 50

Basis

TXNAMT

Minimum Charge

5

Maximum Charge

100

Pricing Rule ID

PRCRULE300318_0000003002

Credit Account

313300010

Debit Account

DR_LEG

①

Note

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

Table 1-7 View Charge Details - Field Description

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

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

1.4 Customer Information

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

To view the customer information:

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

Figure 1-11 Customer Information

Customer Information



Customer ID

000941891

Customer Name

JOHN WICK

KYC Status

Not Verified

Signature





Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

 5000000001

 johnwick@gmail.com

 Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

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

Table 1-8 Customer Information - Field Description

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

Table 1-8 (Cont.) Customer Information - Field Description

Field	Description
Customer Name	Displays the customer name for the account number specified.
KYC Status	Displays the current KYC status of the account.
Signature	Displays the customer's signature.
Account Name	Displays the account holder's name.
Account Branch	Displays the account holder's branch.
Mode of Operation	Displays the account's mode of operation.
Account Status	Displays the current status of the account. Note: The possible account status are Active , Closed , and Overdue . Following status is displayed when there are combination of account status: • If the account is Frozen and Dormant, then the status is displayed as Frozen. • If the account is Inactive and Frozen, then the status is displayed as Frozen.
Account Balance	Displays the total account available.
<Phone Number>	Displays the customer's phone number.
<Email ID>	Displays the customer's email ID.
Address of Communication	Displays the complete address of the customer.

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



- To launch the Customer 360 screen, click .

1.5 Account View

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

This topic contains the following subtopics:

- [Account 360](#)
The Account 360 screen helps the user to get an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Overdraft Details, Alerts, Standing Instructions, Pending Requests, Recent transactions, and Interest Details.

1.5.1 Account 360

The Account 360 screen helps the user to get an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Overdraft Details, Alerts, Standing Instructions, Pending Requests, Recent transactions, and Interest Details.

To view the 360 account details:

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

The **Account 360** screen is displayed.

Figure 1-12 Account 360

Account 360

Search by

Account Number

Account Name

Account Number

Required

Please enter account number to perform the operation

Note

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

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

Figure 1-13 Account 360 Details for Active Account

Account 360

Search by

Account Number

Account Name

Account Number

B0101173

BROWN J MAX

Regular Savings Account

Active

Branch

000 Branch

IBAN

Performance Status

NORM Since Mar 30, 2018

Nomination

Provided

Account Savings

Since Mar 30, 2018

Currency

GBP

Type

Joint

Account Holders

BROWN J MAX(231734696)

Primary

9032278990

krishnadas.r.pai@oracle.com

Mode of Operation

Jointly

Account Address

230M, Highland Towers

Sacramento, Dalton

34567,

Update Address

Account Preferences

Cheque Book

Passbook

Account Statement Details

Statement Frequency Weekly On Monday

Last Statement Date

Request Statement

Withdrawable Balance

1,000,012,560.00

Available Balance

1,000,009,000.00

Suggested Actions

Request Cheque Book

Unused leaves are 0

Request

Activate Account

Dormant since Mar 30, 2018.

Activate

Overdraft Details

Total Sanctioned

1,000.00

Advance against Uncollected Funds

Sanctioned

1,000.00

Expiry Date

Manage Overdraft

Alerts

Memos

Customer prefers banking on week ends

Interest Details

No Accrued Interest

Recent Transactions

Test Transaction Description

Credited GBP 10,000.00 on March 30, 2018

Reference : 123124

Frequent Actions

Stop Check Request

Check Status Inquiry

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

Note

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

Table 1-9 Account 360 - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

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

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

1.5.1.1 Account Balance

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

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

- **Withdrawable Balance**
- **Available Balance**

Figure 1-14 Account Balance



Withdrawable Balance	Available Balance
1,000,012,560.00	1,000,009,000.00

1.5.1.2 Account Information

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

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

- Account Product Description
- Account Branch Description

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

Figure 1-15 Account Information

Regular Savings Account Active

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

Note

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

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

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

1.5.1.3 Account Holder Details

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

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

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

Figure 1-16 Account Holder

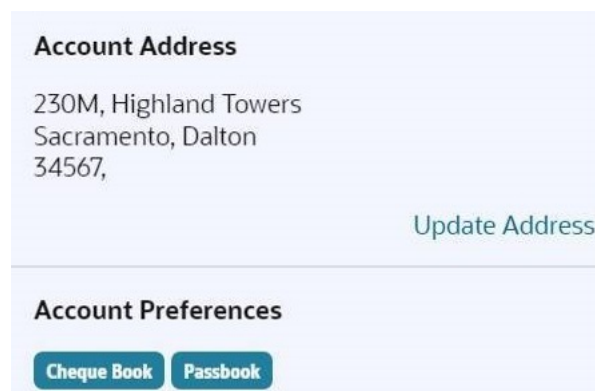


1.5.1.4 Account Address and Account Preferences

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

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

Figure 1-17 Account Details



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

Note

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

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

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

1.5.1.5 Account Statement Details

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

The below account statement details are displayed:

- Account Statement Frequency and Cycle
- Last Statement Date

Figure 1-18 Account Statement Details



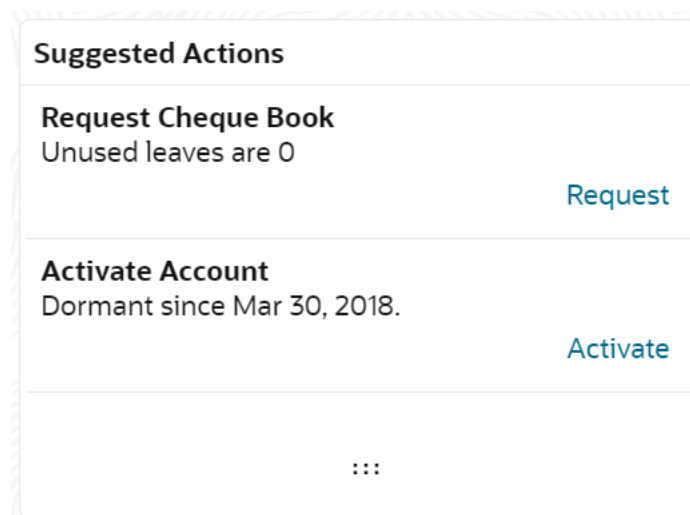
To generate the ad hoc account statement, click the **Request Statement** link.

1.5.1.6 Suggested Actions

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

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

Figure 1-19 Suggested Actions



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

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

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

Table 1-10 Suggested Actions - Field Description

Field	Description
Deliver Check Book	Displayed, if any check book delivery is pending for the account at branch. To deliver the check book, click on Deliver button, and the Check Book Status screen is launched. The system displays the message with check book request date and status. For example, Requested on March 30, 2019, pending delivery.
Renew Debit Card	Displayed, if any debit card is expiring for the account in specified number of days defined at Account 360 parameter. By default the number of days is 30 and can modify the value. To renew the debit card, click on Renew button and the Debit Card Request screen is launched. The system displays the message with card number and expiry date. For example, Card 098976569876XXX expiring on Jan 15, 2022.

Table 1-10 (Cont.) Suggested Actions - Field Description

Field	Description
Request Check Book	Displayed, if the number of pending check leaves are less than or equal to the specified limit at Account 360 parameter. By default the limit is 5 and can modify the value. To request new check book, click on Request button, and the Check Book Request screen is launched. For example, Unused leaves are 5. Note: The pending check leaves consider unused, stopped, and rejected checks. It excludes canceled and used checks.
Document Expiring	Displayed, if any document attached to the account is getting expired in a specified number of days defined at the Account 360 parameter. By default, the number of days is 30 and can modify the value. To upload the new document, click on the Upload button and the Account Documents Update screen is launched. The system displays the message with the document name and expiry date. For example, DRIVING LICENSE expiring on Feb 25, 2022.
Document Pending Submission	Displayed, if any document is pending for submission. To upload the new document, click on the Upload button, and the Account Documents Update screen is launched. For example, AADHAR or PAN or Driving License.
Activate Dormant Account	Displayed, if the account status is dormant. To activate the dormant account, click on the Activate button, and the Activate Dormant Account screen is launched. The system displays the message with a dormant date. For example: Dormant since Jan 10, 2022.

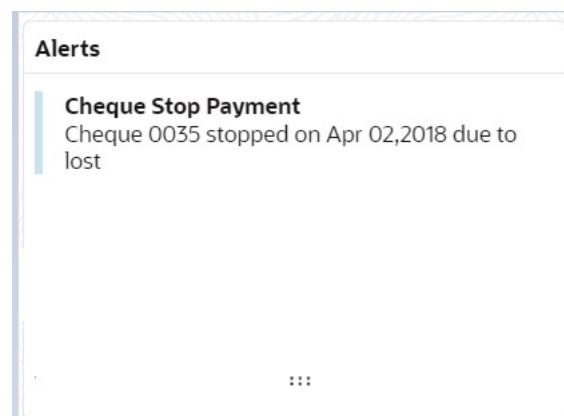
1.5.1.7 Alerts

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

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

Account Alert details are displayed.

Figure 1-20 Alerts



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

Note

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

Table 1-11 Alerts - Field Description

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

1.5.1.8 Recent Transactions

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

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

Recent Transactions details for the account are displayed.

Figure 1-21 Recent Transactions

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

...

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

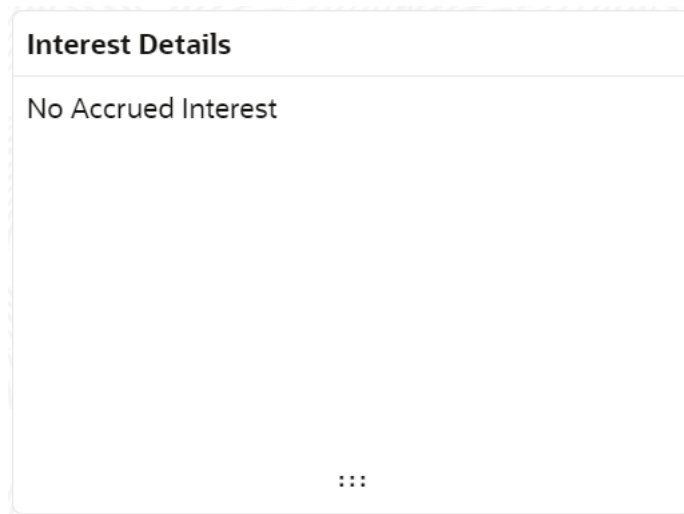
Account Transaction screen is displayed.

Note

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

1.5.1.9 Interest Details

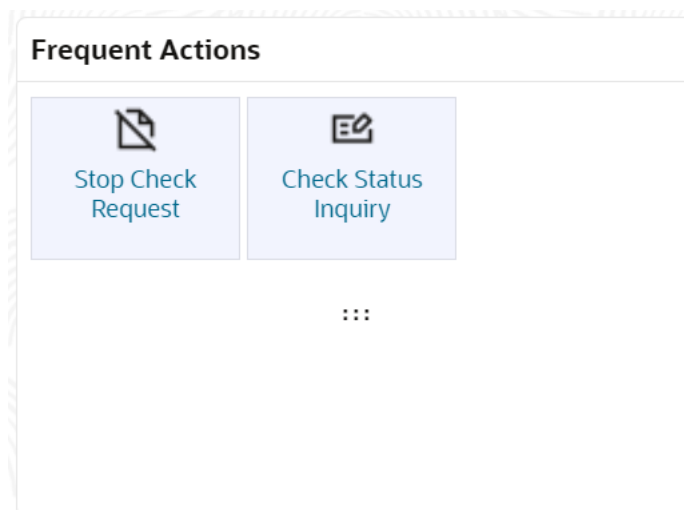
This topic describes about Interest Details in the Account 360 screen.

Figure 1-22 Interest Details

1.5.1.10 Frequent Actions

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

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

Figure 1-23 Frequent Actions

Note

A maximum of 6 transactions are allowed for frequent actions.

Users can configure the frequently used account servicing transactions screens.

