

Oracle® Banking Branch Cloud Service

Retail Deposits User Guide



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

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Purpose

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

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	<p>The system displays a section where approval remarks if any can be input. Click OK to submit. The transaction is sent to the Host system through <i>Oracle Banking Routing Hub</i>. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.</p> <p>Note: The maker checker validation will be provided if the same maker tries to approve the transaction.</p>
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	<p>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPOMN)</pre> <p>output</p> <pre>Section1 LEVEL:0</pre> 3. Create or modify a Rule Group with Name DepositRuleGroup and map the Rule(s) created in the step (2). <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</p> </div> <p>Note: For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p>
Back	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Change Log	Approval	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated . The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear in red for easy recognition.
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	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPYIN)</pre> <p>output</p> <pre>Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2></pre> </div> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.</p> </div> <p>Note: The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</p>

Table (Cont.) Basic Actions

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

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Diversity and Inclusion

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

Related Documents

The related documents are as follows:

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

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
TD	Term Deposit

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common






Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table (Cont.) Symbols and Icons - Common







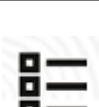


Symbol/Icon	Function
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.

Table (Cont.) Symbols and Icons - Common







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

Table Symbols and Icons – Audit Details




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

Table (Cont.) Symbols and Icons – Audit Details



Symbol/Icon	Function
	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

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	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:

- [Customer Information](#)
Customer Information gives the details of Customer ID, Customer Name and KYC details. When an account number is selected on the screen, the Customer Information appears in a widget on the right side.
- [Overview of Deposit Services](#)
The **Deposit Services** module facilitates various transactions on Term Deposit accounts.
- [Deposit View](#)
User can use the screen under the **Deposit View** menu to view a 360 view of a TD account.
- [TD Transactions](#)
User can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with transactions of a term deposit.
- [TD Maintenances](#)
You can maintain the TD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD).
- [TD Inquiries](#)
A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with inquiries of a term deposit.
- [Access Restriction](#)
- [Multi-Currency Support](#)

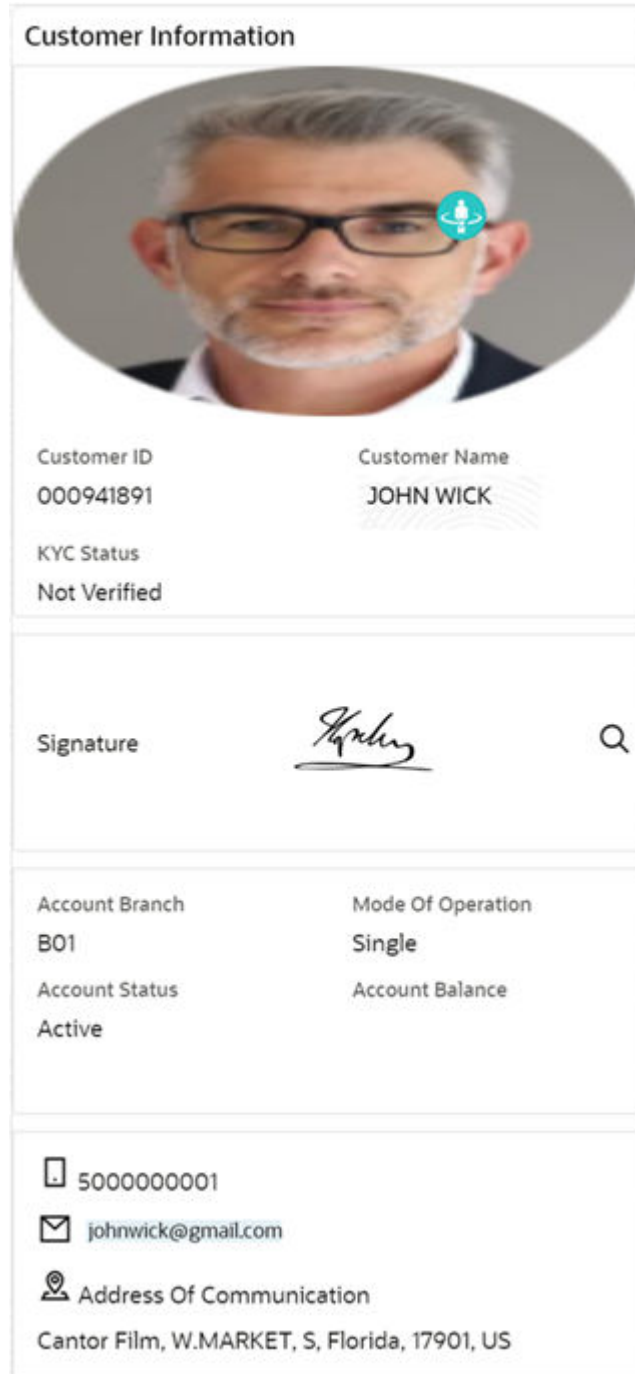
1.1 Customer Information

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

To view the customer information:

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

Figure 1-1 Customer Information



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

Table 1-1 Customer Information - Field Description

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

Table 1-1 (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.
Account Balance	Displays the total amount 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, you can view the customer's basic information.

- To launch the Customer 360 screen, click  .

1.2 Overview of Deposit Services

The **Deposit Services** module facilitates various transactions on Term Deposit accounts.

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

1.2.1 About Main Menu

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

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

Table 1-2 Menu Items

Menu Item	Description
Transactions	Teller or Supervisor can use to initiate term deposit account opening.
Maintenance	Teller or Supervisor can use to perform the deposit services maintenance activities.
Inquiries	Teller or Supervisor can use to perform the deposit services inquiries.

1.3 Deposit View

User can use the screen under the **Deposit View** menu to view a 360 view of a TD account.

This topic contains the following subtopic:

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

1.3.1 Deposit 360

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

The various widgets are:

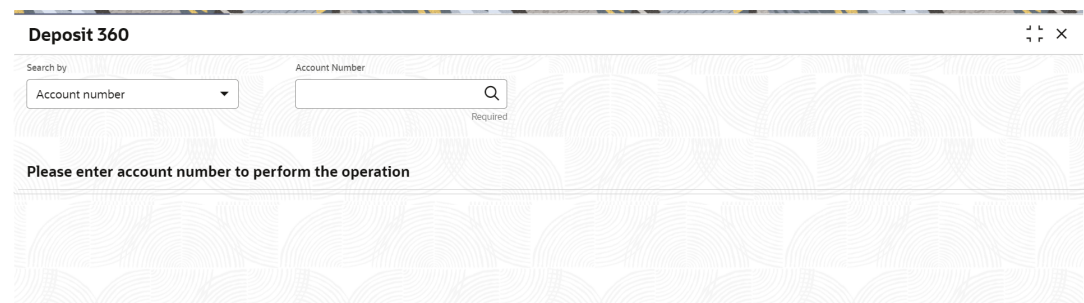
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Upcoming Transactions
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

To view the term deposit details:

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

The **Deposit 360** screen is displayed.

Figure 1-2 Deposit 360



The screenshot shows the 'Deposit 360' screen. At the top, there is a search bar with the text 'Search by' and 'Account Number'. Below the search bar, there is a dropdown menu with 'Account number' selected and a search icon. A message below the search bar reads: 'Please enter account number to perform the operation'. The background of the screen features a decorative pattern of overlapping circles.

Table 1-3 Deposit 360 - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p>
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The possible options are: <ul style="list-style-type: none"> • Active • Matured • Closed
Branch Code	Displays the branch code of the account.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit account.
Interest Rate	Displays the rate of interest for the account.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period for interest cycle.
Nomination	Displays whether nomination is added to the account.
Reinvest Interest	Displays whether the interest from the TD account is to be re-invested in the same deposit or paid out.
Account Holders	This widget displays the account holder details.
<Name (Customer ID)>	Displays the name and customer ID of the account holder. This information is displayed as link. User can click this link, to view the Customer 360 view.
<Relationship>	Displays relationship as Primary or Secondary .
<Mobile Number>	Displays the mobile number with ISD code of the customer.
<Email ID>	Displays the email ID of the customer.
Mode of Operation	Displays the mode of operation set for the account.
Account Address	This widget displays the preferred account set for the account.
Account Details	This widget displays the account details.

Table 1-3 (Cont.) Deposit 360 - Field Description

Field	Description
Account Preferences	This widget displays the preferences for the account.
Partial Redemption	Displays whether partial redemption is allowed for the TD product.
Premature Redemption	Displays whether premature redemption is allowed for the TD product.
Top up	Displays whether a top-up is allowed for the account.
Minimum Top up Amount	Displays the minimum required amount for a top-up transaction on the CD account.
Maximum Top up Amount	Displays the maximum amount allowed for a top-up transaction on the CD account.
Minimum Balance Threshold	Displays the minimum threshold balance to be retained in the CD account.
Maximum Balance Threshold	Displays the maximum threshold balance allowed for the CD account.
Account Statement Details	This widget the frequency details for the account statement.
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Pay in	Displays the initial payin done to create the deposit.
Topup Pay in	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemption have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Interest Paid out or Interest Reinvested	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <p>Note:</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Paid out Interest.
Tax Deducted	Displays the tax deducted.
Upcoming Transactions	This widget displays the details of upcoming transactions.
Overdue Transactions	Displays the details of overdue transactions.
Redemption Simulation (As of Today)	This widget displays the redemption simulation of the day for the TD account. Click the View Error Details link to view the error message.
Instructions Set	<p>This widget displays the payout instructions set on the CD account. This includes maturity instruction, payout mode, related payout account number or ledger number. In the case of a rollover, the related rollover product name is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To create new set of instructions for the CD account, click the Set Instructions link.</p> </div>
Recent Transactions	This widget displays the details of the recent transactions performed on the account.

