

Oracle® Banking Branch Cloud Service

Retail Accounts User Guide (US Regionalization)



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Contents

1 Operations

1.1	Dashboard	2
1.1.1	Servicing Tasks	3
1.1.2	Bulletin Board	4
1.1.3	My Diary	6
1.1.4	My Pending Tasks	9
1.2	Account Creation	10
1.3	Servicing Charge	10
1.4	Customer Information	13
1.5	Account View	15
1.5.1	Account 360	15
1.5.1.1	Account Balance	18
1.5.1.2	Account Information	18
1.5.1.3	Account Holder Details	19
1.5.1.4	Account Address and Account Preferences	20
1.5.1.5	Account Statement Details	21
1.5.1.6	Suggested Actions	21
1.5.1.7	Alerts	23
1.5.1.8	Courtesy Pay	24
1.5.1.9	Recent Transactions	25
1.5.1.10	Interest Details	25
1.5.1.11	Frequent Actions	26
1.6	Maintenance	27
1.6.1	Account Address Update	27
1.6.2	Joint Holder Maintenance	32
1.6.3	Maintain Joint Holder Details	35
1.6.4	Beneficiary Details Update	37
1.6.4.1	Add Beneficiary	40
1.6.4.2	View Beneficiary Details	43
1.6.4.3	Edit Beneficiary Details	44
1.6.5	Account Preferences	44
1.6.6	Account Closure	48
1.6.7	Customer Relationship Maintenance	55

1.7	Statement	59
1.7.1	Account Statement Frequency	60
1.7.2	Account Statement	62
1.7.3	Masking of Account Number in Statements	66
1.8	Status Update	66
1.8.1	Activate Inactive/Dormant Account	67
1.8.2	Inactive and Dormancy Processing in Oracle Banking Retail Accounts	70
1.8.3	Account Status Change	70
1.9	Limits	72
1.9.1	Courtesy Pay Maintenance	72
1.9.2	Courtesy Pay Processing in Oracle Banking Retail Accounts	76
1.10	Amount Block	76
1.10.1	Account Garnishment	77
1.10.2	Account Garnishment Processing in Oracle Banking Retail Accounts	84
1.11	Check Book	85
1.11.1	Check Book Order	86
1.11.2	Check Book Status	90
1.11.3	Stop Check Request	92
1.11.4	Stop Check Request Processing in Oracle Banking Retail Accounts	98
1.11.5	View and Modify Stop Check Payment	98
1.11.5.1	View Stop Check Payment	101
1.11.5.2	Modify Stop Check Payment	103
1.11.5.3	Close Stop Check Payment	106
1.11.6	External Check Book Processing in Oracle Banking Retail Accounts	108
1.12	Inquiry	108
1.12.1	Account Transactions	109
1.12.2	Regulation-D Transaction Inquiry	111
1.12.3	Account Closure Inquiry	114
1.12.4	Account Balance Inquiry	117
1.12.5	Online Account Sweep History	119
1.13	Standing Instructions	121
1.13.1	Online Account Sweep In	122
1.14	Access Restriction	130
1.15	Staff Restrictions	130

A Functional Activity Codes

Index

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Documents](#)
- [Acronyms and Abbreviations](#)
- [Screenshot Disclaimer](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Module- Prerequisite](#)

Purpose

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

Audience

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

Table User Roles

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

Documentation Accessibility

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Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Documents

The related documents are as follows:

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

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
BSA	Bank Secrecy Act

Table (Cont.) Abbreviations

Abbreviation	Definition
CDD	Customer Due Diligence
ECA	External Credit Approval
EDP	Event Delivery Platform
EOD	End of Day
EPCRS	Employee Plans Compliance Resolution System
FDIC	Federal Deposit Insurance Corporation
FIDM	Financial Institution Data Match (Child Support Payments)
FMV	Fair Market Value
GL	General Ledger
IBAN	International Bank Account Number
IDI	Insured Depository Institutions
ESA	Education Savings Account
IRA	Individual Retirement Account
IRS	Internal Revenue Service
LOV	List of Values
MMDA	Money Market Deposit Account
OFAC	Office of Foreign Assets Control
ROT	Roth IRA
SMDIA	Standard Maximum Deposit Insurance Amount
TRA	Traditional IRA

Screenshot Disclaimer

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

Basic Actions

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

Table Basic Actions

Action	Applicable Stages	Description
Approve	Approval	<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>

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
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.
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> <pre>output</pre> <pre>Section1 LEVEL:0</pre> 3. Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2). <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <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.

Table (Cont.) Basic Actions

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

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Multi-Level Authorization	Initiation	<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.