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

Note

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

1.6 Maintenance

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

This topic contains the following subtopics:

- [Account Address Update](#)
This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.
- [Joint Holder Maintenance](#)
User can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Nominee Details Update](#)
User can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to an account using this screen.
- [Account Preferences](#)
User can set or modify the preferences for the CASA account using this screen.
- [Account Closure](#)
This topic describes about the process the account closure request.
- [Secured Overdraft Limits](#)
This topic describes the systematic instructions to secured overdraft limits.

1.6.1 Account Address Update

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

Note

This screen is applicable only for IRA Accounts.

To update the account address:

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

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

Figure 1-24 Account Address Update

Account Address Update

RemarksDocuments

Search by

Account Number

Account Name

Account Number

Required

Please enter account number to perform the operation

Audit

Cancel

Save and Close

Submit

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 1-25 Account Address Update_Details

Account Address Update

RemarksDocuments

Search by

Account Number

Account Name

Account Number

B01M000000071

JOHN SMITH

Address Details

Add Communication Address

Address Type	Address	Start Date	End Date	Action
Residential	BUILDING 923 WALTER STREET RIPON TEXAS Great B			
Communication	SEB South New Texas United States 334611	June 02, 2021	June 02, 2024	 

Customer Information



Customer ID

000941891

KYC Status

Not Verified

Signature



Account Branch

BO1

Account Status

Active

Mode Of Operation

Single

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

4. On the **Account Address Update** screen, specify the fields.

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

Table 1-12 Account Address Update - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.
Address Type	Displays the type of address added such as Residential or Communication. Only the address type which is chosen as the preferred address for communication during account origination is displayed.
Address	Displays the address details corresponding to the address type.
Start Date	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.
End Date	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.
Action	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 1-26 Add Communication Address

Add Communication Address

Address Line 1/Building Name

Required

Address Line 2/Street Name

Address Line 3/City/Town Name

Required

State

Required

Country

Required

Zip Code

Required

Start Date

Required

End Date

Required

Cancel

AddAnother

Add

Note

The fields marked as Required are Mandatory.

Table 1-13 Account Address Update - Field Description

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

Table 1-13 (Cont.) Account Address Update - Field Description

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

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

The screen is successfully submitted for authorization.

1.6.2 Joint Holder Maintenance

User can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

Note

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

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

Note

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

To maintain joint holder details:

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

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

Figure 1-27 Joint Holder Maintenance

Joint Holder Maintenance

MemoRemarksDocuments

Search by

Account Number

Account Name

Account Number

Required

Please enter account number to perform the operation

Audit

Cancel

Save and Close

Submit

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

Figure 1-28 Joint Holder Details

Joint Holder Maintenance

MemoRemarksDocuments

Search by

Account Number

Account Name

Account Number

B01M000000071

Michael J Hoffman

Primary Holder

John Gilbert Ben(008155)

Mode Of Operation

Single

Joint Holder Details

To add joint holder details modify mode of operation

Add Joint Holder

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

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

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

Table 1-14 Joint Holder Maintenance – Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.
Primary Holder	Displays the name of the primary holder of an account.
Mode of Operation	Specify the mode of operation in the drop-down. The available options are: • Former or Survivor Tenants by the Entirety • Tenants in Common • Single • Joint Tenants with Right of Survivorship The options in the list is maintained in Retail Account Configurations. Note: • If no joint holders are linked to the account, the system will display only Single. • The values in this field are based on maintenance in the Account Operating Instruction Type, where the Category is set as Joint. But there is one exception for the value Single, which is pre-shipped in the routing hub configuration.
Joint Holder Details	This section displays the existing joint holder details. Note: You can perform the following actions in this section: • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the Delete icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. • Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the conversion.

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

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

1.6.2.1 Maintain Joint Holder Details

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

To maintain the joint holder details:

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

Note

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

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

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

Figure 1-29 Add Joint Holder Details

Add Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint And First

Start Date
02 Jun 2022

End Date
02 Jun 2023

Cancel Add Another Add

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

Table 1-15 Add Joint Holder – Field Description

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

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

Figure 1-30 Joint Holder Details

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

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

Figure 1-31 Edit Joint Holder Details

Edit Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint And First

Start Date
02 Jun 2022

End Date
02 Jun 2023

Cancel Save

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

2. Click **Submit**.

1.6.3 Nominee Details Update

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

To update nominee details:

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

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

Figure 1-32 Nominee Details Update

Nominee Details Update

RemarksDocuments

Search by

Account Number

Account Name

Account Number

Required

Please enter account number to perform the operation

No Customer Selected

Audit

CancelSave and CloseSubmit

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 details are displayed in the screen.

Figure 1-33 Nominee Details

Term Deposit Nominee Details Update

Remarks

Search by

Account Number

Account Name

Account number

0000012636

Michael J Hoffman

Nominee Details

Add Nominee

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

Customer Information



Customer ID
000941891

Customer Name
Michael J Hoffman

KYC Status
Not Verified

Signature


Account Branch
B01

Mode Of Operation
Single

Account Status
Active

Account Balance

5000000001

NA

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

Audit

CancelSave and CloseSubmit

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

Table 1-16 Nominee Details Update – Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: - The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. - If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Account Name	Displays the name of the account holder for the selected account number.
Nominee Details	This section displays the details of the nominee added to the CASA account. Note: For information on adding a nominee, refer Add Nominee.
Nominee Name	Displays the name of the nominee added.
Relation Type	Displays the relationship of the nominee.
Possession (%)	Displays the percentage allotted to the beneficiary.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the nominee is a minor.
Guardian	Displays the name of the guardian, if the nominee is a minor.
Details	Click the View icon to view the beneficiary details.
Actions	Displays the following icons to perform the action: Edit: For information on this action, refer Edit Nominee topic. Delete: If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click Delete.

4. Click **Submit**.

The screen is successfully submitted for authorization.

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

1.6.3.1 Add Nominee

User can add a nominee to a CASA account.

To add a nominee:

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

Figure 1-34 Add Nominee

Add Nominee

Nominee Details

Nominee Type
Primary

Customer ID

Relation Type

Title

First Name

Middle Name

Last Name

Possession (%)
100

Date of Birth
February 1, 2023

Minor

Address Details

Default Account Address
☐

Address Line 1 / Building Name

Address Line 2 / Street Name

Address Line 3 / City / Town Name

State

Country

Zip Code

Contact Details

Mobile Number

Email ID

Cancel

Add Another

Add Nominee

Note

The fields marked as Required are Mandatory

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

Table 1-17 Add Nominee Details – Field Description

Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Nominee Type	Select the nominee type from the list.
Customer ID	Select or specify the customer ID to default the nominee details for the selected customer.
Relationship Type	Select the relationship type with the nominee.
Title	Select the title for the nominee from the list.
First Name	Specify the nominee's first name.
Middle Name	Specify the nominee's middle name.
Last Name	Specify the nominee's last name.
Possession (%)	Specify the possession percentage to be given for the nominee.
Date of Birth	Select or specify the nominee's date of birth.
Minor	Displays whether the added nominee is a minor or major based on the date of birth selected or specified. Note: The minor status will be derived based on the minor age limit maintained for the country (the country will be derived from the account holder's communication address). Find the below steps to configure minor age validation. - Create a fact for values, State, and Age. - Create a rule for minor age validation with the required state and related age. <pre> IF ((STATE==GB)&&(AGE < 18)) Output Section1 True </pre> - Maintain a validation model with model code as VMMINORAGE and link the above rule. For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.
Address Details	This section displays the fields to capture the nominee's address.

Table 1-17 (Cont.) Add Nominee Details – Field Description

Field	Description
Default Account Address	Switch to toggle ON to default the account holder's communication address specified. Switch to toggle OFF to not to default the account holder's communication address specified.
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the beneficiary or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected.
Zip Code	Specify the zip code of the nominee.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the nominee.
Email ID	Specify the email ID number of the nominee.

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

Figure 1-35 Guardian Details

Guardian Details

Add Guardian

Relation Type

Required

First Name

Required

Last Name

Required

Title

Required

Middle Name

Address Details

Default Address

Address Line 1/Building Name

Required

Address Line 2/Street Name

Address Line 3/City/Town Name

Required

State

Required

Country

Required

Zip Code

Required

Contact Details

Mobile Number

Email ID

Cancel

Add Another

Add Nominee

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

Table 1-18 Guardian Details – Field Description

Field	Description
Add Guardian	Switch to toggle ON to add guardian details. Switch to toggle OFF to not to add the guardian details.
Relationship Type	Select the relationship type with the guardian.
Title	Select a title for the guardian.
First Name	Specify the guardian's first name.
Middle Name	Specify the guardian's middle name.
Last Name	Specify the guardian's last name.
Address Details	This section displays the fields to capture the guardian's address details.
Default Address	Select the default address for the guardian. The available options are: – Nominee: If you select this option, then the guardian address is defaulted from nominee address. – Account: If you select this option, then the account holder communication address is defaulted as guardian's address. Note : If required, you can edit the defaulted address.
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the beneficiary or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected.
Zip Code	Specify the zip code of the guardian.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

Note

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

3. Click **Save**.

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

4. Click **Submit**.

The screen is successfully submitted for authorization.

1.6.3.2 View Nominee Details

User can view the details of the nominee added to a CASA account.

To view the nominee details:

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

Figure 1-36 View Nominee Details - Personal

Add Nominee Details

Nominee Details

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

Address Details

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

Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

Cancel

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

Table 1-19 View Nominee Details – Field Description

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

3. Click **Close**.

1.6.3.3 Edit Nominee Details

User can edit the nominee details that are already added to a CASA account.

To edit a nominee:

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

1.6.4 Account Preferences

User can set or modify the preferences for the CASA account using this screen.

To set the account preferences:

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

Figure 1-37 Account Preferences

Account Preferences

RemarksDocuments

Search by

Account Number

Account Name

Account Number

Q

Required

Please enter account number to perform the operation

Audit

Cancel

Save and Close

Submit

Note

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

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

Note

As the user specifies the account number, the system validates whether the cheque book facility is enabled for the account number specified at the product level. If it is not enabled, then an appropriate message is displayed.

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

Figure 1-38 Set Account Preferences

Account Preferences

RemarksDocuments

Search by

Account Number

Account Name

Account Number

B0101173

Michael J Hoffman

ATM Facility

ATM Required

Cheque Book Facility

Cheque Book Required

Cheque Book Name 1

Jessica M

Cheque Book Name 2

Auto Reorder Cheque Book

Reorder Cheque Level

1

Reorder Number Of Leaves

20

Passbook Facility

Passbook

Banking Channels

Banking Channel Required

Add Channel

Banking Channel	Channel Name	Action

Page 1 of 1 (1 of 1 items)

Audit

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Cancel

Save and Close

Submit

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

Table 1-20 Account Preferences - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
ATM Facility	This section displays the field to set preference for the ATM facility.
ATM Required	Switch Toggle On to subscribe for ATM facility for the account. Switch Toggle Off to unsubscribe for ATM facility for the account.
Cheque Book Facility	This section displays the fields to set the preferences for cheque book.
Cheque Book Required	Switch Toggle On to subscribe for cheque book facility for the account. Switch Toggle Off to unsubscribe for cheque book facility for the account. Note: This field is enabled only if the cheque book facility is enabled for the account at the product level.
Cheque Book Name 1	Specify the primary name on the cheque book. Note: This field is displayed if user switch Toggle On from the Cheque Book Required field.
Cheque Book Name 2	Specify the secondary name on the cheque book. Note: This field is displayed if user switch Toggle On from the Cheque Book Required field.
Auto Reorder Cheque Book	Switch Toggle On to reorder the cheque book automatically. Switch Toggle Off to stop reordering of the cheque book automatically.
Reorder Cheque Level	Specify the level for the cheque reorder. Note: This field is displayed if user switch Toggle On from the Auto Reorder Cheque Book field.
Reorder Number Of Leaves	Specify the number of leaves for the cheque book reorder. Note: This field is displayed if user switch Toggle On from the Auto Reorder Cheque Book field.
Passbook Facility	This section displays the field to set the preference for passbook.