Table 1-3 (Cont.) Deposit 360 - Field Description

Field	Description
Amount Blocks	<p>This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date are displayed. Also, there is a full balance block on the amount if any, are displayed in this widget.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To manage the amount blocks, click the Manage Amount Blocks link.</p> </div>
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
Rollover History	This widget displays the rollover history of the account.
<Currency Amount>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
Frequent Actions	<p>This widget displays the frequent actions that were performed on the account.</p> <p>Note: The actions are displayed as links. You can click the link and the related screen is opened in a new page.</p>

Note

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

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

1.4 TD Transactions

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

This topic contains the following subtopics:

- [Term Deposit Account Opening](#)
User can open a Term Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.
- [Top Up](#)
User can perform a TD top-up transaction using this screen.
- [Redemption](#)
Redeem a Term Deposit using the **Term Deposit Redemption** screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The user can redeem the Term Deposit in full or in part.

1.4.1 Term Deposit Account Opening

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

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

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

Figure 1-4 Term Deposit Account Opening

Note

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

2. On the **Term Deposit Account Opening** screen, specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.

In the **Term Deposit Account Opening** screen, all available TD products and existing accounts are displayed.

Table 1-4 Term Deposit Account Opening – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1463 1247" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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. </div>

Figure 1-5 Term Deposit Account Opening - Product Details

The screenshot shows the 'Term Deposit Account Opening' interface. At the top, there are search filters for 'Customer ID' (000932482) and 'Customer Name' (DAVID JHON). Below this, there are tabs for 'New Deposit' and 'Existing Deposit'. A search bar is present. Under '4 Products available', there are four product widgets: 'Compounding interest deposit' (TDCOMP, EUR, 3 Months), 'Fixed rate TD with Sweep' (ISWPTD, GBP, 3 Months), 'Auto Deposits' (TDAUTO, EUR, 3 Months), and 'Discounted TD' (TDDISC, EUR, Interest Cycle). At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Table 1-5 Active Deposit Product – Field Description

Field	Description
Product Description	Displays the description of the product.
Product Code	Displays the product code.
Currency	Displays the currency code.
Interest Cycle	Displays the interest cycle in months.

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

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

Figure 1-6 Term Deposit Account Opening - View Product Details

HIGH YIELD RETURNS
✕

Basic Details

Interest Cycle	Minimum Tenor
2 Months	
Maximum Tenor	Currency
	GBP

Transaction Limit

Type	Minimum	Maximum
No data to display.		

Features

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

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

Table 1-6 View Details – Field Description

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

Table 1-6 (Cont.) View Details – Field Description

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

5. Click **Existing Deposit** tab.

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

Figure 1-7 Term Deposit Account Opening - Existing Deposit

The screenshot displays the 'Term Deposit Account Opening' interface. At the top, there are search filters for 'Customer ID' (000932482) and 'Customer Name' (DAVID JHON). Below the search filters, there are two tabs: 'New Deposit' and 'Existing Deposit', with 'Existing Deposit' being the active tab. A status filter is set to 'Active'. The main area shows '12 Deposits available' and a note: 'Term Deposit can be created by copying existing deposits.' Below this, there are six deposit cards displayed in a grid. Each card represents a 'Fixed rate TD' (TDFXD1) with a principal of GBP 10,000.00, an interest cycle of 3 months, and a maturity date of June 29, 2018. The maturity amount for each card is GBP 10,284.40. The cards are arranged in two rows of three. At the bottom of the interface, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Table 1-7 Existing Deposit Account – Field Description

Field	Description
Status	Displays the status of the account. The available options are: <ul style="list-style-type: none"> • Active • Matured • Closed
Interest Rate	Displays the rate of interest for an account.
Product Description	Displays the product description.
Product Code	Displays the product code.
Account Number	Displays the existing deposit account number of the customer.
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.

- In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**) if the user search with **All**, then the system displays **Active**, **Closed**, and **Matured** deposits accounts of a customer.
- Click **View** icon in the existing product widget, to view additional details of the account.
The view screen is displayed with account details, payin details, payout details, nominee details and joint holder details if available.

Figure 1-8 Term Deposit Account Opening - Existing Deposit

Fixed rate TD			
Account Details			
Account Number	Rate of Interest	Account Status	Currency
BG100893500006238	12.00%	Active	GBP
Principal	Maturity Amount	Account Opening Date	Account Maturity Date
GBP 10,000.00	GBP 10,284.40	March 30, 2018	June 29, 2018
Part Redemption	Reinvest	Premature Redemption	Top Up
Yes	Yes	Yes	Yes
Tenor	Mode of Operation	Maturity Instructions	
2 Months, 30 Days	Single	Payout Principal and Interest	
Payin Details			
Account	Account Number	Account Name	Payin Amount
	BG1008935010	Lionel Messi	GBP 10,000.00
Payout Details			
Principal and Interest	Instruction	Account Number	Account Name
	Redeem Principal & Interest	BG1008935010	Lionel Messi
Nominee Details			
No nominee added for the deposit account			

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

They are as follows:

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

The two methods are explained in the below steps.

Note

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

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

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

Note

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

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

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

Figure 1-9 Term Deposit Account Opening - Deposit Details

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

Table 1-8 Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.
Fund Later	Switch the Toggle On to fund the amount later. Switch the Toggle Off to fund the amount now.
Deposit Amount	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.
Maturity Type	Select the option for TD maturity from the drop-down. The available options are: <ul style="list-style-type: none"> • Tenure: If user selects this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent. The tenor maintained at product will be defaulted and the user is allowed to modify it. • Date: If user selects this option, then specify or select the date.

Table 1-8 (Cont.) Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
Tenor	Specify the tenor for the interest. User can mention the tenor in Years, Months, and Days .
Interest Cycle	Specify the cycle for charging the interest. User can specify the tenor in Years, Months, and Days . By default, the interest cycle is set based on the product. If required, users can modify it. The interest cycle can be set to Years, Months, Days or combination of year, month, and days. Note: This field can only be modified if the Account Level Liquidation Preferences option is enabled at the Interest and Charge product level.
Interest Rate	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
Reinvest Interest	Select the option from drop-down for reinvest interest. <ul style="list-style-type: none"> Select Yes to reinvest the interest in TD. This is the default value. Select No to be paid out the interest. Note: If Reinvest Interest is No , then the interest paid out account details need to be provided while capturing the payout details.
Maturity Instructions	The product displays its default maturity instructions, which the user can modify. The following maturity instructions are supported. <ul style="list-style-type: none"> Reinvest Interest is selected as Yes: <ul style="list-style-type: none"> Redeem Principal and Interest Rollover Principal and Redeem Interest Special Rollover No Instruction Reinvest Interest is selected as No: <ul style="list-style-type: none"> Redeem Principal Rollover Principal Special Rollover No Instruction Note: <ul style="list-style-type: none"> Rollover Principal and Redeem Interest, and Special rollover are not displayed if rollover is not enabled for the selected product. The maturity instruction defined at product will be defaulted as maturity instruction and the user is allowed to change it.
Mode of Operation	Select the mode of operation from the drop-down. The available options are: <ul style="list-style-type: none"> Single Jointly Either Anyone or Survivor Former or Survivor Mandate Holder If the Mode of Operation is single, the Joint Holder Details will not be displayed.
Open Date	This date is defaulted as the current branch date and user is allowed to modify it.
Account Name	The Customer name is defaulted as the account name and the user is allowed to modify the name.

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

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

The **Negotiate Interest Rate** is displayed.

Figure 1-10 Negotiate Interest Rate

Effective Date	User Defined Elements					
March 30, 2018	Element	Value	Rate Code	Deposit Rate Code	Variance	Action
	FATCA_TAX	5			0	
	TAX_RATE	5			0	
	TERM_RATE	12			0	
	TD_PNL	7			0	

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

Table 1-9 Negotiate Rate – Field Description

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

The system displays the TD details, derived from the input data, in the widget on the right side of the **Term Deposit Account Opening** screen.