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common










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

Table (Cont.) Symbols and Icons - Common








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

Table Symbols and Icons – Audit Details


Symbol/Icon	Function
	A user

Table (Cont.) Symbols and Icons – Audit Details





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

Table Symbols and Icons - Widget









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

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status
	Rejected status
	Modification Number

Module- Prerequisite

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

1

Operations

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

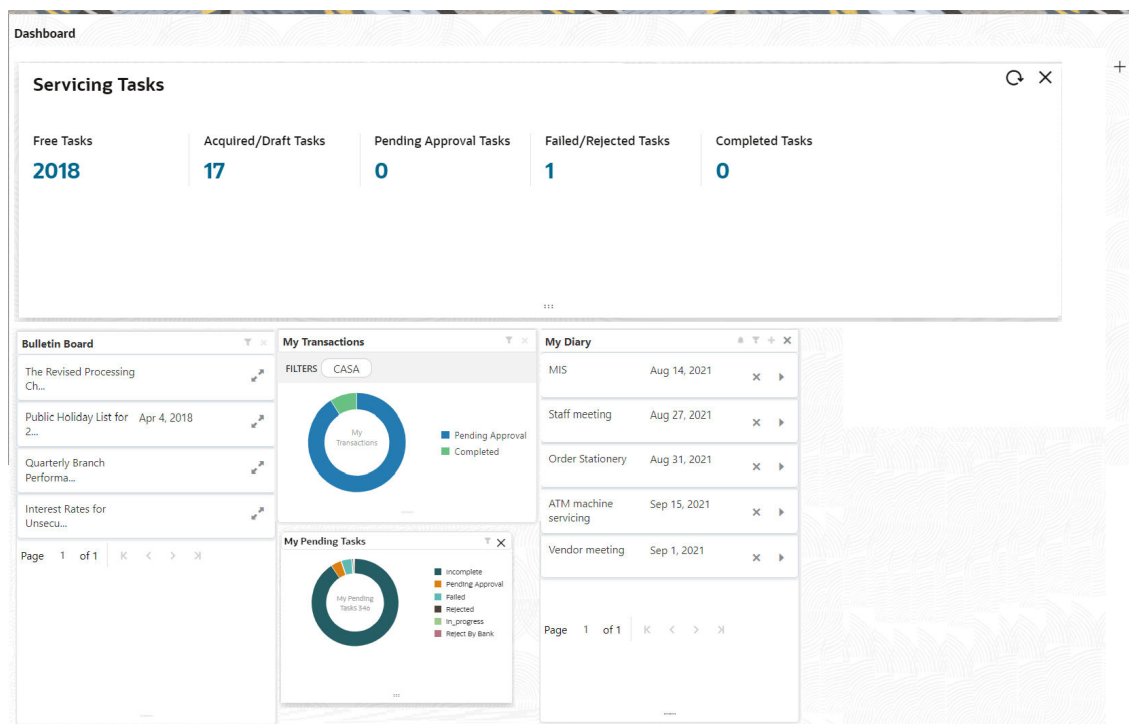
- [Dashboard](#)
This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users which helps the user in managing the transaction life cycle of different activities in an efficient manner.
- [Account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

1.1 Dashboard

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

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

Figure 1-1 Dashboard



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

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

1.1.1 Servicing Tasks

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

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

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

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

Figure 1-2 Servicing Tasks

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

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

Table 1-1 Servicing Tasks - Field Description

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

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

Field	Description
Pending Approval Tasks	<p>Displays the number of approvals pending for the transactions. The values in this field are displayed in following two scenarios:</p> <ul style="list-style-type: none"> • Pending approval tasks are those which the maker has submitted and the initiation task is completed. Once the initiation is complete, user will find the task on the free task page for approval. Hence, the value in this field represents those tasks that are completed by the maker but are yet to be authorized or actioned further. • The maker and the first authorizer will display this field after a transaction has been approved in a multi-auth set up. So, there is a track of the transaction count that each role has performed during the day.
Failed/Rejected Tasks	<p>Displays the number of transactions that are failed or rejected. The following are the scenarios, where the transactions that are failed and rejected are displayed, based on the rights:</p> <ul style="list-style-type: none"> • In case of maker, when the authoriser rejects a transaction, then the transaction is sent back to the maker. The maker's transaction has been rejected and is now displayed as such on the My Pending Tasks page. • If a transaction fails host validation during authorization, then the authorizer updates its status to Failed and displays it on the My Pending Tasks page.
Completed Tasks	<p>Displays the transactions that are completed from maker as well as checker perspective.</p>