Table 1-20 (Cont.) Account Preferences - Field Description

Field	Description
Passbook	Switch Toggle On to avail the passbook facility for the account. Switch Toggle Off to unavail the passbook facility for the account.
Banking Channels	This section displays the fields to set the preference for banking channels.
Banking Channel Required	Switch Toggle On to set the banking channel facility for the account. Switch Toggle Off to stop the banking channel facility for the account. Note: This field is enabled only if banking channels are enabled for the specified account number at the product level.
Banking Channel	Select the preferred banking channel for the account. Note: - This field is displayed if user switch Toggle On from the Banking Channel Required field. - This field is enabled if user click Add Channel.
Channel Name	Displays the channel name based on the banking channel selected. Note: This field is displayed if user switch Toggle On from the Banking Channel Required field.
Action	Displays the following icons to perform required action: Edit: Click to edit the baking channel set for the account. Delete: Click to delete the banking channel set for the account. Note: This field is displayed if user switch Toggle On from the Banking Channel Required field.

- Click **Submit**.

The screen is successfully submitted for authorization.

1.6.5 Account Closure

This topic describes about the process the account closure request.

Note

This screen is applicable only for IRA Accounts.

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

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

The **Account Closure** screen is displayed.

Figure 1-39 Account Closure

Account Closure

MemoRemarksDocuments

Search by

Account Number

Account Name

Account Number

Please enter account number to perform the operation

Audit

CancelSave and CloseSubmit

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 1-40 Account Closure Details

[illegible]

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

Note

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

Table 1-21 Account Closure - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.
Account Details	Displays the account details with Available Balance , Accrued Interest , and Estimated Payout .
Available Balance	Displays the available balance in account currency. - If the account balance is greater than zero, credit indicator is displayed. - If the account balance is less than zero, debit indicator is displayed.
Accrued Interest	Displays the net accrued interest in account currency. - For credit interest, credit indicator is displayed. - For debit interest, debit indicator is displayed. - If multiple accrued interests are available for the account, the system displays the net accrued interest.
Closure Charges	Displays the charges applied for the account closure.
Estimated Payout	Displays the estimated payout amount in account currency. The estimated payout amount is the sum of available balance and accrued interest, deducted from the charges, if any. - If the estimated payout amount is greater than zero, credit indicator is displayed. - If the estimated payout amount is less than zero, debit indicator is displayed.
Account Closure Reason	Specify the reason for closure.

Table 1-21 (Cont.) Account Closure - Field Description

Field	Description
Settlement details	This section displays the settlement details for the closure.  Note The details in this section are displayed if the payout settlement details are added.
Payment Mode	Displays the payment mode set for settlement.
Ledger Code	Displays the ledger code selected for settlement.  Note This field is displayed if the Select Payout Mode is selected as Ledger in the Add Settlement Details section.
Description	Displays the description for ledger.  Note This field is displayed if the Select Payout Mode is selected as Ledger in the Add Settlement Details section.
Account Number	Displays the account number selected for payout.
Account Name	Displays the account name for payout.
Currency	Displays the currency for the amount.
Exchange Rate	Displays the exchange rate for the account.  Note An exchange rate is derived based on an exchange rate parameter maintained for an account closure at service preference screen.
Action	Displays the following icons:  : Click to delete the settlement added.  : Click to edit the settlement details.

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

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

 Note

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

Figure 1-41 Add Settlement Details - Account

Add Settlement Details

Select Payout Mode

☒ Account

☐ Ledger

Select Account Number

B01000000046073

Account Name
Jacob Mathew

Currency
GBP

R01000000043940

Account Name
Jacob Mathew

Currency
USD

R01000000043809

Account Name
Jacob Mathew

Currency
USD

R01000000044079

Account Name
Jacob Mathew

Currency
USD

Other

Search Account Detail

Account Number

Q

Required

Cancel

Add

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

Table 1-22 Add Payout Details as an Account

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

Table 1-22 (Cont.) Add Payout Details as an Account

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

Figure 1-42 Add Settlement Details - Ledger

Add Settlement Details

Select Payout Mode

☐ Account

☒ Ledger

Ledger Details

Ledger Code

276000055

Q

Description

Liability GL

Cancel

Add

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

Table 1-23 Add Payout Details as Ledger

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

6. Click **Submit**.

Figure 1-43 Account Closure - Validation Retry

Account Closure

Account Number: B01000000101954 Account Name: Jacob Mathew

Account Closure Stage

Validation (Active) Approve IC Liquidation Settlement Close Account

Account Closure Request Failed
*TD Accounts using CASA account in Payout Segment [B01000000101955]

Account Details

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

Account Closure Reason
Closure Reason: Customer Service Issue

Settlement Details
There are no settlement details available

Audit Cancel Delete Retry

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

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

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

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

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

Note

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

7. Approve or Reject the account closure request.

On successful approval, the system initiate the below processes.

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

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

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

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

Note

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

1.6.6 Secured Overdraft Limits

This topic describes the systematic instructions to secured overdraft limits.

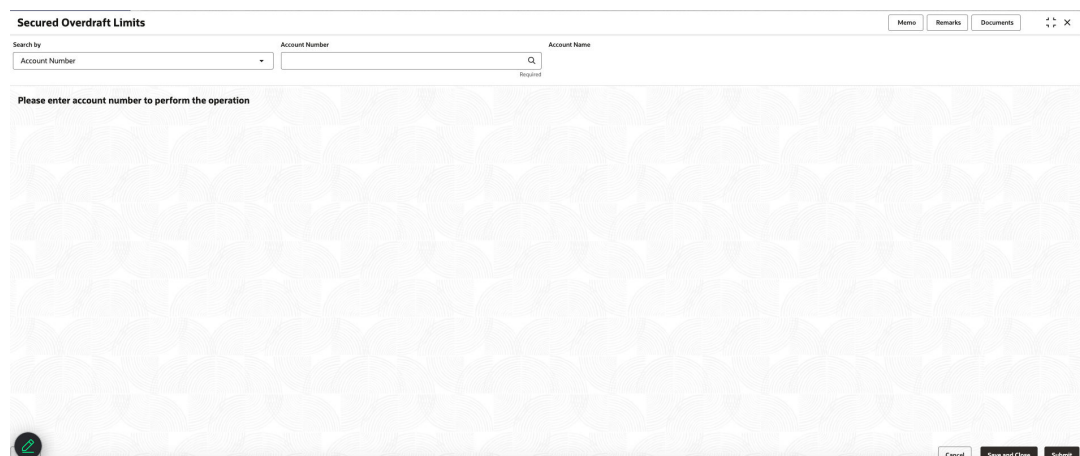
Note

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

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

The **Secured Overdraft Limits** screen is displayed.

Figure 1-44 Secured Overdraft Limits



2. On the **Secured Overdraft Limits** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details are displayed in the screen.

Figure 1-45 Secured Overdraft Limits

Secured Overdraft Limits

Search by
Account Number

Account Number
ROXXXXXXXXXXXX1172415

Account Name
Michael Goodman

Limits Summary

All amounts in USD

Limit Type	Limit Reference	Validity	Available Amount	Linked Amount	Actions
Term Deposit	ROXXXXXXXXXXXX1172415	February 1, 2025 - October 1, 2025	10,000	2,500	⊗ ✎ 🗑️
Total			10,000.00	2,500.00	

Customer Information

No Customer Image In Display

Customer ID
00097800

Customer Name
Michael M Goodman

KYC Status
Not Verified

Signature

Account Branch
R01

Account Balance
\$0.00

Account Status
Active

Mode Of Operation
Single

3. User can view the limits details of the secured overdraft limits. For more information on fields, refer to the field description table.

Table 1-24 Secured Overdraft Limits

Fields/Column Name	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Limit Type	Displays the limit type.
Limit Reference	Displays the limit reference number.
Validity	Specify the validity period of the limits by specifying the start date and the end date. End date is optional.
Available Amount	Displays the available amount.
Linked Amount	Displays the linked amount.

Table 1-24 (Cont.) Secured Overdraft Limits

Fields/Column Name	Description
Action	Displays the following icons to perform the action: • View: For information on this action, refer <i>View Limit Details</i>. • Edit: For information on this action, refer <i>Edit Limit Details</i>. • Delete: If you click this icon, then a confirmation message is displayed that the limit details will not be recovered. To proceed with deletion, you need to click Delete.

4. Click **Submit**.

The screen is successfully submitted for authorization.

1.7 Statement

Under the **Statement** menu, User can perform the required actions related to statement of an account.

This topic contains the following subtopics:

- [Ad hoc Account Statement](#)
This topic describes the systematic instruction to generate account statement based on a given date range or selected period on the account holder's request.
- [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.

1.7.1 Ad hoc Account Statement

This topic describes the systematic instruction to generate account statement based on a given date range or selected period on the account holder's request.

To generate and view ad hoc account statement:

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

Ad hoc Account Statement screen is displayed.

Figure 1-46 Ad hoc Account Statement

- 2. Enter the **Account Number**.
Ad hoc Account Statement details are displayed.

Note

Account statement details get displayed if any statement is generated today.

Figure 1-47 Ad hoc Account Statement Details

Ad hoc Account Statement

Search by

Account Number

Account Name

Account Number

B0101173

Michael J Hoffman

Period

Date Range

Date Range

Generate

Account Statement

Statement from May 1, 2018 to May 1, 2018

Document Reference: FM7MSOG181210ENY

Statement from April 1, 2018 to April 30, 2018

Document Reference: FM7MSOG181210ENZ

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

- 3. On the **Ad hoc Account Statement** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-25 Ad hoc Account Statement - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Period	Users can select the period for account statement generation from the drop-down list. The available options are: • Date Range • Last Month • Last 2 Months • Last 3 Months • Last 6 Months When you select the Date Range in the Period drop-down, user can specify the account statement generation date manually. When you select the Last Month or Last 2 Months or Last 3 Months or Last 6 months in the Period drop-down, the Date Range field defaults, and the user cannot modify the date. For Example: • If the user selects the Period drop-down as Last Month, the date will be default as last one month from the current date. • If the user selects the Period drop-down as Last 2 Months, the system defaults the account statement generation date as last 2 months from the current date, and the user cannot modify the date. • If the user selects the Period drop-down as Last 3 Months, the system defaults the account statement generation date as last 3 months from the current date, and the user cannot modify the date. • If the user selects the Period drop-down as Last 6Months, the system defaults the account statement generation date as last 6 months from the current date, and the user cannot modify the date.
Date Range	Click the calendar and specify the from date and to date. Note: The Date Range cannot be blank and less than from date.

4. On the **Ad hoc Account Statement** screen, click **Generate** button to generate the account statement for selected period.
5. On the **Generated Account Statement**, the following details are displayed:
 - Statement Period
 - Document Reference
6. Click the **Action** icon to view or print the generated account statement.

1.7.2 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.

① Note

This screen is applicable only for IRA Accounts.

To modify the account statement frequency:

1. On the **Home** screen, from **Retail Account Services**, under **Statement**, click **Account Statement Frequency**, or specify the **Account Statement Frequency** in the Search icon bar.
Account Statement Frequency screen is displayed.

Figure 1-48 Account Statement Frequency

Account Statement Frequency

RemarksDocuments

Search by

Account Number

Account Name

Account Number

B01M000000071

Michael J Hoffman

Last Statement Date

Frequency

Annual

December

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

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

Table 1-26 Account Statement Frequency - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.
Account Name	Account Name is displayed by default based on the account selected.
Last Statement Date	The last statement generation date will be displayed.

Table 1-26 (Cont.) Account Statement Frequency - Field Description

Field	Description
Frequency	Users can modify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The available options are • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily For the Annual, Semiannual, Quarterly, and Daily cycles, the account statement will be generated on the last day of that cycle. For a weekly and fortnightly statement, the user can specify the day of the week on which account statements must be generated. To specify weekly and fortnightly statements, click on the adjoining drop-down list. The available options are: • Sunday • Monday • Tuesday • Wednesday • Thursday • Friday • Saturday For monthly statements the user can specify the dates of the month, between 1 and 31(corresponding to the system date). For example: • If the user selected the statement date to 30, then account statements will be generated on the last working day for months with < 30 days. • If the user sets the statement date to 31, then account statements will be generated on the last working day for months with <31 days. • If 30th or 31st is a holiday on the next working day the account statement gets generated.