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

Figure 1-11 Interest Details

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

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

Table 1-10 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Gross Interest	Displays the gross interest amount. Note: The amount will display both the Reinvest Yes and Reinvest Nos cases.
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest. Note: Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

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

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

Note

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

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

Figure 1-12 Add Payin Details_Account

Add Payin Details ✕

Select Payin Mode

Account Instrument Ledger

Select Account Number

Account Number BG1008935010 Account Name Lionel Messi Account Balance	Account Number BG1008935021 Account Name Lionel Messi Account Balance	Others
---	---	--------

Search Account Details

Account Number Account Name

Account Name

Required

Payment Details

Payin Amount

Figure 1-13 Add Payin Details_Ledger

Add Payin Details

✕

Select Payin Mode

Account
 Instrument
 Ledger

Ledger Details

Ledger Code	Ledger Description
261100005	Real Suspense General Ledger

Payment Details

Payin Amount

GBP 2,000,000.00

Cancel Add More Add

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

Table 1-11 Add Payin Details as Account

Field	Description
Select Payin 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 Account Balance . You can select the account for TD payin. User can select Others from the widget to select any other accounts in the same bank for TD payin.
Search Account Details	This will display, if user 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.

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Table 1-12 (Cont.) Add Payin Details as Instrument – Field Description

Field	Description
Value Date	Select or specify the value date.
Payment Details	This section displays the payment details for the account.
Exchange Rate	Displays the exchange rate applicable for the account.
Transaction Amount	Displays the transaction amount of the account.

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

Table 1-13 Add Payin Details as Ledger

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

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

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

Note

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

Figure 1-15 Add payout Details with Reinvest Interest is Yes

Add Payout Details ✕

Maturity Instructions
Redeem Principal & Interest

Maturity Payout Mode
 Account Banker's Cheque Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Account Number Account Name

🔍

Cancel Add

Figure 1-16 Add payout Details with Reinvest Interest is No

Add Payout Details

✕

Principal Payout Instructions

Redeem Principal

Principal Payout Mode

Account
 Banker's Cheque
 Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Interest Payout Instructions

Interest Payout on Liquidation

Interest Payout Mode

Account
 Banker's Cheque
 Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Cancel Add

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

Table 1-14 Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product. The available options are: <ul style="list-style-type: none"> • Redeem Principal & Interest • Rollover Principal & Interest • Rollover Principal & Redeem Interest • Special Amount Renewal • No Instruction
Maturity Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The user should select the Account mode from this field to settle the excess threshold amount during the rollover for Maturity Instructions set as Rollover Principal & Interest.</p> </div>
Select Account Number	Select the type of account. Note: This field is displayed if Account option is selected from the Maturity Payout Mode field.
Account Number	Select the Current and Savings Account number. Note: This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.
Rollover Amount	Specify the rollover amount. Note: This field is displayed if you select Special Amount Rollover option from the Maturity Instructions field.

Figure 1-17 Add Payout Details - Instrument

Add Payout Details
✕

Maturity Instructions
Rollover Principal & Redeem Interest

Maturity Payout Mode
 Account Instrument External Account

Instrument Type
 Banker's Cheque Demand Draft

Issuing Branch Code R01	Issuing Branch Name R01
Payable Bank Code 008	Payable Branch Code 008-9

Address details

Payee Name Mark Smith	Address Line 1 Sky Building
Address Line 2 Church Street	Address Line 3 Miami

Cancel Add

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

Table 1-15 Add Payout Details - Instrument

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

Table 1-16 (Cont.) Add Payout Details - External Accounts

Field	Description
Narrative	Specify a narration for the settlement, if any.

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

Table 1-17 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Principal Payout Instruction	Select the principal payout instructions for the deposit. The available options are: <ul style="list-style-type: none"> Redeem Principal Renew Principal Special Amount Renewal No Instruction
Principal Payout Mode	Select the principal payout mode for the deposit. The options are: <ul style="list-style-type: none"> Account Instrument External Account <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The user should select the Account mode from this field to settle the excess threshold amount during the rollover for Maturity Instructions set as Rollover Principal.</p> </div>
Select Account Number	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Note: This field is displayed if Account option is selected from the Maturity Payout Mode field.</p> </div>
Account Number	Select the Current and Savings Account account number. Note: This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.
Interest Payout Mode	Select the maturity payout mode. The option is: <ul style="list-style-type: none"> Account
Select Account Number	Select the type of account. Note: This field is displayed if Account option is selected from the Interest Payout Mode field.
Account Number	Select the Current and Savings Account account number. Note: This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.

Table 1-17 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Rollover Amount	Specify the rollover amount. Note: This field is displayed if you select Special Amount Rollover option from the Maturity Instructions field.

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

Figure 1-19 Add Payout Details

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

Table 1-18 Add Payout Details - Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction selected for the payout.

Table 1-18 (Cont.) Add Payout Details - Field Description

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

- c. Click **Add**.

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

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

Figure 1-21 Term Deposit Top Up

Note

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

- On the **Term Deposit Top Up** screen, Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The Top Up details are displayed in the **Term Deposit Top Up** screen.

Figure 1-22 Term Deposit Top Up Details

- In the **Term Deposit Top Up** screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-19 Term Deposit Top Up – Field Description

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

- After specifying the amount in the **Amount** field in the **Term Deposit Top Up** screen, the simulated output detail displays on the right side of the screen.

Note

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

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

Table 1-20 Top-Up Simulation Details – Field Description

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

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

The **Interest Details** screen is displayed.

Figure 1-23 Interest Details

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

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

Table 1-21 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.

Table 1-21 (Cont.) Interest Details - Field Description

Field	Description
Gross Interest	Displays the gross interest amount. Note: The amount will display both the Reinvest Yes and Reinvest Nos cases.
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest. Note: Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

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

Figure 1-24 Term Deposit Top Up_Account

Add Settlement Details



Select Payin Mode

Account Ledger

Select Account Number

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

Payment Details

Payin Amount

GBP 10.00

Exchange Rate

1.65

Transaction Amount

USD 16.50

Cancel Add More Add

Note

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

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

Table 1-22 Add Settlement Details - Account

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

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

Figure 1-25 Add Settlement Details - Instrument

Add Settlement Details ✕

Select Payin Mode

Account
 Instrument
 Ledger

Cheque Details

Clearing Type:
 Cheque Date:

Cheque Number:
 Drawer Account Number:

Drawer Name:
 Routing Number:

Value Date:

Payment Details

Exchange Rate: 1 Transaction Amount: USD 200.00

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

Table 1-23 Add Settlement Details - Instrument – Field Description

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Cheque Details	This section displays the cheque details for performing the payin.
Clearing Type	Select the appropriate clearing type from the list.
Cheque Date	Select or specify the date present on the cheque.
Cheque Number	Specify the cheque number used for settlement.
Drawer Account Number	Specify the drawer's account number for performing the payment.
Drawer Name	Specify the drawer name.
Routing Number	Select the routing number from the list.
Value Date	Select or specify the value date.

Table 1-23 (Cont.) Add Settlement Details - Instrument – Field Description

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

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

Figure 1-26 Term Deposit Top Up_Ledger

Add Settlement Details ✕

Select Payin Mode

Account Ledger

Ledger Details

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

Payment Details

Payin Amount

GBP 10.00

Cancel
Add More
Add

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

Table 1-24 Add Settlement Details - Ledger

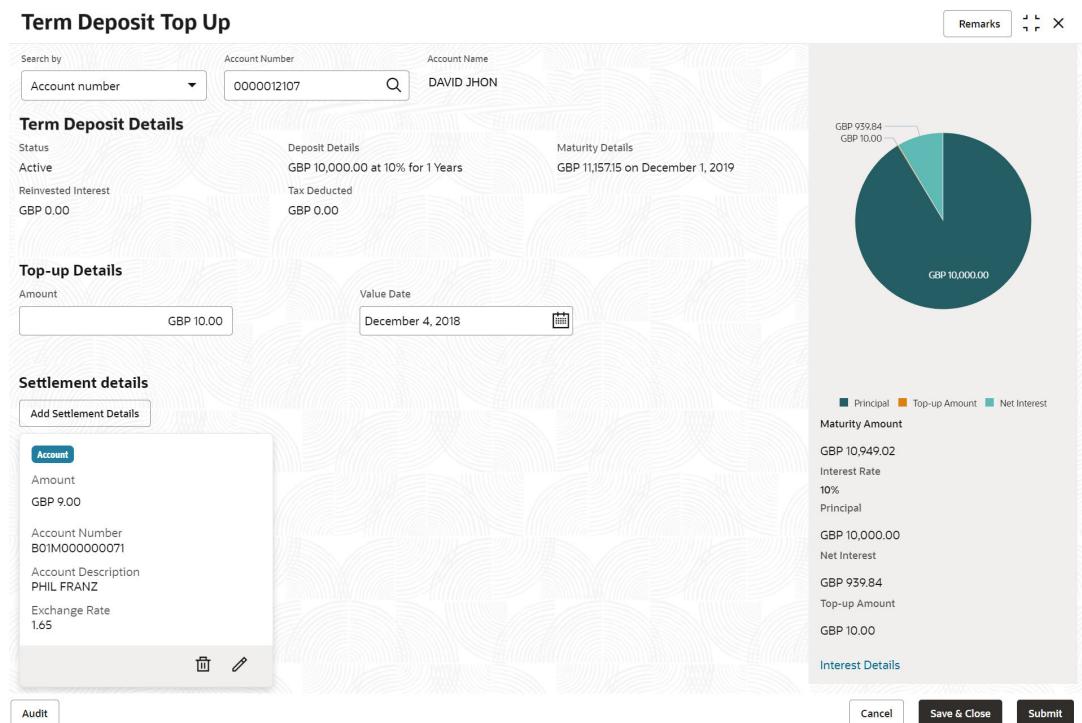
Field	Description
Ledger Code	Displays the ledger code used for the transaction.