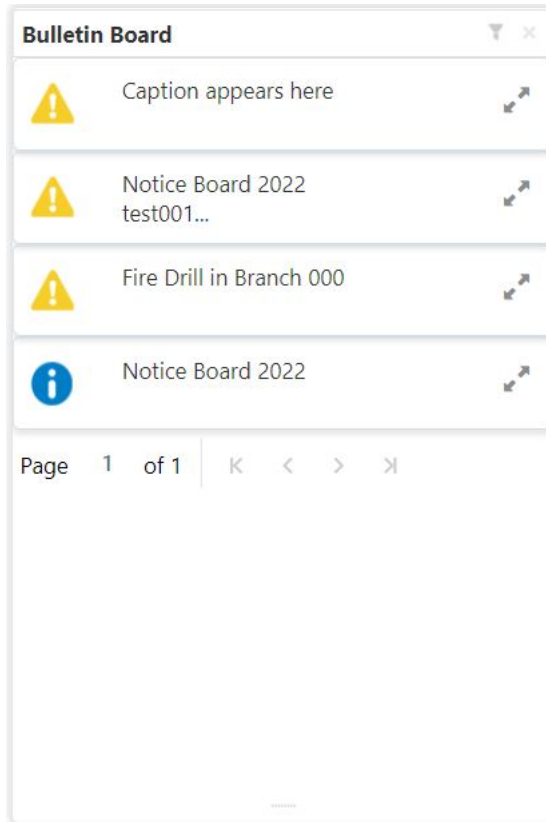
1.1.2 Bulletin Board

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

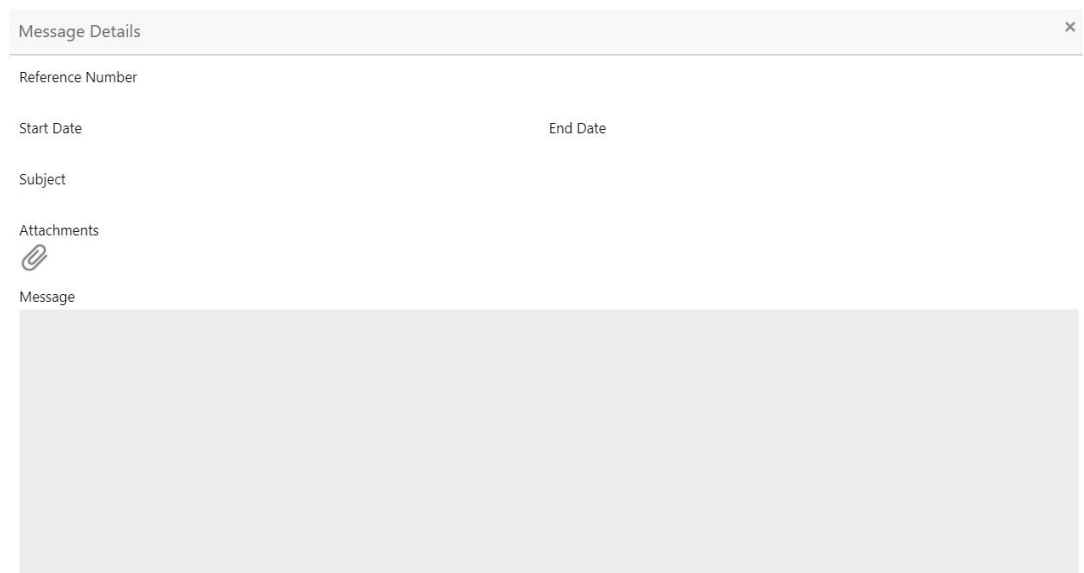
The Bulletin Board widget posts all messages about the business in between the bank and its customers. If the bulletin message is Alert, the **Alert** icon is displayed and if the bulletin message is information, the **Information** icon is displayed.

The messages are:

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

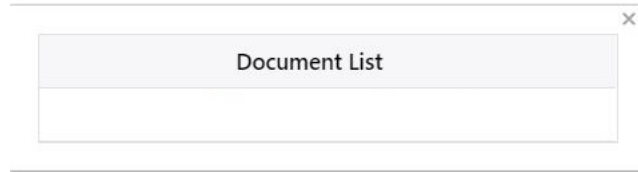
Figure 1-3 Bulletin Board

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

Figure 1-4 Message Details

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

Figure 1-5 Document List



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

Table 1-2 Bulletin Board-Filter - Field Description

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

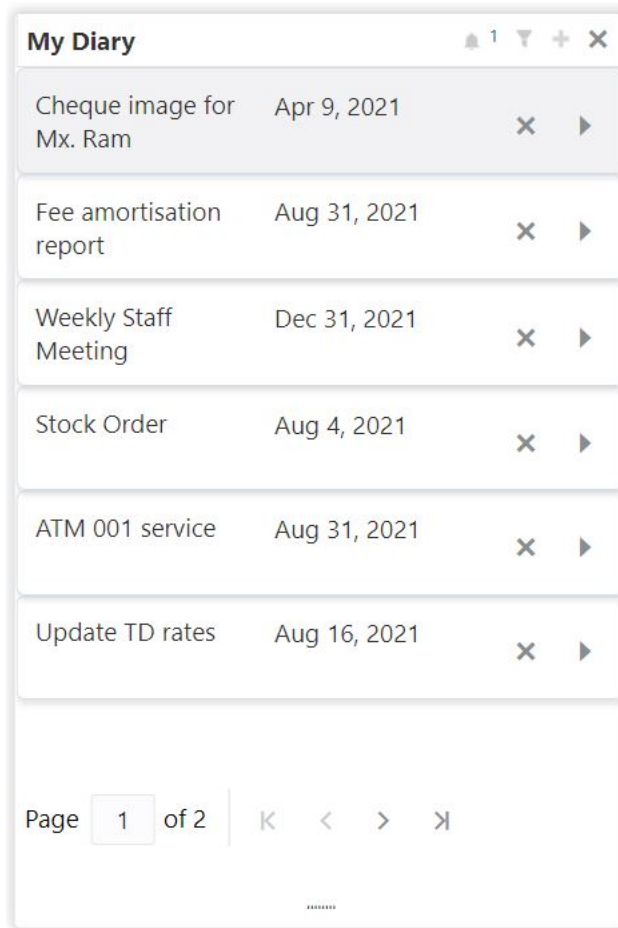
- Click the **Filter** button.
The applied Filters will appear in the band within the widget.
- To remove the filters, click the **Filter** icon, and then click **Clear**.

1.1.3 My Diary

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

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

Figure 1-6 My Diary



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

Note

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

Table 1-3 My Diary-Filter

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

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

Figure 1-7 Add Event

The screenshot shows a modal window titled "Add Event" with a close button (X) in the top right corner. The form contains the following fields and controls:

- Title:** A text input field with the placeholder text "Please enter Heading".
- Message:** A larger text input field for details.
- Reminder:** A date selection field with a calendar icon on the right.
- Reminder Frequency:** A dropdown menu followed by two buttons: a downward arrow (decrement) and an upward arrow (increment).
- End Date:** A date selection field with a calendar icon on the right.
- Buttons:** "Cancel" and "Save" buttons at the bottom right.

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

Note

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

Table 1-4 My Diary-Add Event

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

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

Field	Description
End Date	<p>Click on the adjoining calendar icon and specify the End date. On this date, the event will be removed from the widget.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If the Due Date is not specified, the event remains in the widget indefinitely.</p> </div>

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

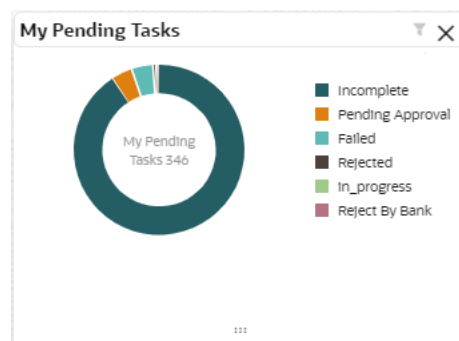
1.1.4 My Pending Tasks

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

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

My Pending Tasks doughnut is classified as follows:

- Failed
- Incomplete
- Rejected

Figure 1-8 My Pending Tasks

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

Note

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

Table 1-5 My Pending Tasks-Filter

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

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

1.2 Account Creation

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

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

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

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

1.3 Servicing Charge

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



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

- **Account Address Update**
- **Activate Inactive/Dormant Account**
- **Check Book Status**
- **Stop Check Request**
- **Account Statement Frequency**
- **Beneficiary Details Update**
- **Joint Holder Maintenance**
- **Account Preferences**
- **Account Status Change**
- **View and Modify Stop Check Payment**
- **Account Closure**

To configure charge details:

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

Figure 1-9 Charge Details

Charge Code	Currency	Defaulted Amount	Modified Amount	Charge Details	Waiver
ADDCHR	USD	50	50		<input type="checkbox"/>
STAX	USD	5	5		<input type="checkbox"/>

Total Charge Amount in Local Currency: 55 Total Charge Amount in Account Currency: 55

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

Table 1-6 Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Defaulted Amount	Displays the defaulted charge amount.
Modified Amount	Displays the modified charge amount.
Charge Details	Displays the Details icon to view more details on the charge. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For more information, refer <i>View Charge Details</i>.</p> </div>
Waiver	Switch to toggle ON to waive the particular charge applied on the account. Switch to toggle OFF to retain the charges applied on the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To enabled the field, you need to double click in the field.</p> </div>
Total Charge Amount in Local Currency	Displays the total charge amount in local currency.
Total Charge Amount in Account Currency	Displays the total charge amount in account currency.