4. Click **Submit**.

1.8 Status Update

Under the **Status Update** menu, User can update the status of an account.

This topic contains the following subtopics:

- [Activate Dormant Account](#)
User can activate a Dormant account based on the account holder's request using the **Activate Dormant Account** screen.
- [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.

1.8.1 Activate Dormant Account

User can activate a Dormant account based on the account holder's request using the **Activate Dormant Account** screen.

To activate dormant account:

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

The **Activate Dormant Account** screen is displayed.

Figure 1-49 Activate Dormant Account

Activate Dormant Account

RemarksDocuments

Search by

Account Number

Account Name

Account Number

B0101173

Michael J Hoffman

Activate Dormant Account

Account Status

Active

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

- 2. On **Activate Dormant Account** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-27 Activate Dormant Account - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Activate Dormant Account	This section displays the current status of the account.
Account Status	Displays the current account status. The available options are: • Active • Dormant
Dormant Since	Dormant Since is a display-only field, the system defaults the dormant date while choosing/entering the Account Number. Note: This field is not displayed, if the status of the account is Active.
Activate Account	The user can activate the dormant account by enabling the toggle button. Note: This field is not displayed, if the status of the account is Active.

3. Click **Submit**.

The screen is successfully submitted for authorization.

1.8.2 Account Status Change

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

Note

This screen is applicable only for IRA Accounts.

To change account status:

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

Account Status Change screen is displayed.

Figure 1-50 Account Status Change

Account Status Change

RemarksDocuments

Search by

Account Number

Account Name

Account Number

BOIM000000071

Michael J Hoffman

Account Status

No Debit

No Credit

Frozen

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

- 2. Select the appropriate option from the **Search by** field.
 - 3. Perform the required action, based on the option selected from the **Search by** field.
- For more information on fields, refer to the field description table.

Table 1-28 Account Status Change - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.
Account Status	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.

1.9 Limits

Under the **Limits** menu, User can perform actions related to limits for an account.

This topic contains the following subtopics:

- [Unsecured Overdraft Limits](#)
This topic provides systematic instructions to create an unsecured limit for an account and to update, modify, or delete the existing unsecured limits on the account.
- [Temporary Overdraft Limit](#)
This topic describes the systematic instructions to maintain Temporary Overdraft Limit. The temporary OD limit is the limit up to which any overdraft is allowed for a specified time over and above the limit provided for an account.
- [Advance against Uncollected Funds](#)
This topic provides systematic instructions to capture details of limits granted to the account holder towards advance against uncollected funds and to update, modify or delete the existing limits.

1.9.1 Unsecured Overdraft Limits

This topic provides systematic instructions to create an unsecured limit for an account and to update, modify, or delete the existing unsecured limits on the account.

To create or update unsecured limit for an account:

- 1. On the **Home** screen, from **Retail Account Services**, under **Limits**, click **Unsecured Overdraft Limits**, or specify the **Unsecured Overdraft Limits** in the Search icon bar.
The **Unsecured Overdraft Limits** screen is displayed.

Figure 1-51 Unsecured Overdraft Limits

Unsecured Overdraft Limits

RemarksDocuments

Search by

Account Number

Account Name

Account Number

B0101173

Priya

Limits Summary

Limit Reference	Validity	Linked Amount	Actions
No data to display.			

No Customer Selected

Audit

Cancel

Save & Close

Submit

Note

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

- 2. On **Unsecured Overdraft Limits** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-29 Unsecured Overdraft Limits - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Customer Information and Limits Summary is displayed for the selected **Account Number** with existing records.

Figure 1-52 Customer Information - Unsecured Overdraft Limits

The screenshot displays the 'Unsecured Overdraft Limits' interface. At the top, there are tabs for 'Remarks' and 'Documents'. Below the title bar, search filters are set: 'Search by' is 'Account Number', 'Account Number' is 'B0101173', and 'Account Name' is 'JOHN SMITH'. The 'Limits Summary' section shows a table with columns: Limit Reference, Validity, Linked Amount, and Actions. A single record is shown with Limit Reference 123234324, Validity May 1, 2018-, and Linked Amount 200.00. The 'Customer Information' section on the right includes a profile picture, Customer ID (000182, John Smith), KYC Status (Not Verified), Signature, Account Name (John Smith), Account Branch (FM7), Account Status (Active), Account Balance (£995,264.00), and contact information (Phone: 8892090908, Email: Johnsmith@gmail.com, Address: #101, Church Street, New York, New Jersey). At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

- On **Unsecured Overdraft Limits** screen, under **Limits Summary**, click the **Action** icon.
The system displays the following options:
 - View**
 - Edit**
 - Delete**
- Click the **View** or **Delete** option to view or delete the existing unsecured limits record.
The non- editable **Unsecured Limits** window is displayed.

Figure 1-53 Unsecured Limits - View or Delete

[illegible]

- Click the **Edit** option to modify the existing unsecured limits record.
The editable **Unsecured Limits** window is displayed.

Figure 1-54 Unsecured Limits - Edit

Unsecured Limits

Line Reference

123234324

Linked Amount

200.00

Start Date

May 1, 2018

End Date

Interest Details

Interest Rate

Fixed

Floating

30

Spread

Final Rate

30

Save

Cancel

6. To add new unsecured limits, click the **Add** icon.
Unsecured Limits window is displayed.

Figure 1-55 Unsecured Limits

Unsecured Limits

Line Reference

Required

Linked Amount

Required

Start Date

May 1, 2018

📅

End Date

📅

Interest Details

Interest Rate

Fixed

Floating

Required

Spread

Final Rate

Save

Save & Add Another

Cancel

7. On **Unsecured Limits** window, specify the fields. For more information on fields, refer to the field description table below.

Table 1-30 Unsecured Limits - Field Description

Field	Description
Line Reference	Enter any reference number to identify the clean unsecured limit being granted to the account holder.
Linked Amount	Enter the amount of unsecured limit being granted to the customer.
Start Date	The system defaults the Start date as the current branch date. User can modify the Start Date to any future date using the adjoining calendar button. Note: The Start Date cannot be backdated.
End Date	Click on the adjoining calendar icon and specify the End Date of the unsecured limit.
Interest Rate	Displays the interest rate as Fixed . Note: Interest Rate Type and actual Interest Rates defaults from the account class level if defined. In such cases, the Interest Rate Type and Interest Rates automatically defaults in these fields.
Spread	This is an optional field and can be Positive Spread or Negative Spread.
Final Rate	The system defaults the Final Rate by adding the Interest rate. Note: The additional of interest rate can be +/- spread.

On clicking **Save** button, newly added unsecured limit is displayed in the **Limits Summary**.

1.9.2 Temporary Overdraft Limit

This topic describes the systematic instructions to maintain Temporary Overdraft Limit. The temporary OD limit is the limit up to which any overdraft is allowed for a specified time over and above the limit provided for an account.

This limit is independent of any credit line linked to the account. This facility is mostly opted by the customer for short-term overdrawn.

To maintain temporary overdraft limit:

- 1. On the **Home** screen, from **Retail Account Services**, under **Limits**, click **Temporary Overdraft Limit**, or specify the **Temporary Overdraft Limit** in the Search icon bar.

Temporary Overdraft Limit screen is displayed.

Figure 1-56 Temporary Overdraft Limit

Temporary Overdraft Limit

RemarksDocuments

Search by

Account Number

B0101173

Account Name

Michael J Hoffman

Temporary Overdraft Start Date

May 1, 2018

Temporary Overdraft End Date

Temporary Overdraft Limit

GBP

80.00

Temporary Overdraft Renewal

Renewal Frequency

2

Days

Next Renewal Limit

GBP

30.00

Customer Information

Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature

Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

- 2. On **Temporary Overdraft Limit** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-31 Temporary Overdraft Limit - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Temporary Overdraft Start Date	The current Business Date defaults in the Temporary Overdraft Start Date field. This can be changed to any future date. However, it cannot be backdated.
Temporary Overdraft End Date	The date on which the temporary overdraft limit comes to an end. This date cannot be lesser than the Temporary Overdraft Start Date. Input to this field is optional. If a date is not specified it means that the temporary overdraft facility is extended to the customer for an indefinite period.
Temporary Overdraft Limit	The limit amount can be input in the Temporary Overdraft Limit field. The ISO currency code will be defaulted in this field based on the Account Currency. This field highlights the limit up to which any overdraft is allowed for a specified period over and above the limit set for this account. This limit is independent of any credit line linked to this account. This is mostly used for short-term overdrawn. Any amount greater than equal one can be input. Negative values not allowed.
Temporary Overdraft Renewal	Optionally, temporary overdraft renewal details can also be specified. Fields specific to renewal become visible only when the Temporary Overdraft Renewal slider is turned on. When the Temporary Overdraft Renewal slider is turned on, specifying Renewal Unit, Renewal Frequency, and Next Renewal Limit becomes mandatory.
Renewal Frequency	Renewal frequency for temporary overdraft is specified in the Renewal Frequency field. The user has the option to specify the renewal frequency in: • Days • Months • Years
Next Renewal Limit	Specify the new renewal limit amount in the Next Renewal Limit field. A value greater than or equal to 1 is specified.

1.9.3 Advance against Uncollected Funds

This topic provides systematic instructions to capture details of limits granted to the account holder towards advance against uncollected funds and to update, modify or delete the existing limits.

Note

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

Uncollected funds are the funds whose value date for the fund availability is in the future. Typically in a Retail banking scenario, cheques deposited into the account for collection represent an uncollected funds since the clearing process generally takes time.

To perform action on uncollected funds:

1. On the **Home** screen, from **Retail Account Services**, under **Limits**, click **Advance against Uncollected Funds**, or specify the **Advance against Uncollected Funds** in the Search icon bar.

Advance against Uncollected Funds screen is displayed.

Figure 1-57 Advance against Uncollected Funds

2. On **Advance against Uncollected Funds** screen, specify the account number. For more information on fields, refer to the field description table below.

Table 1-32 Advance against Uncollected Funds - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	Account Name is displayed by default based on the account selected.

If an existing AUF Limit is present for the account, the system displays the AUF Limit and if there are no records found, the message 'Given account does not have any AUF limit' is displayed.

Customer Information is displayed for the entered Account Number.

Figure 1-58 Customer Information - Advance against Uncollected Funds

Advance against Uncollected Funds

[Remarks](#) [Documents](#)

Search by

Account Number	B0101173	Account Name	Michael J Hoffman
----------------	----------	--------------	-------------------

Advance against Uncollected Funds (AUF)

AUF Limit

GBP 80.00

Start Date End Date

May 1, 2018

Customer Information

Customer ID: 000941891

Customer Name: Michael J Hoffman

KYC Status: Not Verified

Signature

Account Branch: B01

Mode Of Operation: Single

Account Status: Active

Account Balance:

ID: 5000000001

NA

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

Cancel
Save and Close
Submit

3. On **Advance against Uncollected Funds** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-33 Advance against Uncollected Funds - Field Description

Field	Description
AUF Limits	Enter the AUF Limit amount. The withdrawable uncollected fund for an account will be either the AUF limit or the uncollected fund whichever is lesser. AUF Limit is always displayed in the account currency.
Start Date	The system defaults the Start Date as the current branch date. You can modify the start date to any future date using the adjoining calendar button.

Note

Start Date cannot be backdated.

Table 1-33 (Cont.) Advance against Uncollected Funds - Field Description

Field	Description
End Date	This is an optional field. Click the calendar icon and specify the expiry date.

Note

End Date cannot be less than **Start Date**.

4. Click Submit.

The transaction is initiated successfully.

1.10 Amount Block

Under the **Amount Block** menu, User can perform the amount block related actions for an account.

This topic contains the following subtopics:

- [Amount Block](#)
This topic describes the systematic instruction about Amount Block. An amount block is that part of the balance in a customer's account, which is reserved for a specific purpose.
- [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.

1.10.1 Amount Block

This topic describes the systematic instruction about Amount Block. An amount block is that part of the balance in a customer's account, which is reserved for a specific purpose.