Table 1-24 (Cont.) Add Settlement Details - Ledger

Field	Description
Ledger Description	Displays the ledger description used for the transaction.
Payin Amount	Displays the amount and user can modify the amount in case the amount is payin by different modes or accounts.

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

Figure 1-27 Term Deposit Top Up_Settlement Details



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

Table 1-25 Term Deposit Top Up - Settlement Details

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

10. Click **Submit**.

The screen is successfully submitted for authorization.

1.4.3 Redemption

Redeem a Term Deposit using the **Term Deposit Redemption** screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The user can redeem the Term Deposit in full or in part.

Note

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

Add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits** and then **Transactions**, click **Redemption**.

The **Term Deposit Redemption** screen is displayed.

Figure 1-28 Term Deposit Redemption

Term Deposit Redemption Remarks ⌵ ⌶ ✕

Search by Account Number

Account number

Please enter account number to perform the operation

2. On the **Term Deposit Redemption** 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 **Term Deposit Redemption** screen.

Figure 1-29 Term Deposit Redemption Details

The screenshot displays the 'Term Deposit Redemption' interface. At the top, there are search fields for 'Account Number' (0000012107) and 'Account Name' (DAVID JHON). The main area is divided into several sections: 'Term Deposit Details' (Status: Active, Deposit: GBP 10,010.00 at 12% for 3 Months, Maturity: GBP 10,200.83 on May 30, 2018), 'Redemption Details' (Type: Partial Redemption, Interest Handling: Continue Interest Accrual, Amount Type: Gross), 'Settlement Details' (Add Settlement Details button), and a summary panel on the right. The summary panel includes 'Redemption Payment Details' (Amount: GBP 100.00, Principle: GBP 100.00, Interest Rate: 0.00%, Interest: GBP 0.00, Penalty: GBP 0.00, Tax: GBP 0.00) and 'Deposit After Redemption' (Amount: GBP 10,098.92, Principle: GBP 9,910.00, Interest Rate: 12.00%, Interest: GBP 198.87, Tax: GBP 9.95). At the bottom, there are 'Audit', 'Cancel', 'Save & Close', and 'Submit' buttons.

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

Table 1-26 Term Deposit Redemption – Field Description

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

Table 1-26 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Redemption Type	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> • Partial Redemption • Full Redemption <p>The default value is Full Redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than TD account balance.</p> </div>
Redemption Amount	<p>Displays the full redemption amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled, if you select the Partial Redemption option from the Redemption Type field.</p> </div>
Penalty	<p>Displays the penalty that will be charged for premature redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not enabled, if user selects the Partial Redemption option from the Redemption Type field.</p> </div>
Interest Handling	<p>Select the interest handling option during redemption. The options are:</p> <ul style="list-style-type: none"> • Liquidate Redemption Interest • Forfeit Redemption Interest
Amount Type	<p>Select the redemption amount type. The options are:</p> <ul style="list-style-type: none"> • Gross: If user selects this option, then the customer receives the amount after standard deductions, such as penalties, are applied to the given gross amount. • Net: If the user this option, then the customer receives the exact redemption amount specified, and any standard deductions will be applied to the remaining principal. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>These options are enabled only for partial redemption.</p> </div>

Table 1-26 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Waive Penalty	Switch to toggle ON to waive the penalty amount charged on the account. Switch to toggle OFF to include the penalty amount charged on the account.
Penalty Waiver Reason	Select the reason for penalty waiver from the list. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>This field is displayed if the Waive Penalty toggle is ON.</p> </div>
Remarks	You can specify the reason for TD redemption.

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

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

Table 1-27 Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Redemption Payment Details	This displays the details of the redemption payment to the customer.
Amount	This displays the final amount that will be paid out to the customer if the TD is redeemed today.
Principal	Displays the total principal of the TD.
Interest Rate	Displays the Interest rate applicable for the TD.
Interest	Displays the Net interest on the principal (Interest – Tax).
Penalty	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
Tax	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining term deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

Note

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

- On **Term Deposit Redemption** screen, click **Add Settlement Details** button.

The **Add Settlement Details** screen is displayed with the default payout mode as **Account**.

Figure 1-30 Term Deposit Redemption - Account

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Select Account Number

B0101174123

Account Name
CASACUST01

Currency
GBP

Others

Payment Details

Redemption Amount Exchange Rate

GBP 5,040.00

Transaction Amount

Cancel
Add More
Add

Note

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

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

Table 1-28 Add Settlement Details - 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 . You can select the account for TD payout. You can select Others from the widget to select any other accounts in the same bank for TD payout.
Search Account Details	If you select Others from the widgets, the Account Number field is displayed to specify the account number. click the Search icon or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>
Transaction Amount	Displays the amount in payout account currency. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>

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

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

Figure 1-32 Term Deposit Redemption - Ledger

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Ledger Details

Ledger Code <input style="width: 90%; border: 1px solid #ccc;" type="text" value="134000067"/> Q	Ledger Description Asset GL
--	--------------------------------

Payment Details

Redemption Amount

GBP 5,040.00

Cancel
Add More
Add

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

Table 1-30 Add Settlement Details - Ledger

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

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

9. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payout amount is updated for the remaining settlement amount.
10. Click **Add** button to add the settlement details in **Term Deposit Redemption** screen. The settlement details are displayed in the **Term Deposit Redemption** screen.

Figure 1-33 Term Deposit Redemption - Settlement Details

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

Table 1-31 Term Deposit Redemption - Settlement Details

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

11. Click **Submit.**

The screen is successfully submitted for authorization.

1.5 TD Maintenances

You can maintain the TD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD).

This topic contains the following subtopics:

- [Term Deposit Amount Block](#)
You can block the TD amount. A Term Deposit can be blocked for certain amount for full balance block due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.
- [View and Modify Amount Block](#)
You can view or modify the already added block details using this screen.
- [Term Deposit Payout Modification](#)
You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.
- [Principal Payout Instructions as Rollover Principal](#)
This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Rollover Principal** in the **Certificate of Deposit Payout Modification** screen.
- [Term Deposit Account Modification](#)
You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

- [Term Deposit Joint Holder Maintenance](#)
Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Term Deposit Nominee Details Update](#)
You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the TD account using this screen.

1.5.1 Term Deposit Amount Block

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

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

Note

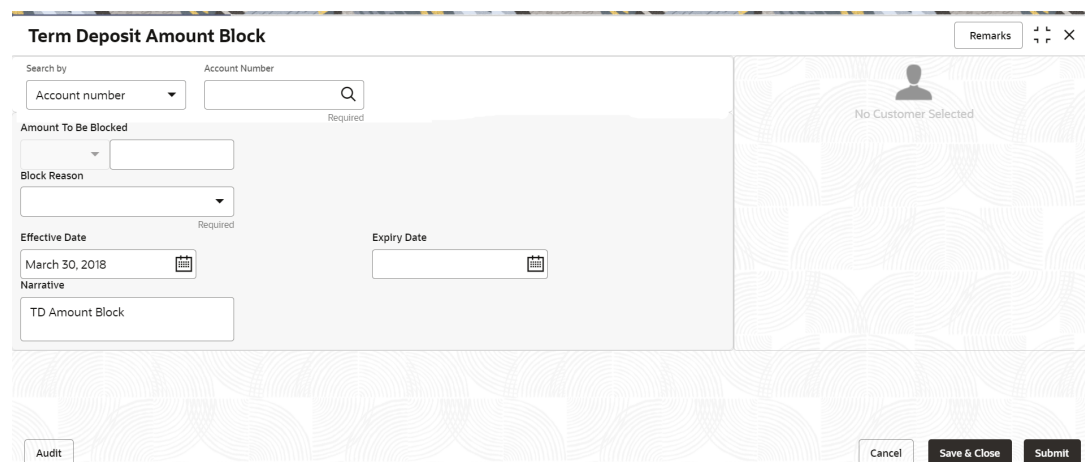
The fields marked as **Required** are mandatory.

To create amount block:

1. On the **Home** screen, from the **Retail Deposit Services** mega menu, under **Term Deposits** and **Maintenance**, click **Create Amount Block**, or specify **Create Amount Block** in the search icon bar and select the screen.

The **Term Deposit Amount Block** screen is displayed.

Figure 1-34 Term Deposit Amount Block



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

The details for the account entered are displayed.