View Charge Details

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

Figure 1-10 Charge Details

< >×

Charge Details

Charge Code
ADDCHR

Currency
USD

Charge Amount
USD 50

Charge in Transaction Currency
USD 50

Charge in Local Currency
USD 50

Basis
TXNAMT

Minimum Charge
5

Maximum Charge
100

Pricing Rule ID
PRCRULE300318_0000003002

Credit Account
313300010

Debit Account
DR_LEG

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

Table 1-7 View Charge Details - Field Description

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

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

1.4 Customer Information


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

To view the customer information:



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

Figure 1-11 Customer Information


Customer Information





Customer ID 000941891	Customer Name JOHN WICK
KYC Status Not Verified	

Signature  

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

 5000000001

 johnwick@gmail.com

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

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

Table 1-8 Customer Information - Field Description

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

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

Field	Description
Customer Name	Displays the customer name for the account number specified.
KYC Status	Displays the current KYC status of the account.
Signature	Displays the customer's signature.
Account Name	Displays the account holder's name.
Account Branch	Displays the account holder's branch.
Mode of Operation	Displays the account's mode of operation.
Account Status	Displays the current status of the account. Note: The possible account status are Active , Closed , and Overdue . Following status is displayed when there are combination of account status: <ul style="list-style-type: none"> • If the account is Frozen and Dormant, then the status is displayed as Frozen. • If the account is Inactive and Frozen, then the status is displayed as Frozen.
Account Balance	Displays the total account available.
<Phone Number>	Displays the customer's phone number.
<Email ID>	Displays the customer's email ID.
Address of Communication	Displays the complete address of the customer.

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



- To launch the Customer 360 screen, click .

1.5 Account View

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

This topic contains the following subtopics:

- [Account 360](#)
The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

1.5.1 Account 360

The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

Note

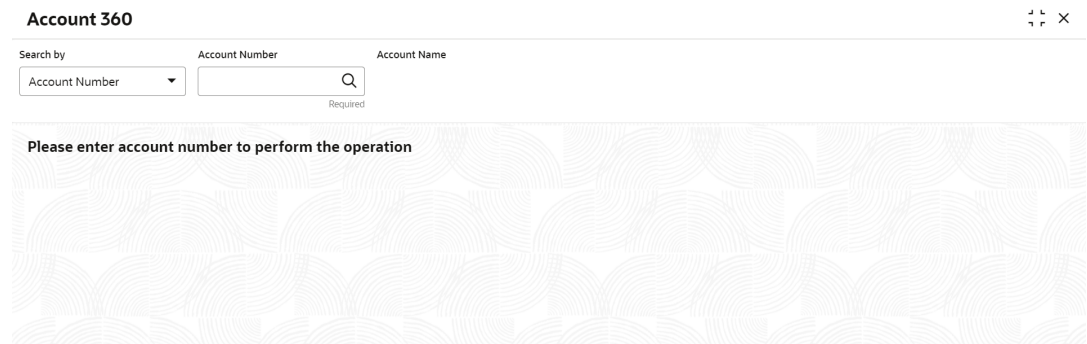
The fields marked as **Required** are mandatory.

To view the 360 account details:

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

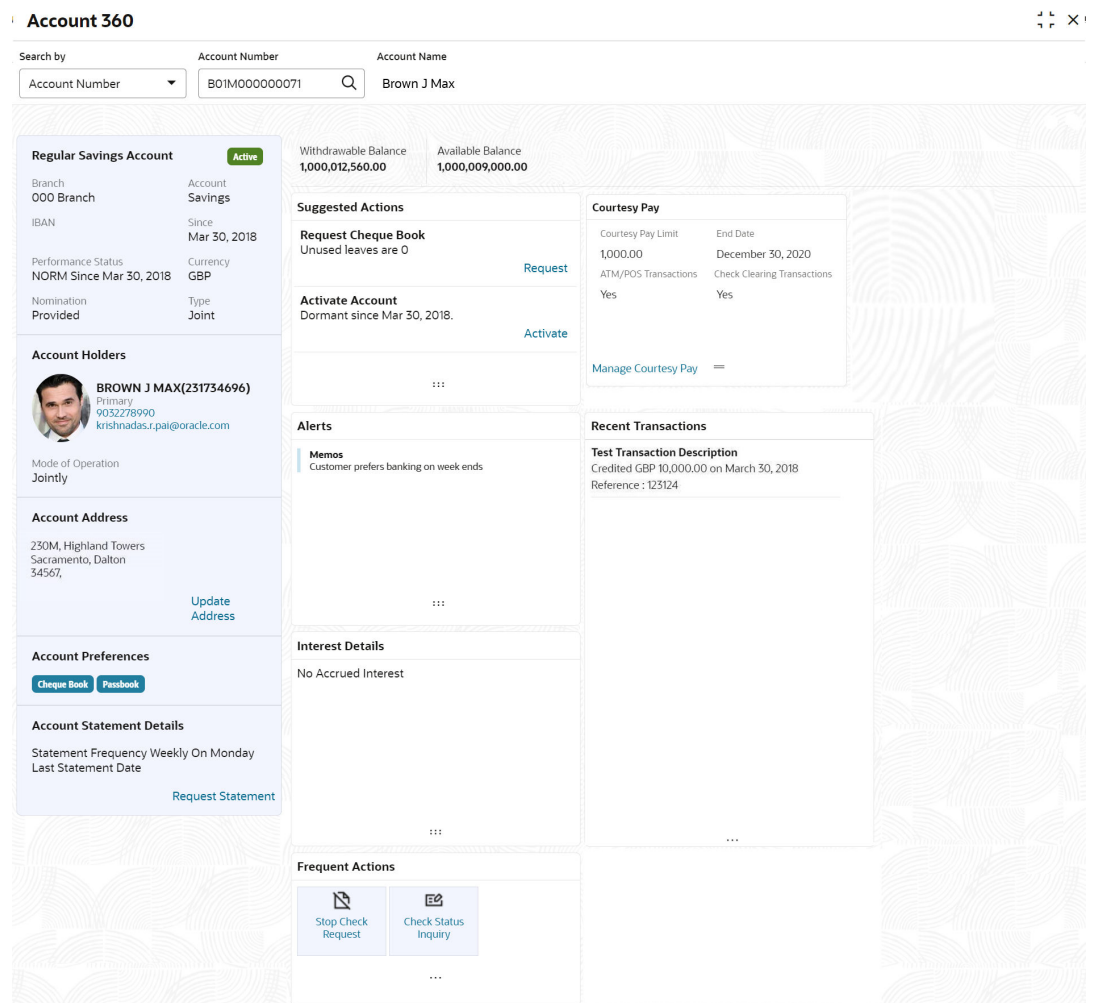
The **Account 360** screen is displayed.

Figure 1-12 Account 360



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

Figure 1-13 Account 360 Details for Active Account



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

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

Table 1-9 Account 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> <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>

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

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

1.5.1.1 Account Balance

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

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

- **Withdrawable Balance**
- **Available Balance**
- **Unutilized Limits**
- **Utilized Limits**

Figure 1-14 Account Balance

Withdrawable Balance	Available Balance	Unutilized Limits	Utilized Limits
1,000,012,560.00	1,000,009,000.00	1,000.00	9,000.00

1.5.1.2 Account Information

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

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

- Account Product Description

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

Figure 1-15 Account Information

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

Note

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

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

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

1.5.1.3 Account Holder Details

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

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

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

Figure 1-16 Account Holder

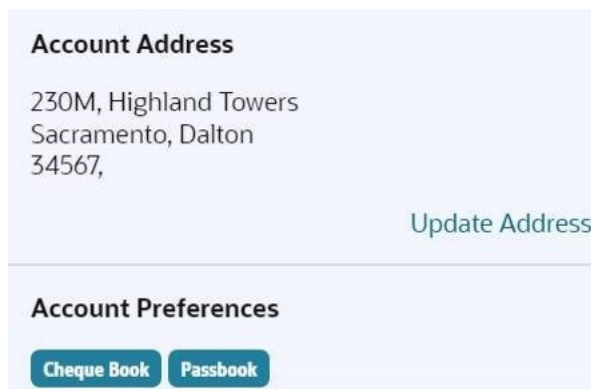


1.5.1.4 Account Address and Account Preferences

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

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

Figure 1-17 Account Details



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

Note

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

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

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

1.5.1.5 Account Statement Details

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

The below account statement details are displayed:

- Account Statement Frequency and Cycle
- Last Statement Date

Figure 1-18 Account Statement Details



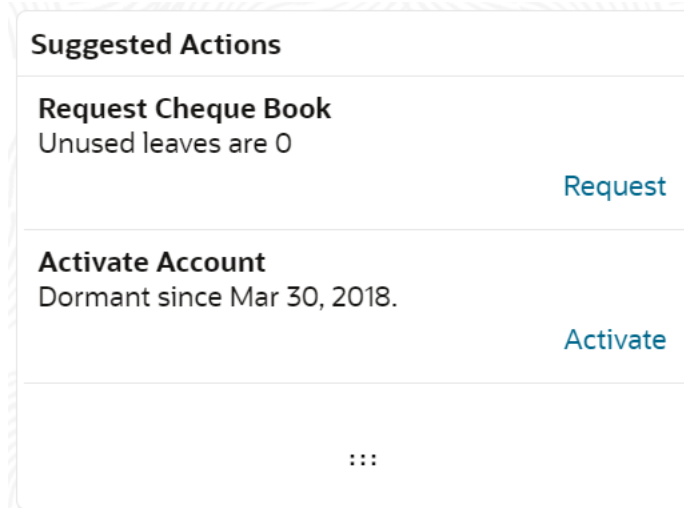
To generate the ad hoc account statement, click the **Request Statement** link.