It can be specified for an account either on the directions of the customer or of that of the bank. When an amount block is set for an account, the balance available for withdrawal is the current balance of the account minus the blocked amount. On the expiry of the period for which the amount block is defined, the system automatically updates the amount block check in the Customer Accounts table.

To create amount block:

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

Amount Block screen is displayed.

Figure 1-59 Amount Block

Create Amount Block

RemarksDocuments

Account Number
000111111111111111111111111118265

Account Name
JOHN WICK

Full Balance Block
☐

Amount To Be Blocked

Block Reason
BD-Bill Due

Effective Date
February 1, 2023

Expiry Date

Narrative
Certificate of Deposit Amount Block

Customer Information



Customer ID
000941891

Customer Name
JOHN WICK

KYC Status
Not Verified

Signature



Account Branch
B01

Mode Of Operation
Single

Account Status
Active

Account Balance

5000000001

NA

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

Audit

CancelSave and CloseSubmit

- On the **Amount Block** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-34 Amount Block - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	Account Name is displayed by default based on the account selected.
Amount To be Blocked	Specify the amount to be blocked. The ISO currency code will be defaulted in this field based on the Account Currency.
Effective Date	The date from which the funds in the account need to be blocked can be specified in the Effective Date field. The effective date is the current date of the Branch and is defaulted. The effective date can be changed to a future date. However, backdating the effective date is not allowed.
Expiry date	The date on which the amount block is to be released can be specified in the Expiry Date field. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer. Block instruction amount cannot be modified after the expiry date. This is an optional input field and can be left blank which would mean that the block would remain on the account for an indefinite period.
Block Reason	Click the search icon to view the Block Code pop-up window. By default, this window lists all the available Block Codes. You can search for a specific Block Reason by providing Block Code or Block Description and clicking on the Fetch button. The available fields on the Block Code Pop-Up window are: - Block Code - Block Description When a Block Reason is selected, the Block Description is automatically populated.
Narrative	The Narrative is defaulted to Amount Block. User can edit the defaulted narrative to a narrative of your choice.

1.10.2 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 **Retail Account Services**, under **Amount Block**, click **View and Modify Amount Block**, or specify the **View and Modify Amount Block** in the Search icon bar.

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.

Figure 1-60 View and Modify Amount Block

View and Modify Amount Block

Search by

Account number

Account Number

000111111111111111111111118256

Account Name

JOHN WICK

Create Amount Block

Amount Block Details

Total Amount Blocked :

Full Balance Block

Bill Due

Block Number

AB1473218181166575617

Amount

USD 200.00

Effective Date

February 1, 2023

Expiry Date

Remarks

Certificate of Deposit Amount Block

Garnishment Code

Block Number

AB1473219394104766465

Amount

USD 100.00

Effective Date

February 1, 2023

Expiry Date

Remarks

Legal Amount Block

Block Number

AB1473219949506113537

Amount

Full amount

Effective Date

February 1, 2023

Expiry Date

Remarks

Certificate of Deposit Amount Block

- On the **View and Modify Amount Block** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-35 View and Modify Amount Block - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

 Note

If an active amount blocks are unavailable for the account number, then a message that no amount blocks are present for the given account number is displayed in the **Amount Block Details** section.

3. Click **Create Amount Block** to add a new amount block.
Amount Block screen is displayed.

Figure 1-61 Amount Block

Create Amount Block

RemarksDocuments

Account Number
0001111111111111111111111118265

Account Name
JOHN WICK

Full Balance Block
☐

Amount To Be Blocked

Block Reason
BD-Bill Due

Effective Date
February 1, 2023

Expiry Date

Narrative
Certificate of Deposit Amount Block

Customer Information



Customer ID
000941891

Customer Name
JOHN WICK

KYC Status
Not Verified

Signature



Account Branch
B01

Mode Of Operation
Single

Account Status
Active

Account Balance

5000000001

NA

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

Audit

CancelSave and CloseSubmit

- On the **Amount Block** screen, specify the fields and click **Submit** button.
For more information on fields, refer to [Table 1-34](#).
A new amount block tile is displayed on the **View and Modify Amount Block** screen.
- On the **View and Modify Amount Block** screen, under **Amount Block Details**, click **Edit** on the tile to modify the Amount Block.
Modify Amount Block screen is displayed.

Figure 1-62 Modify Amount Block

Modify Amount Block

MemoRemarks

Account Number
0001111111111111111111111111111118256

Account Name
JOHN WICK

Full Balance Block
Off

Block Number
AB1473218181166575617

Amount To Be Blocked
USD200.00

Block Reason
BD-Bill Due

Effective Date
February 1, 2023

Narrative
Certificate of Deposit Amount Block

Expiry Date

Customer Information

Customer ID
000981436

KYC Status
Not Verified

Customer Name
JOHN N WICK

Signature

Account Branch
R01

Account Status
Active

Mode Of Operation
Single

Account Balance
\$10,000.00

+1 9876543211

johnwick@gmail.com

Address
Sky Line,Wall Street,New York,NY,US,61001

AuditCancelSave and CloseSubmit

- On the **Modify Amount Block** screen, specify the fields the user can modify. For more information on fields, refer to the field description table below.

Table 1-36 Modify Amount Block - Field Description

Field	Description
Amount To be Blocked	You can modify the Amount To be Blocked. The ISO currency code is defaulted based on the Account Currency. Note: The amount cannot be in negative or zero value.
Block Reason	User can modify the block reason, by clicking the search icon. You can search for a specific Block Reason by providing Block Code or Block Description and clicking on the Fetch button. When a Block Reason is selected, the Block Description is automatically updated in the field.
Effective Date	User can modify the effective date. The effective date can be changed to a future date. Note: The Effective Date cannot be backdated.
Expiry Date	This is an optional input field. Users can modify the expiry date. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer.
Narrative	User can modify the Narrative field.

- Click the **Submit** button.
 - On **View and Modify Amount Block** screen, under **Amount Block Details**, click the **Close** icon on the tile to close the Amount block.
- Close Amount Block** screen is displayed.

Note

All the fields are non-editable.

Figure 1-63 Close Amount Block

Close Amount Block

Memo

Remarks

Account Number

000111111111111111111111111118256

Account Name

JOHN WICK

Full Balance Block

Off

Block Number

AB1473218181166575617

Amount To Be Blocked

USD200.00

Block Reason

BD-Bill Due

Effective Date

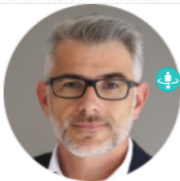
February 1, 2023

Narrative

Certificate of Deposit Amount Block

Expiry Date

Customer Information



Customer ID

000981436

Customer Name

JOHN N WICK

KYC Status

Not Verified

Signature



Account Branch

R01

Account Status

Active

Mode Of Operation

Single

Account Balance

\$10,000.00

+1 9876543211

johnwick@gmail.com

Address

Sky Line,Wall Street,New York,NY,US,61001

Audit

Cancel

Save and Close

Submit

9. Close the Amount Block by clicking on the **Submit** button.

1.11 Check Book

Under the **Check Book** menu, User can perform the check book related actions for an account.

This topic contains the following subtopics:

- [Cheque Book Request](#)
This topic describes the systematic instructions to request Cheque book. Subject to the facility being available for the category of account the Customer owns, Cheque Books can be requested by the Customer.
- [Cheque Book Status](#)
This topic describes the systematic instructions about the Cheque Book Status.
- [Stop Cheque Payment](#)
This topic describes the systematic instructions for stopping the payment of the cheque. Based on customer requests, the bank can stop payment on an uncleared cheque. Stop payment requests can either be for a single cheque or a continuous sequence of cheques or an amount.

- [View and Modify Stop Cheque Payment](#)
User can modify or delete an existing stop payment cheque, based on the customer request.

1.11.1 Cheque Book Request

This topic describes the systematic instructions to request Cheque book. Subject to the facility being available for the category of account the Customer owns, Cheque Books can be requested by the Customer.

Generally, Cheque Books come in pre-defined book sizes and customers can request for issuance of new Cheque books when they run out of Cheque leaves.

To request cheque book:

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

Cheque Book Request screen is displayed.

Figure 1-64 Cheque Book Request

The screenshot displays the 'Cheque Book Request' interface. At the top, there are tabs for 'Remarks' and 'Documents'. The main area is divided into several sections:

- Search by:** Includes a dropdown for 'Account Number' (set to 'B0101173') and a search icon.
- Account Name:** Displays 'Michael J Hoffman'.
- Number Of Cheque Leaves:** A dropdown menu set to '4'.
- Delivery Mode:** A dropdown menu set to 'Branch'.
- Narrative:** A text box containing 'Cheque Book Request'.
- Request Date:** Displays 'March 30, 2018'.
- Delivery Branch:** A search box containing 'FLEXCUBE UNIVERSAL BANK'.
- Customer Information:** A sidebar on the right containing:
 - A profile picture of a man with glasses.
 - Customer ID: 000941891
 - Customer Name: Michael J Hoffman
 - KYC Status: Not Verified
 - Signature: A handwritten signature.
 - Account Branch: B01
 - Mode Of Operation: Single
 - Account Status: Active
 - Account Balance: (blank)
 - 5000000001
 - NA
 - 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'.

Note

When the user specifies the Account Number, the system validates whether **Cheque Book Required** option is enabled for the specified account number in the **Account Preference** screen. Only if its enabled, user can proceed with screen or else a message is displayed that the cheque book preference is not set at the account preference level.

2. On **Cheque Book Request** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-37 Cheque Book Request - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Number of Cheque Leaves	Input the Number of Cheque Leaves per Cheque book. The number of leaves is a drop-down field that contains numbers that define the size of the Cheque book. Note: The cheque book sizes for a given account number can differ based on the configuration maintained in the Business Product Maintenance.
Request Date	The Request Date defaults to the current business date and this field is not allowed to edit.
Delivery Mode	In the Delivery Mode drop-down, the available options are: • Post/Courier • Branch Selecting the Branch option indicates that the customer would collect the Cheque book at the Branch whereas selecting the Post/Courier option indicates that the Cheque book will be delivered at the registered mailing address of the account. Note: There will be no option to select a delivery address since the mailing address is verified at the time of account opening and all customer communication happens at this address.

Table 1-37 (Cont.) Cheque Book Request - Field Description

Field	Description
Delivery Address	If the Delivery Mode field is selected as Post/Courier , the Delivery Address field displays. The Delivery Address defaults to the address maintained at the Account. This field cannot be edited.
Delivery Branch	If the Delivery Mode field is selected as Branch , the Delivery Branch field displays. The Delivery Branch field displays the account branch by default but this field can be edited. Note: This field allows selecting a branch Id different from the account branch while requesting a new cheque book to be delivered or collected. Enter the new Delivery Branch or click the Search icon to view the Branch ID pop-up window. By default, this window lists all the branches present in the system. User can search for a specific Delivery Branch by providing a Branch ID or Branch Name , and click on the Fetch button.
Narrative	The Narrative field defaults to the Cheque Book Request and allows editing.

3. Click **Submit**.

The screen is successfully submitted for authorization.

1.11.2 Cheque Book Status

This topic describes the systematic instructions about the Cheque Book Status.

The Cheque Book Status screen helps the user to inquire about the delivery status of the cheque book that the customer has requested for and be able to update its status to Delivered once it is delivered to the customer.

To view the cheque book status:

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

Cheque Book Status screen is displayed.

Figure 1-65 Cheque Book Status

Cheque Book Status

RemarksDocuments

Search by

Account Number

Account Name

Account Number

B0101173

Michael J Hoffman

First Cheque Number	Status	Requested Date	Delivery Date	Delivery Mode	Address	Actions
No data to display.						

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

2. On **Cheque Book Status** specify the fields. For more information on fields, refer to the field description table below.