Figure 1-35 Term Deposit Amount Block Details

Term Deposit Amount Block

Remarks

Search by

Account number

Account Number

Account Name

Michael J Hoffman

Full Balance Block

Amount To Be Blocked

USD

Block Reason


Effective Date

Expiry Date

Narrative


Certificate of Deposit Amount Block

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

3. Perform the required actions on the **Term Deposit Amount Block** screen. For more information on fields, refer to the field description table.

Table 1-32 Term Deposit Amount Block – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note:</p> <ul style="list-style-type: none"> 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.
Full Balance Block	Switch the toggle ON to create the block on full amount in the account.
Amount To Be Blocked	<p>Specify the amount to be blocked for the TD account. The currency for the TD will be displayed by default.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not enabled, if the Full Balance Block toggle is ON.</p> </div>
Block Reason	Select reason for block from drop-down list.
Effective Date	<p>Specify or select the effective date for the block.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be less than current process date.</p> </div>

Table 1-32 (Cont.) Term Deposit Amount Block – Field Description

Field	Description
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>This date cannot be less than current process date and effective date.</p> </div>
Narrative	Specify the narration, if any for the block.

- Click **Submit**.

The screen is successfully submitted for authorization.

1.5.2 View and Modify Amount Block

You can view or modify the already added block details using this screen.

Note

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

To view the amount block details:

- On the **Home** screen, from the **Retail Deposit Services** mega menu, under **Term Deposits** and **Maintenance**, click **View and Modify Amount Block**, or specify **View and Modify Amount Block** in the search icon bar and select the screen.

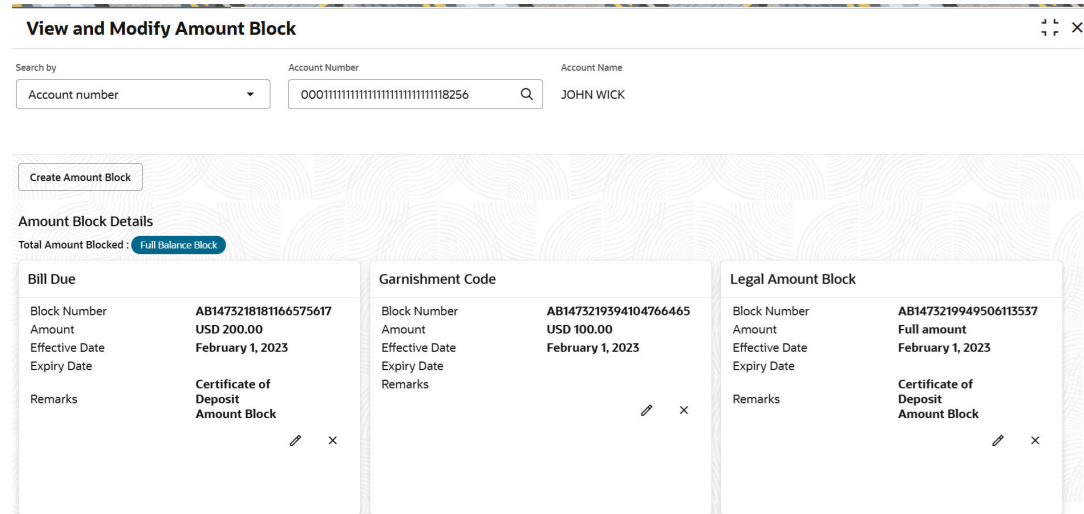
The **View and Modify Amount Block** screen is displayed.

Figure 1-36 View and Modify Amount Block

- On the **View and Modify Amount Block** screen, click the **Search** icon or specify the account number in the **Account Number** field.

The **Amount Block Details** section is displayed.

Figure 1-37 View and Modify Amount Block Details



3. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.

Table 1-33 View Amount Block Details – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note:</p> <ul style="list-style-type: none"> • 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. • The system will fetch only amount blocks with Open and Active status. • 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.
Amount Block Details	This section displays the TD amount block details.

Table 1-34 (Cont.) Modify TD Amount Block – Field Description

Field	Description
Effective Date	Specify or select the effective date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the effective date is displayed. If required you can edit the date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the expiry date is displayed. If required you can edit the date.</p> </div>
Narrative	Specify the narration, if any for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, a narration is displayed. If required you can edit it.</p> </div>

- b. Click **Submit**

The screen is successfully submitted for authorization.

4. Click **Close**.

1.5.3 Term Deposit Payout Modification

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

Note

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

To view the TD payout modification details:

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

The **Term Deposit Payout Modification** screen is displayed.

Figure 1-40 Term Deposit Payout Modification

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

The **Certificate of Deposit Details**, **Payout Instructions**, and **Settlement details** sections are displayed.

Figure 1-41 TD Payout Modification Details

Certificate of Deposit Details			
Status	Deposit Details	Maturity Details	
Active	USD 10,000.00 at 0% for 1 Year	USD 0.00 on February 1, 2024	
Reinvested Interest	Tax Deducted		
USD 0.00	USD 0.00		

Payout Instructions			
Reinvest	Maturity Instructions		
Yes	Rollover Principal & Interest		

Settlement details			
Instruction	Excess Amount Settlement Account	Account Name	Rollover Product
Rollover Principal & Interest	0001111111111111111111111118256	John Wick	NEW POLICY FOR SENIOR CITIZEN

4. On the **Certificate of Deposit Payout Modification** screen, specify the fields. For more information on fields, refer to the field description table.



Table 1-35 View CD Payout Details – Field Description

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

Table 1-35 (Cont.) View CD Payout Details – Field Description

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

Table 1-35 (Cont.) View CD Payout Details – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

For more information on **Add Payout Modes**, refer the following topics:

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

1.5.3.1 Maturity Instruction as Redeem Principal and Interest

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

 **Note**

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

To add settlement payout:

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

- In the **Settlement details** section, click **Add Payout**.
The **Add Payout Modes** section is displayed.

Figure 1-42 Add Payout Modes - Redeem Principal and Interest

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

Table 1-36 Add Payout Modes - Redeem Principal and Interest – Field Description

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

Table 1-36 (Cont.) Add Payout Modes - Redeem Principal and Interest – Field Description

Field	Description
Percentage	Displays the percentage set for the settlement from the selected account.

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.5.3.2 Maturity Instruction as Special Amount Rollover

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

Note

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

To add settlement payout:

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

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

Figure 1-43 Add Payout Modes - Special Amount Rollover

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

Table 1-37 Add Payout Modes - Special Amount Rollover – Field Description

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

- Click **Submit**.

The screen is successfully submitted for authorization.

1.5.3.3 Maturity Instructions as Rollover Principal and Interest

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

Note

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

To add settlement payout:

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

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

Figure 1-44 Add Payout Modes - Rollover Principal

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

Table 1-38 Add Payout Modes - Rollover Principal and Interest – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.

Table 1-38 (Cont.) Add Payout Modes - Rollover Principal and Interest – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.5.3.4 Principal Payout Instruction as Special Amount Rollover

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

Note

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

To add settlement payout:

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

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

Table 1-39 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Interest Payout Instructions	Displays the instruction set for the interest payout.
Select Payout Mode	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account • Ledger For more information, refer Payout Modification - Payout Modes .

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.5.3.5 Principal Payout Instructions as Redeem Principal

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

Note

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

To add settlement payout:

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

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

Table 1-41 Add Payout - Accounts – Field Description

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

c. Click **Add**.

To set instrument as payout mode:

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

Figure 1-48 Payout Mode - Instrument

Select Payout Mode

Account
 Instrument
 External Account
 Ledger

Instrument Type

Banker's Cheque
 Demand Draft

Issuing Branch Code: R01 Issuing Branch Name: R01

Payable Bank Code: Payable Branch Code:

Address Details

Payee Name: Address Line 1:

Address Line 2: Address Line 3:

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

Table 1-42 Add Payout - Instrument – Field Description

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

- c. Click **Add**.

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

Figure 1-49 Instrument - External

Add Payout Details ✕

redeem principal & interest

Principal and Interest Payout Instruction

Select Payout Mode

Account
 Instrument
 External Account

Issuing Branch Code: R01 Issuing Branch Name: R01

Payable Bank Code: Payable Branch Code:

Address details

Type

Customer Address
 Alternative Address
 Financial Institutions

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

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

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

Table 1-43 Add Payout Details - Instrument - External

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

Table 1-43 (Cont.) Add Payout Details - Instrument - External

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

Figure 1-51 Add Payout - Ledger

- b. Perform the required actions.

Table 1-45 Add Payout - Ledger

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

- c. Click **Add**.

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

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

1.5.4 Principal Payout Instructions as Rollover Principal

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

Note

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

To add settlement payout:

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

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

Figure 1-52 Add Payout Modes - Rollover Principal

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

Table 1-46 Add Payout Modes - Rollover Principal – Field Description

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

- Click **Submit**.

The screen is successfully submitted for authorization.

1.5.5 Term Deposit Account Modification

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

Note

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

To perform the account modification:

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

The **Term Deposit Account Modification** screen is displayed.