1.5.1.6 Suggested Actions

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

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

Figure 1-19 Suggested Actions



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

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

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

Table 1-10 Suggested Actions - Field Description

Field	Description
Deliver Check Book	<p>Displayed, if any check book delivery is pending for the account at branch. To deliver the check book, click on Deliver button, and the Check Book Status screen is launched.</p> <p>The system displays the message with check book request date and status.</p> <p>For example, Requested on March 30, 2019, pending delivery.</p>
Request Check Book	<p>Displayed, if the number of pending check leaves are less than or equal to the specified limit at Account 360 parameter. By default the limit is 5 and can modify the value. To request new check book, click on Request button, and the Check Book Request screen is launched.</p> <p>For example, Unused leaves are 5.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The pending check leaves consider unused, stopped, and rejected checks. It excludes canceled and used checks.</p> </div>

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

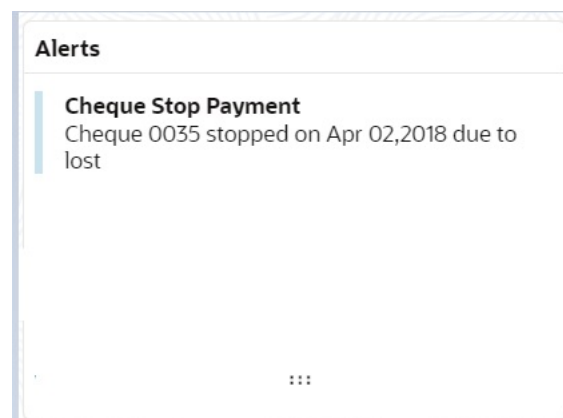
Field	Description
Activate Dormant Account	Displayed, if the account status is dormant. To activate the dormant account, click on the Activate button, and the Activate Dormant Account screen is launched. The system displays the message with a dormant date. For example: Dormant since Jan 10, 2022.

1.5.1.7 Alerts

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

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

Account Alert details are displayed.

Figure 1-20 Alerts

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

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

Note

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

Table 1-11 Alerts - Field Description

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

1.5.1.8 Courtesy Pay

This topic helps the user to know the courtesy pay details for an account.

If courtesy pay is enabled for an account, the below details are displayed:

- Courtesy Pay Limit
- End Date
- ATM/POS Transactions
- Check Clearing Transactions
- Manage Courtesy Pay

Figure 1-21 Courtesy Pay

Courtesy Pay	
Courtesy Pay Limit	End Date
1,000.00	December 30, 2020
ATM/POS Transactions	Check Clearing Transactions
Yes	Yes
Manage Courtesy Pay	=

To launch the courtesy pay maintenance screen, click **Manage Courtesy Pay** link.

1.5.1.9 Recent Transactions

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

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

Recent Transactions details for the account are displayed.

Figure 1-22 Recent Transactions

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

...

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

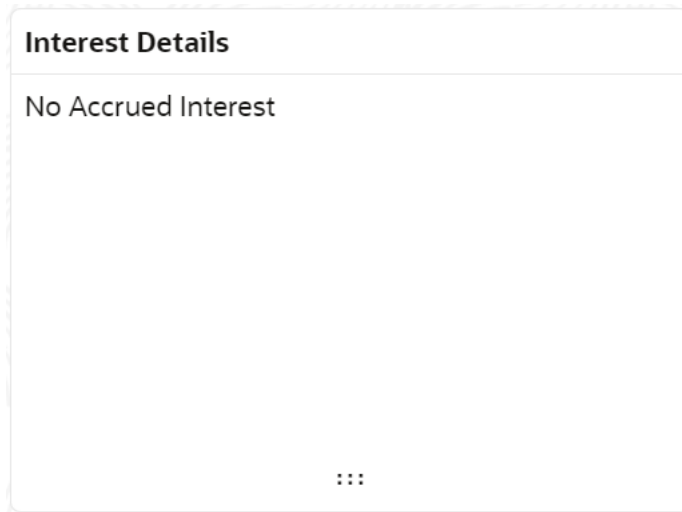
Account Transaction screen is displayed.