Table 1-38 Cheque Book Status - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	Account Name is displayed based on the account selected.
First Cheque Number	By default, the system displays the most recent Cheque book request that the customer has made.
Status	The system displays the following status of the Cheque book request. The available status are: • Requested • Delivered • Destroyed Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction. Note: When the cheque book is updated as Destroyed, the delivery date is updated to the current business date and highlighted in red.
Requested Date	The system displays the date on which the customer requested the cheque book.
Delivery Date	The system displays the date on which the cheque book is delivered to the customer. Automatically the current business date is updated when the status of the cheque book is changed to Delivered. The delivery date is blank for cheque books where the status is Requested.
Delivery Mode	The system defaults the following type of cheque delivery mode. The available options are: • Branch • Delivery
Address	The system displays the Branch Code and Name by default when the delivery mode is Branch. The system displays the Account Address by default when the delivery mode is Delivery.

Table 1-38 (Cont.) Cheque Book Status - Field Description

Field	Description
Actions	Click the Action icon to update the cheque book status from updated to: • Deliver • Destory

3. On click of the **Deliver** option, the status is updated as **Delivery Pending**. Upon authorization the status is updated as **Delivered**.
4. On click of the **Destory** option, the status is updated as **Desctruction Pending**. Upon authorization the status is updated as **Destroyed**.
5. Click **Submit**.

The screen is successfully submitted for authorization.

1.11.3 Stop Cheque Payment

This topic describes the systematic instructions for stopping the payment of the cheque. Based on customer requests, the bank can stop payment on an uncleared cheque. Stop payment requests can either be for a single cheque or a continuous sequence of cheques or an amount.

Users can select the option Single Cheque or Range of Cheques or Amount for a stop payment. If stop payment to be performed for multiple sequential cheque numbers, the user has to select the Range of cheques option. To input a stop payment instruction based on Amount, the user has to select the Amount option.

To stop cheque payment:

1. On the **Home** screen, from **Retail Account Services**, under **Cheque Book**, click **Stop Cheque Payment**, or specify the **Stop Cheque Payment** in the Search icon bar.

The **Stop Cheque Payment** screen is displayed.

Figure 1-66 Stop Cheque Payment - Single Cheque tab

Stop Cheque Request

RemarksDocuments

Search by

Account Number

Account Name

Account Number

B0101173

Michael J Hoffman

Single Cheque

Range of Cheques

Amount

Cheque Number

000000123

Stop Reason

Low Balance

Effective Date

March 30, 2018

Expiry Date

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

☒ NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

Cancel

Save and Close

Submit

Figure 1-67 Stop Cheque Payment - Range of Cheque tab

Stop Cheque Request

RemarksDocuments

Search byAccount NumberAccount Name

Account NumberB0101173Michael J Hoffman

Single ChequeRange of ChequesAmount

Cheque Start Number

123

Cheque End Number

456

Effective Date

March 30, 2018

Expiry Date

Stop Reason

Low Balance

Customer Information



Customer ID

000941891

Customer Name

Michael J Hoffman

KYC Status

Not Verified

Signature



Account Branch

B01

Mode Of Operation

Single

Account Status

Active

Account Balance

5000000001

NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

Audit

CancelSave and CloseSubmit

Figure 1-68 Stop Cheque Payment - Amount tab

Stop Cheque Request

RemarksDocuments

Search byAccount NumberAccount Name

Account NumberB0101173Michael J Hoffman

Single ChequeRange of ChequesAmount

AmountGBP2,000.00Stop ReasonLow Balance

Effective DateMarch 30, 2018Expiry Date

Customer Information



Customer ID000941891Customer NameMichael J Hoffman

KYC StatusNot Verified

Signature



Account BranchB01Mode Of OperationSingle

Account StatusActiveAccount Balance

5000000001

N/A

Address Of CommunicationCantor Film, W.MARKET, S, Florida, 17901, US

AuditCancelSave and CloseSubmit

2. On **Stop Cheque Payment** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-39 Stop Payment Cheque - Single Cheque - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	Account Name is displayed by default based on the account selected.
Cheque Number	Enter the Cheque Number on which payment has to be stopped. Note: The option to input a single cheque number is available when Single Cheque is selected. This field is mandatory.
Stop Reason	User can capture the reason for stop payment instruction.
Effective Date	Select or specify the start date for the stop cheque payment instruction based. Note: The effective date should be equal or greater than the current business date.
Expiry Date	Select or specify the end date for the stop cheque payment instruction. Note: The effective date should be equal or greater than the current business date.

Table 1-40 Stop Payment Cheque - Range of Cheque - Field Description

Field	Description
Account Number	Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. User can search for a specific Account Number by providing Customer ID , Account Number , or Account Name , and clicking on the Fetch button.
Cheque Start Number	Enter the first cheque number in a series of cheques on which payment has to be stopped. Note: The option to input Cheque Start Number is available when Range of Cheques is selected.

Table 1-40 (Cont.) Stop Payment Cheque - Range of Cheque - Field Description

Field	Description
Cheque End Number	Enter the last cheque number in a series of cheques on which payment has to be stopped. Note: - The option to input Cheque End Number is available when Range of Cheques is selected. Cheque End Number cannot be less than the Cheque Start Number. - The cheque numbers must always be sequential.  Note
Stop Reason	User can capture the reason for stop payment instruction.
Effective Date	Select or specify the start date for the stop cheque payment instruction. Note: The effective date should be equal or greater than the current business date.
Expiry Date	Select or specify the end date for the stop cheque payment instruction. Note: The effective date should be equal or greater than the current business date.

Table 1-41 Stop Payment Cheque - Amount - Field Description

Field	Description
Account Number	Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. User can search for a specific Account Number by providing Customer ID , Account Number , or Account Name and clicking on the Fetch button.
Account Name	Account Name is displayed based on the account selected.
Amount	Enter the amount on which payment has to stop. If the Stop Payment Type is selected as an Amount , the cheque amount represents the amount for which the cheque was drawn.
Expiry Date	Click the Calendar icon and specify the expiry date. The stop payment expires on the selected date. A stop payment is effective till the End of Day is executed on the expiry date.
Stop Reason	Specify the reason for including the Stop Cheque Payment instruction.
Effective Date	Select or specify the start date for the stop cheque payment instruction. Note: The effective date should be equal or greater than the current business date.
Expiry Date	Select or specify the end date for the stop cheque payment instruction. Note: The effective date should be equal or greater than the current business date.

3. Click **Submit**.

The screen is successfully submitted for authorization.

1.11.4 View and Modify Stop Cheque Payment

User can modify or delete an existing stop payment cheque, based on the customer request.

When such an action is performed, the status of the cheque or a series of cheques is updated to **Not Used**. In future, when a cheque based transaction is initiated by the customer using any of these cheque numbers, payments are honored by the bank.

To manage the stop cheque payment details:

1. On the **Home** screen, from **Retail Account Services**, under **Cheque Book**, click **View and Modify Stop Cheque Payment**, or specify the **View and Modify Stop Cheque Payment** in the Search icon bar.

The **View and Modify Stop Cheque Payment** screen is displayed.

Figure 1-69 View and Modify Stop Cheque Payment

View and Modify Stop Check Payment

Search by Account Number Account Name

Account Number [Search Icon] Required

Please enter account number to perform the operation

2. On the **View and Modify Stop Cheque Payment** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

The details are displayed in the **Stopped Cheques** section.

Figure 1-70 Stopped Cheques Detail

View and Modify Stop Cheque Payment

Search by Account Number Account Name

Account Number B0101173 [Search Icon] Priya

Create Stop Cheque Payment

Stopped Cheques

Amount 12	Cheque Numbers 0158-0159 Effective Date March 30,2018 Expiry Date December 02,2022	Cheque Number 0151 Effective Date March 30,2018 Expiry Date	Cheque Number 0003 Effective Date March 30,2018 Expiry Date
--------------	---	---	---

Note

If there are no stop payment records available for a given account number, the system displays a message that there are no stopped payments for the account.

3. On the **View and Modify Stop Cheque Payment** screen, you can view a summary of the stopped cheques for the account. For more information on fields, refer to the field description table below.

Table 1-42 View and Modify Stop Cheque Payment - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Stopped Cheques	This section lists all the cheques for which the payments are stopped.
Amount, Cheque Numbers, or Cheque Number	Displays the type of stop cheque payment created for the account. Note While creating the stop cheque payment: - If you select the Amount option, then Amount is displayed in the widget. - If you select the Range of Cheques option, then Cheque Numbers is displayed in the widget. - If you select the Single Cheque option, then Cheque Number is displayed in the widget. For more information on creating stop cheque payment, refer Stop Cheque Payment screen.
Effective Date	Displays the effective date from when the stop cheque payment is active.

Table 1-42 (Cont.) View and Modify Stop Cheque Payment - Field Description

Field	Description
Expiry Date	Displays the end date till when the stop cheque payment should be active.

4. On the **View and Modify Stop Cheque Payment** screen, you can perform any of the following actions:
- **Create Stop Cheque Payment:** The Stop Cheque Payment screen is displayed. You can perform the required action in this screen. For more information, refer the [Stop Cheque Payment](#) screen.
 - **View Stop Cheque Payment Details:** The Stop Cheque Payment screen is displayed. For more information, refer [View Stop Cheque Payment](#).
 - **Modify Stop Cheque Payment:** The Stop Cheque Payment screen is displayed. For more information, refer [Modify Stop Cheque Payment](#).
 - **Close Stop Cheque Payment:** The Stop Cheque Payment screen is displayed. For more information, refer [Close Stop Cheque Payment](#).

 Note

While performing a reversal of stop cheque payment, you are allowed to select only one action, that is View, Edit, or Close.

- [View Stop Cheque Payment](#)
User can view the detailed information of the stop cheque payment in this screen.
- [Modify Stop Cheque Payment](#)
User can modify the required information of the stop cheque payment in this screen.
- [Close Stop Cheque Payment](#)
User can close or delete a stop payment request placed on a cheque, series of cheques, or stop payments based on amounts before the expiry date of the instruction using this screen.

1.11.4.1 View Stop Cheque Payment

User can view the detailed information of the stop cheque payment in this screen.

To view the stop cheque payment details:

1. From the **View and Modify Stop Cheque Payment** screen, click **View** icon from the required widget, in the **Stopped Cheques** section.

The **Stop Cheque Payment** screen is displayed.

Stop Cheque Payment

Remarks Documents

Search by

Account Number

Account Name

Account Number

B0101173

John Smith

View Stop Cheque Payment

Amount

12.00

Stop Reason

reason 2

Effective Date

March 30, 2018

Expiry Date

December 2, 2022

Customer Information



Customer Id, Name

000182, John Smith

KYC Status

Not Verified

Signature



Account Name

John Smith

Account Status

Active

Account Balance

£995,264.00

Account Branch

FM7

Mode Of Operation

Single

8892090908

Johnsmith@gmail.com

Address Of Communication

#101, Church Street, New York, New Jersey

Audit

Cancel Save & Close Submit

2. User can view the details in the **View Stop Cheque Payment** section.

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

Table 1-43 View Stop Cheque Payment - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
View Stop Cheque Payment	This section displays the stop cheque payment details.

Table 1-43 (Cont.) View Stop Cheque Payment - Field Description

Field	Description
Amount	Displays the cheque amount for stop cheque payment. Note: This field is displayed if the stop cheque payment is of Amount type.
Stop Reason	Displays the reason for stop cheque payment. Note: This field is displayed if the stop cheque payment is of Amount , Single Cheque , and Range of Cheques types.
Effective Date	Displays the effective date from when the stop cheque payment is active. Note: This field is displayed if the stop cheque payment is of Amount , Single Cheque , and Range of Cheques types.
Expiry Date	Displays the end date till when the stop cheque payment should be active. Note: This field is displayed if the stop cheque payment is of Amount , Single Cheque , and Range of Cheques types.
Start Cheque Number	Displays the start cheque number issued for the stop cheque payment. Note: This field is displayed if the stop cheque payment is of Single Cheque and Range of Cheques types.
End Cheque Number	Displays the end cheque number issued for the stop cheque payment. Note: This field is displayed if the stop cheque payment is of Single Cheque and Range of Cheques types.

- Click **Submit**.

The **View and Modify Stop Cheque Payment** screen is displayed.

1.11.4.2 Modify Stop Cheque Payment

User can modify the required information of the stop cheque payment in this screen.

To modify the stop cheque payment details:

- From the **View and Modify Stop Cheque Payment** screen, click **Modify** icon from the required widget, in the **Stopped Cheques** section.