Figure 1-53 Term Deposit Account Modification

The screenshot shows the 'Term Deposit Account Modification' interface. At the top, there's a title bar with 'Term Deposit Account Modification' and a 'Remarks' field with expand/collapse and close icons. Below the title bar, there's a search section with a 'Search by' dropdown set to 'Account number' and an 'Account Number' text input field with a search icon and a 'Required' label. A message below the search section says 'Please enter account number to perform the operation'. On the right side, there's a 'No Customer Selected' message with a person icon. At the bottom, there are four buttons: 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

2. On the **Term Deposit Account Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.

The details of the modification is displayed.

Figure 1-54 TD Account Modification Details

Term Deposit Account Modification
Remarks + - ×

Search by Account Number Account Name

Account number Michael J Hoffman

Status Active

Deposit Details GBP 10,000.00 at 16% for 3 Months

Maturity GBP 9,885.77 on June 30, 2018

Reinvested Interest GBP 0.00

Tax Deducted GBP 0.00

Account Description

Interest Rate

Effective Date	Status	Action
March 30, 2018	Open	<input type="button" value="Mark as Closed"/> <input type="button" value="View Details"/>

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

User Defined Values

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
INT_COMP_FREQ	30			5	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
TAX_RATE	121			7	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Page 1 of 1 (1-3 of 3 items) |< < 1 > >|

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

Table 1-47 Term Deposit Account Modification – Field Description

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

Table 1-47 (Cont.) Term Deposit Account Modification – Field Description

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

- In the **Interest Rate** and **User Defined Values** section, click the **Add** icon, to add a new row.
4. Click **Submit**.
- The screen is successfully submitted for authorization.

1.5.6 Term Deposit Joint Holder Maintenance

Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

Note

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

A customer can be the sole or joint owner of a TD 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 Deposit Services** mega menu, under **Term Deposits**, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

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

Figure 1-55 Term Deposit Joint Holder Maintenance

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

The account holder details and mode of operation are displayed.

Figure 1-56 Term Deposit Joint Holder Details

Term Deposit Joint Holder Maintenance
Remarks ⌵ ⌴ ×

Search by
Account number ▼

Account Number
B0101352 🔍

Account Name
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

3. You can view the account holder details of the selected Term Deposit account number. For more information on fields, refer to the field description table.

Table 1-48 Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note:</p> <ul style="list-style-type: none"> 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.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the primary account holder's name.
Mode of Operation	<p>Specify the mode of operation.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The mode of operations are maintained in the host system and fetched in the list.</p> </div>

Table 1-48 (Cont.) Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	<p>This section displays the existing joint holder details for a joint account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can perform the following actions in this section:</p> <ul style="list-style-type: none"> • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the Delete icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. • Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the conversion. </div>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can convert a joint holder account to single holder account and vice-versa.

1.5.6.1 Maintain Joint Holder Details

You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can convert a joint holder account to single holder account and vice-versa.

To maintain the joint holder details:

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

- **Add Joint Holder**

- a. Select the **Jointly, Either Anyone or Survivor, Former or Survivor, or Mandate Holder** 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 1-57 Add Joint Holder

Add Joint Holder Details

Customer Number
 Q

Customer Name
 Jessica J Jacob

Joint Holder Type
 ▼

Start Date
 📅

End Date
 📅

Cancel
Add Another
Add

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

Table 1-49 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 for the deposit account holder.

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

Figure 1-58 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 Other	May 1, 2023	May 1, 2030	✎ 🗑️

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

Figure 1-59 Edit Joint Holder Details

Edit Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint Or Other

Start Date
01 May 2023

End Date
01 May 2030

Cancel Save

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

1.5.7 Term Deposit Nominee Details Update

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

Note

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

To update nominee details:

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

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

Figure 1-60 Term Deposit Nominee Details Update

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 1-61 Term Deposit Nominee Details

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			

Note

If no nominee is added to the selected account, then there are no details displayed in the **Nominee Details** section.

3. In the **Nominee Details** section, you 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 1-50 Term Deposit Nominee Details Update – Field Description


Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note:</p> <ul style="list-style-type: none"> 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	<p>This section displays the details of the nominee added to the TD account.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p> Note</p> <p>For information on adding a nominee, refer <i>Add Nominee</i>.</p> </div>
Nominee Name	Displays the name of the nominee.
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 or major.
Guardian	Displays the name of the guardian, if the nominee is a minor.
Details	Click the View icon to view the beneficiary details.

Table 1-50 (Cont.) Term Deposit Nominee Details Update – Field Description

Field	Description
Actions	Displays the following icons to perform the action: <ul style="list-style-type: none"> • Edit: For information on this action, refer <i>Edit Nominee Details</i>. • 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](#)
You can add a nominee to a TD account.
- [View Nominee Details](#)
You can view the details of the nominee added to a TD account.
- [Edit Nominee Details](#)
You can edit the nominee details that are already added to a TD account.

1.5.7.1 Add Nominee

You can add a nominee to a TD account.

To add a nominee:

1. In the **Nominee Details** section, click **Add Nominee**.

The **Add Nominee** section is displayed.

Figure 1-62 Add Nominee Details

Add Nominee
✕

Nominee Details

Nominee Type

Customer ID

Relation Type

Required

Title

Required

First Name

Required

Middle Name

Last Name

Required

Possession (%)

Date of Birth

Minor

Address Details

Default Account Address

Address Line 1 /Building Name

Required

Address Line 2 /Street Name

Address Line 3 /City /Town Name

Required

State

Required

Country

Required

Zip Code

Required

Contact Details

Mobile Number

Email ID

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

Table 1-51 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.

Table 1-51 (Cont.) Add Nominee Details – Field Description

Field	Description
Possession (%)	Specify the possession percentage to be given for the nominee.
Date of Birth	Select or specify the nominee's date of birth.
Minor	<p>Displays whether the added nominee is a minor or major based on the date of birth selected or specified.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>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.</p> <ol style="list-style-type: none"> a. Create a fact for values, State, and Age. b. Create a rule for minor age validation with the required state and related age. <pre>IF ((STATE==GB) && (AGE < 18))</pre> <p>Output</p> <pre>Section1 True</pre> <ol style="list-style-type: none"> c. Maintain a validation model with model code as VMMINORAGE and link the above rule. <p>For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p> </div>
Address Details	This section displays the fields to capture the nominee's address.
Default Account Address	<p>Switch to toggle ON to default the account holder's communication address specified.</p> <p>Switch to toggle OFF to not to default the account holder's communication address specified.</p>
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 nominee 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, you can also add guardian details for a major by switching to toggle **ON** from the **Add Guardian** field in the **Guardian Details** section.

Figure 1-63 Add Guardian Details

Guardian Details

Add Guardian

Relation Type Required

Title Required

First Name Required

Middle Name

Last Name Required

Address Details

Default Address Required

Address Line 1/Building Name Required

Address Line 2/Street Name

Address Line 3/City/Town Name Required

State Required

Country Required

Zip Code Required

Contact Details

Mobile Number

Email ID

Cancel Add Another **Add Nominee**

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

Table 1-52 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 options are: <ul style="list-style-type: none"> – 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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If required, you can edit the defaulted address.</p> </div>
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 guardian 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 Update** section.

4. Click Submit.

The screen is successfully submitted for authorization.

1.5.7.2 View Nominee Details

You can view the details of the nominee added to a TD account.

To view the nominee details:

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

Figure 1-64 View Nominee Details

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

Table 1-53 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**.

1.5.7.3 Edit Nominee Details

You can edit the nominee details that are already added to a TD 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 TD Inquiries

A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with inquiries of a term deposit.

This topic contains the following subtopics:

- [Transaction View and Reversal](#)
You can view the term deposit transaction details and reverse the top-up and redemption related transactions using the **Transaction View and Reversal** screen.
- [Certificate](#)
You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.
- [Interest Paid Out Details](#)
You can inquire about the interest paid out details for a deposit account with a given period.

1.6.1 Transaction View and Reversal

You can view the term deposit transaction details and reverse the top-up and redemption related transactions using the **Transaction View and Reversal** screen.

Note

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

To view or perform transaction reversal:

1. On the **Home**, from the **Retail Deposit Services** mega menu, under **Term Deposits** and **Inquiries**, click **Transaction View and Reversal** or specify **Transaction View and Reversal** in the search icon bar and select the screen.

The **Transaction View and Reversal** screen is displayed.

Figure 1-65 Transaction View and Reversal

Transaction View and Reversal

Search by Account Number

Account number

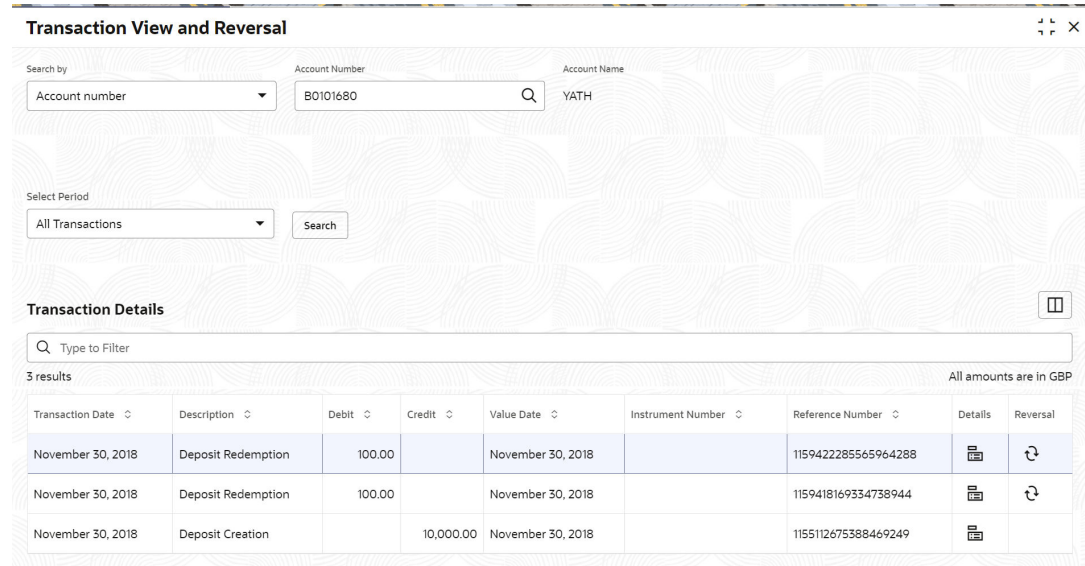
Required

Please enter account number to perform the operation

2. On the **Transaction View and Reversal** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press the **Tab** or **Enter**.
3. Select the required details and click **Fetch**.

The **Transactions Details** section is displayed.

Figure 1-66 Transaction Details of the Account



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

Table 1-54 Transaction View and Reversal – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>

Table 1-54 (Cont.) Transaction View and Reversal – Field Description

Field	Description
Select Period	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> • All Transactions • Date Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Months • Current Month Plus Previous 6 Months <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the All Transactions option is selected, it displays all the transaction details. This is the default option. • If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled. </div>
Transaction Details	This section displays the transaction details of the TD account. By default, all the transactions are displayed.
Type to Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.
Details	Displays the Details icon to view the account transaction details. For more information, refer Transaction Details .

Table 1-55 (Cont.) Transaction and Audit Details – Field Description

Field	Description
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Display the amount tag for each leg of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details of the transaction.
Authorized	Displays the status of the authorization of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the name of the source system related to the transaction.

- b. Click the **Close** icon, to exit the section.
- **To perform transaction reversal:**
 - a. Click the **Reverse** icon from the **Reversal** field.

The **Transaction Reversal** screen is displayed.

Figure 1-68 Transaction Reversal

The screenshot shows the 'Transaction Reversal' interface. At the top, there are 'Memo' and 'Remarks' fields. Below, the 'Account Number' is B0101680 and the 'Account Name' is YATH. The 'Deposit Details' section shows a status of 'Active', a deposit amount of GBP 9,800.00 at 10% for 5 days, and a maturity date of December 5, 2018. The 'Deposit Redemption Transaction Details' table lists two transactions: one for YATH (Dr) and one for Test Automation (Cr), both for GBP 100.00. The 'Audit Details' section shows the maker as VIRESH01, the checker as OBRDEP, and the source system as OBRDEP. At the bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

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

Table 1-56 Transaction Reversal - Field Description

Field	Description
Account Number	Displays the deposit account number of the transaction.
Account Name	Displays the account name for the account number displayed.
Deposit Details	This section displays the details of the deposit.
Status	Displays the status of the deposit account.

Table 1-56 (Cont.) Transaction Reversal - Field Description

Field	Description
Deposit Details	Displays the details of the certificate of deposit account.
Maturity Details	Displays the current maturity details of the account.
Reinvested Interest	Displays the reinvested interest amount along with currency.
Tax Deducted	Displays the tax deducted amount along with currency.
Deposit Redemption Transaction Details	This section displays the redemption transaction details of the deposit.
Reference Number	Displays the unique reference number for the redemption transaction.
Transaction Date	Displays the transaction date of the redemption.
Value Date	Displays the value date of the redemption.
Account Branch	Displays the branch where the redemption transaction was performed.
Account/General Ledger Number	Displays the account or general ledger number related to the transaction.
Account Description	Displays the description for the account.
Account Currency	Displays the account currency for the transaction.
Dr/Cr	Displays the type of the transaction.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Displays the amount tag for the transaction.
Exchange Rate	Displays the exchange rate of interest.
Audit Details	This section displays audit details of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the transaction's source system.

- b. Click **Submit**.

The transaction is submitted successfully for reversal request.

4. Click **Submit**.

The screen is successfully submitted for authorization.

1.6.2 Certificate

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

Note

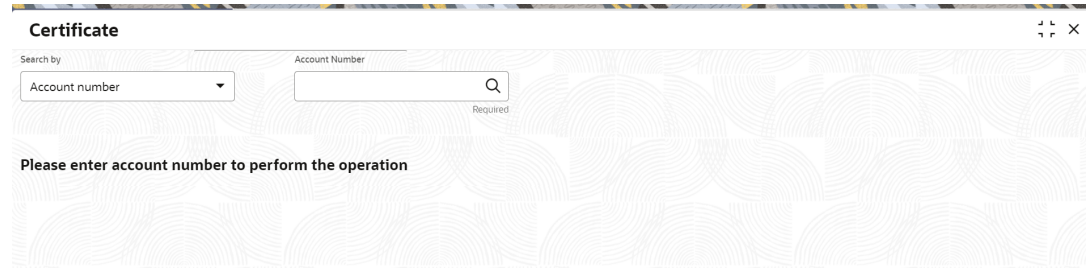
The fields marked as **Required** are mandatory.

To generate and view the deposit certificate:

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

The **Certificate** screen is displayed.

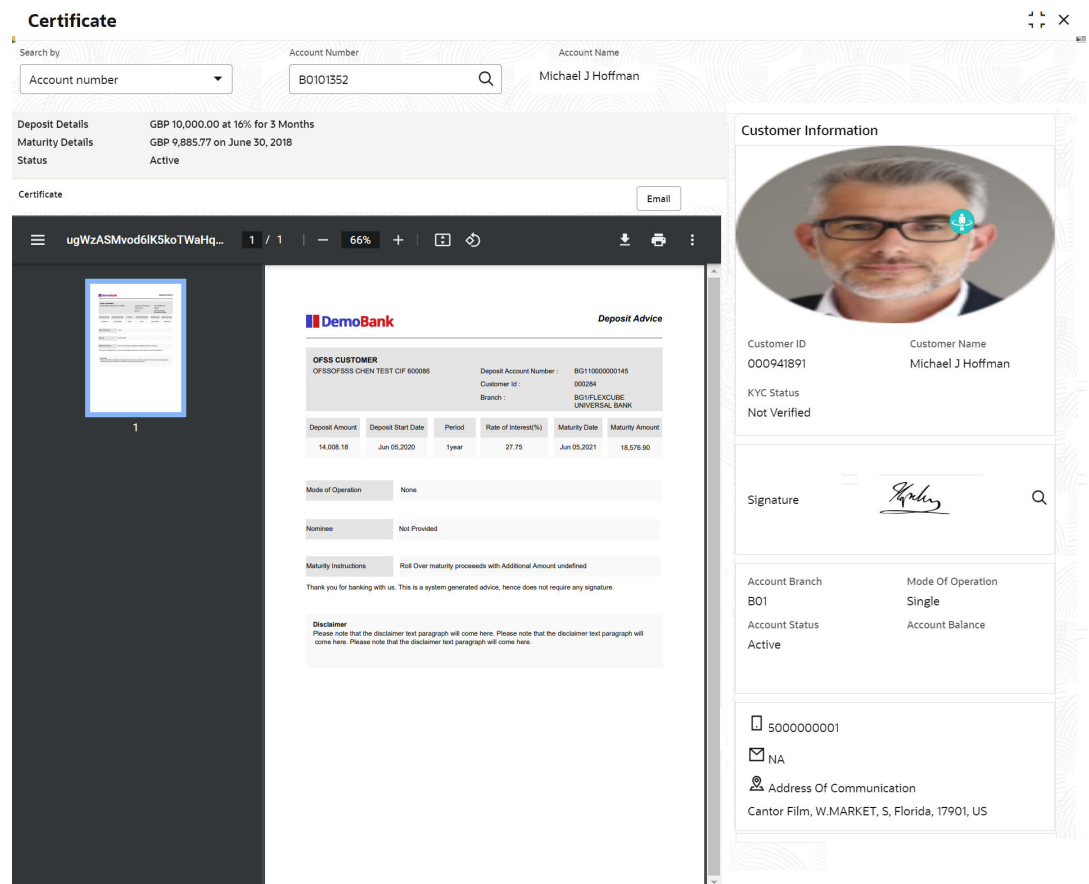
Figure 1-69 Certificate



2. On the **Certificate** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The deposit summary and certificate is displayed.