The **Stop Cheque Payment** screen is displayed.

Stop Cheque Payment

Remarks Documents

Search by

Account Number

Account Name

Account Number

B0101173

John Smith

Modify Stop Cheque Payment

Start Cheque Number

0002

End Cheque Number

0003

Effective Date

March 30, 2018

Expiry Date

Stop Reason

tests

Customer Information



Customer Id, Name

000182, John Smith

KYC Status

Not Verified

Signature



Account Name

John Smith

Account Branch

FM7

Account Status

Active

Mode Of Operation

Single

Account Balance

£995,264.00

8892090908

Johnsmith@gmail.com

Address Of Communication

#101, Church Street, New York, New Jersey

Audit

Cancel

Save & Close

Submit

2. You can modify the details in the **Modify Stop Cheque Payment** section.

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

Table 1-44 Modify Stop Cheque Payment - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

Table 1-44 (Cont.) Modify Stop Cheque Payment - Field Description

Field	Description
Modify Stop Cheque Payment	This section displays the stop cheque payment details, which can be modified based on your requirement.
Amount	Specify the cheque amount for stop cheque payment. Note: - By default, the existing stop cheque payment amount is displayed in this field. You can modify the amount if required. - This field is displayed if the stop cheque payment is of Amount type.
Stop Reason	Specify the reason for stop cheque payment. Note: - By default, the existing reason for stop cheque payment is displayed in this field. User can modify the amount if required. - This field is displayed if the stop cheque payment is of Amount, Single Cheque and Range of Cheques types.
Effective Date	Specify the effective date from when the stop cheque payment should be active. Note: - By default, the existing effective date for stop cheque payment is displayed in this field. You can modify the amount if required. - This field is displayed if the stop cheque payment is of Amount, Single Cheque and Range of Cheques types.
Expiry Date	Specify the end date till when the stop cheque payment will be active. Note: - By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required. - This field is displayed if the stop cheque payment is of Amount, Single Cheque and Range of Cheques types.
Start Cheque Number	Displays the start cheque number initiated for the stop cheque payment. Note: - By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required. - This field is displayed if the stop cheque payment is of Amount, Single Cheque and Range of Cheques types.
End Cheque Number	Displays the end cheque number initiated for the stop cheque payment. Note: - By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required. - This field is displayed if the stop cheque payment is of Amount, Single Cheque and Range of Cheques types.

3. Click **Submit**.

The transaction is submitted for authorization. The **View and Modify Stop Cheque Payment** screen is displayed.

1.11.4.3 Close Stop Cheque Payment

User can close or delete a stop payment request placed on a cheque, series of cheques, or stop payments based on amounts before the expiry date of the instruction using this screen.

To close the stop cheque payment:

1. From the **View and Modify Stop Cheque Payment** screen, click **Close** icon from the required widget, in the **Stopped Cheques** section.

The **Stop Cheque Payment** screen is displayed.

Stop Cheque Payment

RemarksDocuments

Search byAccount NumberAccount Name

Account NumberB0101173John Smith

Close Stop Cheque Payment

Amount	Stop Reason
12.00	reason 2
Effective Date	Expiry Date
March 30, 2018	December 2, 2022

Customer Information



Customer Id, Name000182, John SmithNA

KYC StatusNot Verified

Signature

Account NameJohn Smith

Account BranchFM7

Account StatusActive

Mode Of OperationSingle

Account Balance£995,264.00

8892090908

Johnsmith@gmail.com

Address Of Communication

#101, Church Street, New York, New Jersey

Audit

CancelSave & CloseSubmit

2. User can view the details in the **Close Stop Cheque Payment** section.

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

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Table 1-45 Close Stop Cheque Payment - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Close Stop Cheque Payment	This section displays the stop cheque payment details of the account.
Start Cheque Number	Displays the start cheque number of the cheque initiated for stop cheque payment. Note: This field is displayed if the stop cheque payment is of Cheque Number and Cheque Numbers types.
End Cheque Number	Displays the end cheque number of the cheque initiated for stop cheque payment. Note: This field is displayed if the stop cheque payment is of Cheque Number and Cheque Numbers types.
Effective Date	Displays the effective date from when the stop cheque payment is active. Note: This field is displayed if the stop cheque payment is of Amount, Cheque Number, and Cheque Numbers types.
Expiry Date	Displays the end date till when the stop cheque payment should be active. Note: This field is displayed if the stop cheque payment is of Amount, Cheque Number, and Cheque Numbers types.
Stop Reason	Displays the reason for stop cheque payment was initiated. Note: This field is displayed if the stop cheque payment is of Amount, Cheque Number, and Cheque Numbers types.
Amount	Displays the cheque amount for stop cheque payment. Note: This field is displayed if the stop cheque payment is of Amount type.

3. Click **Submit**.

The **View and Modify Stop Cheque Payment** screen is displayed.

1.12 Inquiry

Under the **Inquiry** menu, User can perform inquire the details of an account.

This topic contains the following subtopics:

- [Account Transactions](#)
This topic provides the systematic instructions for the users to view and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.
- [Cheque Status Inquiry](#)
This topic describes the systematic instructions about Cheque Status Inquiry. This screen helps the user to inquire the status of a cheque and its beneficiary details for a given account number and cheque number.
- [Account Closure Inquiry](#)

1.12.1 Account Transactions

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

This screen is applicable for IRA Accounts and IRA Deposits.

To view account transaction details:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Transactions**, or specify the **Account Transaction Inquiry** in the Search icon bar.
Account Transactions screen is displayed.

Figure 1-71 Account Transactions

Account Transactions

Search by: Account Number (B01M000000071) Account Name (PHIL FRANZ)

Search Transactions: Transaction Type (Debits & Credits) Search Type (Last Number of Transactions) Last Number of Transactions (15) Search

Transaction Details: Type to filter

1 Results All amounts in GBP

Transaction Date	Reference Number	Transaction Description	Instrument Number	Value Date	Debit Amount	Credit Amount
March 30, 2018	000ZXRD1808902BG	Account Transfer		March 30, 2018		1,000,000,000.00

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2. Select the appropriate option from the **Search by** field.
 3. Perform the required action, based on the option selected from the **Search by** field.
- For more information on fields, refer to the field description table below.

Table 1-46 Account Transactions - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Search Transactions	This section displays the fields to perform the search.
Transaction Type	Select the type of transactions to be searched. The available options are: • Debits & Credits • Debits • Credits Note: Transaction type is always Debits & Credits if user select the Search Type as the Last Number of Transactions.
Search Type	Select the search type for the transaction. The available options are: • Data Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Month • Current Month Plus Previous 6 Month • Last Number of Transactions
Date Range	Select or specify the from and to date for fetching the transaction details. Note: This field is displayed if user select Date Range from the Search Type field.
Last Number of Transactions	Select or specify the last number of the transaction to be fetched. Note: This field is displayed if you select Last Number of Transactions from the Search Type field.
Transactional Details	This section displays the transaction details for the account selected. Note: User can click the Column Filter icon to view only the selected transaction details.
Filter	Specify a value to filter the details as required.
Transaction Date	Displays the date of the transaction.
Reference Number	Displays the transaction's reference number.

Table 1-46 (Cont.) Account Transactions - Field Description

Field	Description
Transaction Description	Displays the description for the transaction.
Instrument Number	Displays the instrument number used for the transaction.
Value Date	Displays the value date of the transaction.
Debit Amount	Displays the transaction's debit amount.
Credit Amount	Displays the transaction's credit amount.

1.12.2 Cheque Status Inquiry

This topic describes the systematic instructions about Cheque Status Inquiry. This screen helps the user to inquire the status of a cheque and its beneficiary details for a given account number and cheque number.

If the cheque is archived, the screen displays two additional fields, Archival Date and Remarks.
To inquire the cheque status:

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

Cheque Status Inquiry screen is displayed.

Figure 1-72 Cheque Status Inquiry

Cheque Status Inquiry

Search by Account Number Account Name

Account Number B0101173 Priya

Cheque Number 0025

Cheque Status

Status Rejected
Amount 4,575.00
Presented On March 29, 2018
Date On Cheque March 29, 2018
Beneficiary ABC Corp Ltd

2. On **Cheque Status Inquiry** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-47 Cheque Status Inquiry - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Cheque Number	Enter the Cheque Number and click the Search button to view the Input Cheque Number details.
Input Cheque Number	This section displays the details of specified cheque number.
Status	The Status displays if the cheque is Used, Not Used, Canceled, Rejected and Part Used. For cheques that are stopped from payment, an additional remark, 'Stopped' will be displayed in the status.
Amount	Displays the Amount for which the cheque is drawn.
Presented On	Displays the date on which the Cheque was presented for encashment.
Date On Cheque	Displays the date mentioned on the cheque.
Beneficiary	Displays the beneficiary of the cheque.

- After input of the account number, the Sweep History details are displayed in a tabular format.
- On **Sweep History** details, users can view the fields. For more information on fields, refer to the field description table below.

Table 1-48 Sweep History Details

Field	Description
Account Number	Displays the linked Account Number.
Branch	Displays the branch code for the account number.
Account Type	Displays if the linked account is Savings Account, Auto Deposit or Term Deposit.
Operation	Displays the operation performed on the sweep transaction if it is a Sweep In or Reverse Sweep In transaction.
Transaction Date	Displays the date of sweep in or reverse sweep in transaction.

Table 1-48 (Cont.) Sweep History Details

Field	Description
Transfer Amount	Displays the transfer amount involved in sweep in or reverse sweep in.

5. **View Sweep Setup** remains inactive until the account number is input and the Search button is clicked. When users click on the **View Sweep Setup, Account Sweep In Definition** pop up window is displayed.
6. In the **Account Sweep In Definition** screen, users can view the Account Sweep In details. The details are as follows:
 - a. Enable Reverse Sweep In
 - b. Savings Accounts
 - c. Auto Deposits
 - d. Term Deposits

1.12.3 Account Closure Inquiry

This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process and view the below details,

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

Note

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

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

Figure 1-73 Account Closure Inquiry

Account Closure Inquiry

Search by

Account Number

Account Name

Account Number

Required

Please enter account number to perform the operation

Note

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

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

Figure 1-74 Account Closure Inquiry Details

Account Closure Inquiry

Search by

Account Number

Account Name

Account Number

B01000000010904

Jacob Mathew

Account Closure Stage

Validation

Approve

IC Liquidation

Settlement

Close Account

Account Details

Final Payout

Credit

Closure Date

Closure Status

GBP 3,001.00

December 7, 2018

Closed

Account Closure Reason

Closure Reason

Customer Service Issue

Settlement Details

Payment Mode	Ledger Code	Description	Reference Number
Ledger	111000001	111000001	1235102280350400514

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

Table 1-49 Account Closure - Field Description

Field	Description
Search By	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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. 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. 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. Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Closure Stage	Displays all applicable stages of account closure with status. The available options are: • Red colour indicates Failed. • Green colour indicates Success. • Black colour indicates Pending. • Gray colour indicates Yet to Start.
Account Details	Displays the closure account details such as final payout amount, closure initiated date, and status of the account.
Final payout	It displays after IC online liquidation with the latest account balance. The available options are: • Credit indicator is displayed if payout amount is greater than zero. • Debit indicator should be displayed if the payout amount is less than zero. • Debit or Credit indicator will not be displayed if payout amount is zero.
Closure Initiated	It displays the account closure initiation date. Note: This field will not be displayed after an account is closed.
Account Closure Date	It displays the account closure date. Note: This field will be displayed once the account is closed.
Closure Status	It displays the closure status of an account. The available options are: • In Progress - An account closure request is in process/pending approval. • Failed - If an account closure request is failed. • Rejected - If an account closure request is rejected by the approver. • Closed - If an account closure is successfully completed.
Closure Reason	Displays the reason for account closure.