Figure 1-70 TD Certificate



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

Table 1-57 Certificate – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note:</p> <ul style="list-style-type: none"> 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.
Deposit Details	Displays the deposit currency, amount, interest rate percentage, and tenure.
Maturity Details	Displays the maturity currency, amount, and date.
Status	Displays the current status of the account.
Certificate	<p>This section displays the deposit certificate.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If required, user can send the certificate through email by selecting the Email option. When you click the Email button, a pop-up message will appear to verify the Email ID. The primary customer's registered email address is set as the default and shown on the screen. After the user verifies the email address, a message will be sent, and a notification indicating success or failure will appear in the top right corner of the screen to inform about the email status.</p> </div>

1.6.3 Interest Paid Out Details

You can inquire about the interest paid out details for a deposit account with a given period.

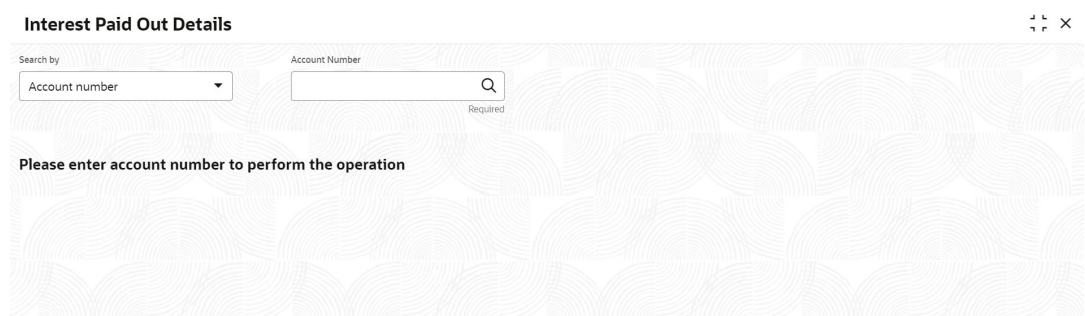
Note

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

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits and Inquiries**, click **Interest Paid Out Details** or specify **Interest Paid Out Details** in the search icon bar and select the screen.

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

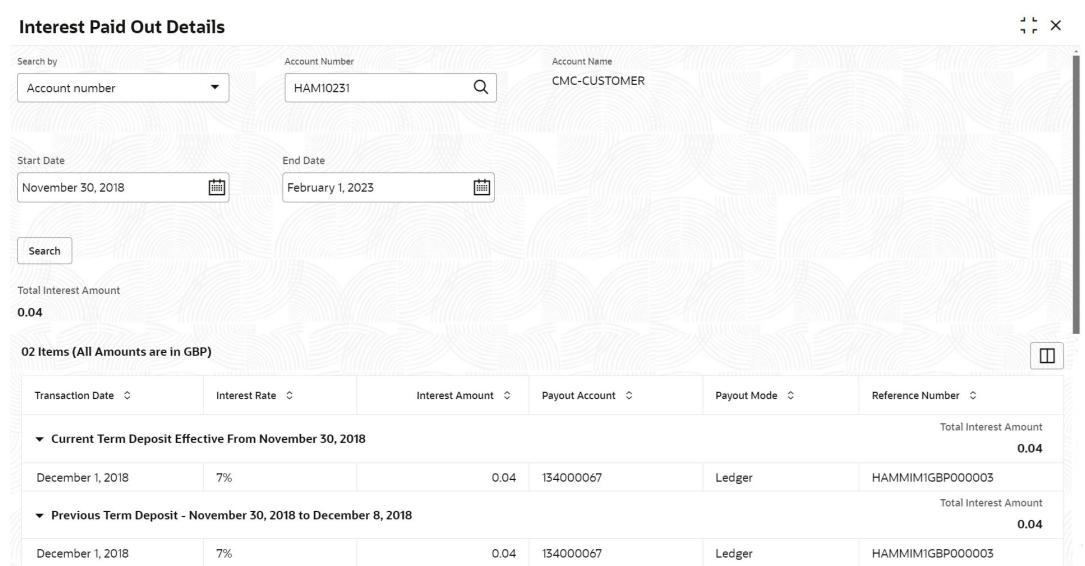
Figure 1-71 Interest Paid Out Details



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

The system displays interest transaction details for the defaulted start and end date. The interest transaction details are segregated for each auto renewal period in the lifecycle of the deposit in case any renewal happens for the given date range.

Figure 1-72 Interest Paid Out Details_Data



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

Table 1-58 Interest Paid Out Details – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Start Date	<p>The Start date is defaulted as the account opening or renewed date in case of rolled over TD and user is allowed to modify the defaulted value.</p> <p>In case of rolled over deposit, the start date will be the new TD start date.</p>
End Date	<p>The end date will default to the current branch date and the user is allowed to modify the defaulted value.</p>
Search	<p>Click this button to search the interest paid out details for a given date range.</p>
Total Interest Amount	<p>Displays the total interest amount for each life cycle of TD and the given date range.</p>
Transaction Date	<p>Displays the transaction date.</p>
Interest Rate	<p>Displays the final interest rate.</p>
Interest Amount	<p>Displays the liquidated interest amount (without deducting tax).</p>
Payout Account	<p>Displays the interest payout account.</p>
Payout Mode	<p>Display interest payout mode , the possible values are Account, Ledger, and Deposit.</p>
Reference Number	<p>Displays the transaction reference number.</p>

- Click **Close** icon to close the **Interest Paid Out Details** screen.

1.7 Access Restriction

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

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

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

Note

- Access restriction validation occurs after other checks, such as the account status (Open or Closed) and any staff restrictions.
- In the Customer Panel and Deposit 360 screen, joint holder details are restricted from view if the user does not have access to the joint holder's access group of the account.

Below is the use case:

Table 1-59 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

1.8 Multi-Currency Support

The Multi-Currency savings, current, or checking are supported as a settlement account for the below deposit screens:

- **Deposit Account Opening**
- **Payout Modification**
- **Redemption**
- **Top-up**

A

Functional Activity Codes

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

Table A-1 Functional Activity Codes for Term Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_TDCODV_VIEW	Query Details	View the Deposit 360 details.
Account Opening	DSR_FA_TDPYIN_SAVE	Initiation	Initiate the deposit account opening.
Account Opening	DSR_FA_TDPYIN_AUTH	Authorization	Approve or Reject the deposit account opening request.
Top Up	DSR_FA_TDTPUP_SAVE	Initiation	Initiate the deposit top up.
Top Up	DSR_FA_TDTPUP_AUTH	Authorization	Approve or Reject the deposit top up request.
Redemption	DSR_FA_TDREDM_SAVE	Initiation	Initiate the deposit redemption.
Redemption	DSR_FA_TDREDM_AUTH	Authorization	Approve or Reject the deposit redemption request.
Create Amount Block	DSR_FA_CRTDBK_SAVE	Initiation	Initiate the deposit create amount block.
Create Amount Block	DSR_FA_CRTDBK_AUTH	Authorization	Approve or Reject the deposit create amount block request.
Modify Amount Block	DSR_FA_MOTDBK_SAVE	Initiation	Initiate the deposit modify amount block.
Modify Amount Block	DSR_FA_MOTDBK_AUTH	Authorization	Approve or Reject the deposit modify amount block request.
View Amount Block	DSR_FA_TDAMBK_VIEW	Query Details	View the deposit amount block.
Close Amount Block	DSR_FA_CLTDBK_SAVE	Initiation	Initiate the close amount block.
Close Amount Block	DSR_FA_CLTDBK_AUTH	Authorization	Approve or Reject the close amount block request.
Payout Modification	DSR_FA_TDPOMN_SAVE	Initiation	Initiate the payout modification.
Payout Modification	DSR_FA_TDPOMN_AUTH	Authorization	Approve or Reject the payout modification request.
Account Modification	DSR_FA_TDACMN_SAVE	Initiation	Initiate the account modification.
Account Modification	DSR_FA_TDACMN_AUTH	Authorization	Approve or Reject the account modification.
Joint Holder	DSR_FA_UPJHTD_SAVE	Initiation	Initiate the Joint Holder maintenance.
Joint Holder	DSR_FA_UPJHTD_AUTH	Authorization	Approve or Reject the joint holder maintenance.

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

Screen Name/API Name	Functional Activity Code	Action	Description
Beneficiary	DSR_FA_UPNMTD_SAVE	Initiation	Initiate the beneficiary details update.
Beneficiary	DSR_FA_UPNMTD_AUTH	Authorization	Approve or Reject the beneficiary details update request.
Account Transactions View	DSR_FA_TDACTN_VIEW	Query Details	View deposit account transactions.
Reverse Transaction	DSR_FA_TDTRNREVR_SAVE	Initiation	Initiate deposit transaction reversal.
Reverse Transaction	DSR_FA_TDTRNREVR_AUTH	Authorization	Approve or Reject the deposit transaction reversal request.
Certificate	DSR_FA_TDCERT_VIEW	Query Details	View the deposit certificate.
Interest Paid Out Details	DSR_FA_TDINPO_VIEW	Query Details	View deposit interest paid out details.

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