Table 1-49 (Cont.) Account Closure - Field Description

Field	Description
Settlement Details	If the payment mode is an Account. The available options are: • Account Number - Displays an offset account number for transferring the outstanding balance. • Account Name - Displays an offset account name. • Transaction Reference Number - Displays the transaction reference number of account to account transfer. • Currency - Displays an offset account/settlement account currency code. • Exchange Rate - In case of cross-currency settlement system derives the exchange rate based on account closure servicing preference maintenance and display the exchange rate. If the payment mode is Ledger. It displays the below values. • Ledger Code - Displays the selected ledger code. • Description - Displays the ledger description. • Transaction Reference Number - Display the transaction reference number of account to GL transfer.

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

1.13 Staff Restrictions

If staff restriction is enabled, User cannot view the account balance and transaction details of other staff accounts. Also, users are restricted to initiate or approve the transaction of own account.

- The staff restriction is validated while performing transactions or serving operations form branch.
- For enabling staff restrictions for the user, refer **User** topic in **Oracle Banking Security Management System User Guide**.
- For creating staff customer, refer **Retail Onboarding User Guide**.

1.14 Access Restriction

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

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

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

Note

- Access restriction validation occurs after other checks, such as the account status (Open or Closed) and any staff restrictions.
- Access restriction is validated against the primary customer and joint holders of the account.

Below are the use cases:

Table 1-50 Access Restrictions Use Case

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

1.15 Multi-Currency Accounts

The multi-currency accounts functionality helps the customer to improve customer experience and operational efficiency. This kind of account is useful for the customer's dealing with international payments or perform transactions in different currencies.

The following are the financial screens, where multi-currency functionality is supported:

- **Account 360**
- **Overdraft Limit Summary**
- **Unsecured Overdraft Limit**
- **Temporary Overdraft Limit**
- **Advance Against Uncollected Funds**
- **Create Amount Block**
- **View and Modify**
- **Amount Block**
- **Account Transactions**
- **Account Balance Inquiry**
- **Secured Overdraft Limit**

The following are the non-financial screens, where multi-currency functionality are supported:

- **Account Address Update**
- **Joint Holder Maintenance**
- **Nominee/Beneficiary Details Update**
- **Account Preferences**

- **Customer Relationship Maintenance**
- **Account Statement Frequency**
- **Activate Dormant/Inactive Account**
- **Account Status Change**
- **Cheque Book Request**
- **Stop Cheque Payment**
- **Cheque Book Status**
- **View/Modify Stop Cheque**
- **Account Closure Inquiry**
- **Memo Maintenance**

The following are the screens, where multi-currency functionality is not supported:

- **Courtesy Pay Maintenance**
- **Account Garnishment**
- **Online Account Sweep In**
- **Online Account Sweep History**
- **Regulation D Transaction Inquiry**
- **Account Closure**

To set currency from multi-currency:

1. Specify the account number in the financial screens. The following screens is displayed.

Figure 1-75 Multi Currency Accounts

ORACLE

(DEFAULT/ENTITY)

Multi Currency Accounts

Amount Block

Memo

Search by

Account Number

Account Number

Account Name

XXXXXXXXXXXX

Please enter account number to perform the operation

Audit

2. In the **Multi Currency Accounts** section, select the currency.
3. The currency gets defaulted, for the specific screen.

A

Functional Activity Codes

This topic contains the functional activity codes available in Oracle Banking Branch Cloud Service.

Table A-1 Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account 360	CSR_FA_CASA_DASH	Query Details	Get the details of the account and balances.
Account Address Update	CSR_FA_ACADRR_SAVE	Initiation	Initiate the address update request.
Account Address Update	CSR_FA_ACADRR_AUTH	Authorization	Approve or Reject the address update request.
Joint Holder Maintenance	CSR_FA_UPDJH_SAVE	Initiation	Initiate the joint holder update request.
Joint Holder Maintenance	CSR_FA_UPDJH_AUTH	Authorization	Approve or Reject the joint holder update request.
Nominee Maintenance	CSR_FA_UPDNOM_SAVE	Initiation	Initiate the nominee update request.
Nominee Maintenance	CSR_FA_UPDNOM_AUTH	Authorization	Approve or Reject the nominee update request.
Account Preferences	CSR_FA_ACCPRF_SAVE	Initiation	Initiate the account preference update request.
Account Preferences	CSR_FA_ACCPRF_AUTH	Authorization	Approve or Reject the account preference update request.
Account Closure	CSR_FA_ACCLSR_SAVE	Initiation	Initiate the account closure request.
Account Closure	CSR_FA_ACCLSR_AUTH	Authorization	Approve or Reject the account closure request.
Ad hoc Account Statement	CSR_FA_ACC_STMT_GEN	Initiation	Initiate adhoc account statement request.
Account statement frequency	CSR_FA_ASFSAV_SAVE	Initiation	Initiate account statement frequency change request.
Account Statement Frequency	CSR_FA_ASFSAV_AUTH	Authorization	Authorise or Reject account statement frequency change request.
Activate Dormant Account	CSR_FA_ADASAV9_SAVE	Initiation	Initiate the activation of dormant account request.
Activate Dormant Account	CSR_FA_ADASAV9_AUTH	Authorization	Approve or Reject the activation of dormant account request.
Account Status Change	CSR_FA_ACSTCHNG_SAVE	Initiation	Initiate the account status change request.

Table A-1 (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account Status Change	CSR_FA_ACSTCHNG_AUTH	Authorization	Approve or Reject the account status change request.
Unsecured Overdraft Limit	CSR_FA_UNSOGLMT_SAVE	Initiation	Initiate the unsecured overdraft limit request.
Unsecured Overdraft Limit	CSR_FA_UNSOGLMT_AUTH	Authorization	Approve or Reject the unsecured overdraft limit request.
Temporary Overdraft Limit	CSR_FA_TODCSR_SAVE	Initiation	Initiation request for creation of temporary overdraft limit.
Temporary Overdraft Limit	CSR_FA_TODCSR_AUTH	Authorization	Approve or Reject the temporary overdraft limit request.
Advance Against Uncollected Funds	CSR_FA_AUFLIMIT_SAVE	Initiation	Initiate the advance against uncollected funds request.
Advance Against Uncollected Funds	CSR_FA_AUFLIMIT_AUTH	Authorization	Approve or Reject the advance against uncollected funds request.
Create Amount Block	CSR_FA_AMTBLK_SAVE	Initiation	Initiate the create amount block request.
Create Amount Block	CSR_FA_AMTBLK_AUTH	Authorization	Approve or Reject the create amount block request.
View Amount Block	CSR_FA_MOAMTBLK_VIEW	Query Details	View the details of an existing amount block.
Modify Amount Block	CSR_FA_MOAMTBLK_SAVE	Initiation	Initiate the modify amount block request.
Modify Amount Block	CSR_FA_MOAMTBLK_AUTH	Authorization	Approve or Reject the modify amount block request.
Cheque Book Request	CSR_FA_CHQBKRQ_SAVE	Initiation	Initiate the cheque book request.
Cheque Book Request	CSR_FA_CHQBKRQ_AUTH	Authorization	Approve or Reject the cheque book request.
Stop Cheque Payment	CSR_FA_STOPCHEQ_SAVE	Initiation	Initiate the stop cheque payment request.
Stop Cheque Payment	CSR_FA_STOPCHEQ_AUTH	Authorization	Approve or Reject the stop cheque payment request.
View & Modify Stop Cheque Payment	CSR_FA_MODSTCHQ_SAVE	Initiation	Initiate the modify stop cheque request.
View & Modify Stop Cheque Payment	CSR_FA_MODSTCHQ_AUTH	Authorization	Approve or Reject the modify stop cheque request.
Reverse Stop Cheque Payment	CSR_FA_RVSTCHEQ_SAVE	Initiation	Initiate reversal of stop cheque request.
Reverse Stop Cheque Payment	CSR_FA_RVSTCHEQ_AUTH	Authorization	Approve or Reject reversal of stop cheque request.
Cheque Book Status Change	CSR_FA_CHQBKSTS_SAVE	Initiation	Initiate the cheque book status change request.

Table A-1 (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Cheque Book Status Change	CSR_FA_CHQBKSTS_AUTH	Authorization	Approve or Reject the cheque book status change request.
Account Transactions	CSR_FA_ACC_TRN	Query Details	Fetch the account transaction details.
Cheque Status Inquiry	CSR_FA_CHEQUE_STATUS_INQUIRY	Query Details	Inquire the cheque status.

Table A-2 Functional Activity Codes for Servicing Dashboard

Servicing Widget	Functional Activity Code	Action	Description
Bulletin	REMO_FA_BULLETIN_BOARD	Query Details	Access the bulletin board widget on the dashboard.
Pending Documentation	REMO_FA_PENDING_DOC	Query Details	Access the pending documents widget on the dashboard.
Service Requests	REMO_FA_SER_REQ_GET	Query Details	Initiate the service requests from the widget on the dashboard.
My Dairy	REMO_FA_PJ_CSR_GET_MYDIARY	Query Details	Capture the notes using my diary widget on the dashboard.
Pending Tasks	REMO_FA_MY_TRAN	Query Details	Access the pending tasks widget on the dashboard.

Basic Functional Activity Codes

This activity code is needed for user to login and access menu and tasks.

Note

Actions are applicable only for transaction screens where conductor work flow is used. For login and access screens, actions are not applicable.

Table A-3 Basic Functional Activity Code

Screen Name/API Name	Functional Activity Code	Action	Description
View Currency Definition	CMC_FA_CURRENCY_DEFN_VIEW	Not Applicable	To view the currency code definitions.
View Branch Parameter	CMC_FA_EXT_BRANCH_PARAMETERS_VIEW	Not Applicable	To view the branch parameter maintenance.
View local holiday (for the Branch)	CMC_FA_LOCAL_HOLIDAY_VIEW	Not Applicable	To view the holiday maintenance.
View Awaiting Customer Clarification tasks	CMC_FA_SUBMENU_1_Awaiting	Not Applicable	For awaiting tasks.

Table A-3 (Cont.) Basic Functional Activity Code

Screen Name/API Name	Functional Activity Code	Action	Description
View Completed tasks	CMC_FA_SUBMENU_1_Completed	Not Applicable	To view the completed tasks on the Tasks page.
View Free tasks	CMC_FA_SUBMENU_1_FreeTasks	Not Applicable	To access the free tasks on the Tasks page.
View Hold tasks	CMC_FA_SUBMENU_1_HoldTasks	Not Applicable	To access the hold tasks.
View My tasks	CMC_FA_SUBMENU_1_MyTasks	Not Applicable	To access the My Tasks on the Tasks page.
View My Pending tasks	REMO_FA_SUBMENU_1_MY_PENDING_TASKS	Not Applicable	To access the My Pending Tasks on the Tasks page.
Search tasks	CMC_FA_SUBMENU_1_SEARCH	Not Applicable	To access the Search page on the Tasks page.
View Subprocess tasks	CMC_FA_SUBMENU_1_Subprocesses	Not Applicable	To access the Sub process tasks on the Tasks page.
View Supervisor tasks	CMC_FA_SUBMENU_1_Supervisor	Not Applicable	To access the Supervisor tasks on the Tasks page.
Business process workflow maintenance	CMC_FA_SUBMENU_1_WORKFLOW_MAINT	Not Applicable	To initiate the workflow maintenance.
Screen Not Applicable	OBRC_FA_CONFIG_MASTER	Not Applicable	To fetch the regional configuration.
Screen Not Applicable	SMS_FA_USER_LOGIN	Not Applicable	For user to login.
View System Dates	CMC_FA_SYSTEM_DATES_VIEW	Not Applicable	To view the calendar.
View Dashboard	SMS_FA_MENU_DASHBOARD_VIEW	Not Applicable	To launch the dashboard.
View Priority Code Maintenance	CMC_MENU_FA_PRIORITY_CODE_MAINT_VIEWALL	Not Applicable	To view priority code maintenance.
Screen Not Applicable	OBRC_FA_GRID_CONFIG	Not Applicable	To get grid configuration.
Screen Not Applicable	OBRC_FA_PROCESS_CONFIG	Not Applicable	To get all process configuration.
Screen Not Applicable	OBRC_FA_SCREEN_CONFIG	Not Applicable	To get all screen configuration.
View Users	SMS_FA_USER_VIEW	Not Applicable	To view user details.

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