Note

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

1.5.1.10 Interest Details

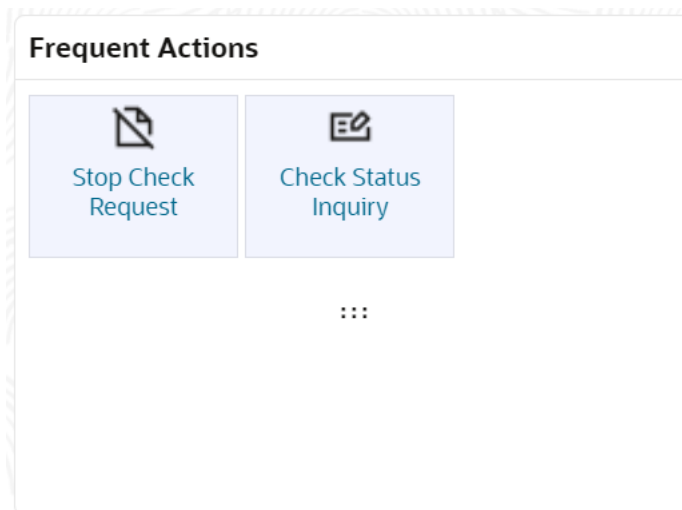
This topic describes about Interest Details in the Account 360 screen.

Figure 1-23 Interest Details

1.5.1.11 Frequent Actions

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

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

Figure 1-24 Frequent Actions

Note

A maximum of 6 transactions are allowed for frequent actions.

Users can configure the frequently used account servicing transactions screens.

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

Note

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

1.6 Maintenance

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

This topic contains the following subtopics:

- [Account Address Update](#)
This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.
- [Joint Holder Maintenance](#)
User can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Maintain Joint Holder Details](#)
User can add, edit, or delete a joint holder of an account. Also, User can convert a joint holder account to single holder account.
- [Beneficiary Details Update](#)
You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.
- [Account Preferences](#)
You can set or modify the preferences for the Current Account and Savings Account using this screen.
- [Account Closure](#)
This topic describes about the process the account closure request.
- [Customer Relationship Maintenance](#)
The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

1.6.1 Account Address Update

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

Note

This screen is applicable only for IRA Accounts.

To update the account address:

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

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

Figure 1-25 Account Address Update

Account Address Update Remarks Documents

Search by Account Number Account Name

Account Number

Required

Please enter account number to perform the operation

Audit Cancel Save and Close Submit

Note

The fields marked as Required are Mandatory.

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

The account address details are displayed in the screen.


Figure 1-26 Account Address Update_Details

Account Address Update
Remarks Documents


Search by Account Number Account Name

Account Number JOHN SMITH

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

Address Details

Address Type	Address	Start Date	End Date	Action
Residential	BUILDING 923 WALTER STREET RIPON TEXAS Great B			
Communication	SEB South New Texas United States 334611	June 02, 2021	June 02, 2024	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

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

Table 1-12 Account Address Update - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Address Type	<p>Displays the type of address added such as Residential or Communication.</p> <p>Only the address type which is chosen as the preferred address for communication during account origination is displayed.</p>
Address	Displays the address details corresponding to the address type.
Start Date	<p>Displays the start date when a given communication address becomes effective.</p> <p>This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.</p>
End Date	<p>Displays the date when a given communication address ceases to be effective.</p> <p>This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.</p>
Action	<p>User can edit or delete the added address details.</p> <p>This is applicable only for temporary communication addresses. It is not applicable for Residential address types.</p>

5. Click **Add Communication Address** in the **Address Details** section.

The **Add Communication Address** screen is displayed.

Figure 1-27 Add Communication Address

Add Communication Address ✕

Address Line 1/Building Name

Required

Address Line 2/Street Name

Address Line 3/City/Town Name

Required

State

Required

Country

Required

Zip Code

Required

Start Date

Required

End Date

Required

Cancel
AddAnother
Add

Note

The fields marked as Required are Mandatory.

Table 1-13 Account Address Update - Field Description

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

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

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

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

The screen is successfully submitted for authorization.

1.6.2 Joint Holder Maintenance

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

Note

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

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

Note

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

To maintain joint holder details:

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

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

Figure 1-28 Joint Holder Maintenance

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

Figure 1-29 Joint Holder Details

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

Table 1-14 Joint Holder Maintenance – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Primary Holder	Displays the name of the primary holder of an account.
Mode of Operation	<p>Specify the mode of operation in the drop-down. The available options are:</p> <ul style="list-style-type: none"> • Former or Survivor Tenants by the Entirety • Tenants in Common • Single • Joint Tenants with Right of Survivorship <p>The options in the list is maintained in Retail Account Configurations.</p> <p>Note:</p> <ul style="list-style-type: none"> • If no joint holders are linked to the account, the system will display only Single. • The values in this field are based on maintenance in the Account Operating Instruction Type, where the Category is set as Joint. But there is one exception for the value Single, which is pre-shipped in the routing hub configuration.
Joint Holder Details	<p>This section displays the existing joint holder details.</p> <p>Note: 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.

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.6.3 Maintain Joint Holder Details

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

To maintain the joint holder details:

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

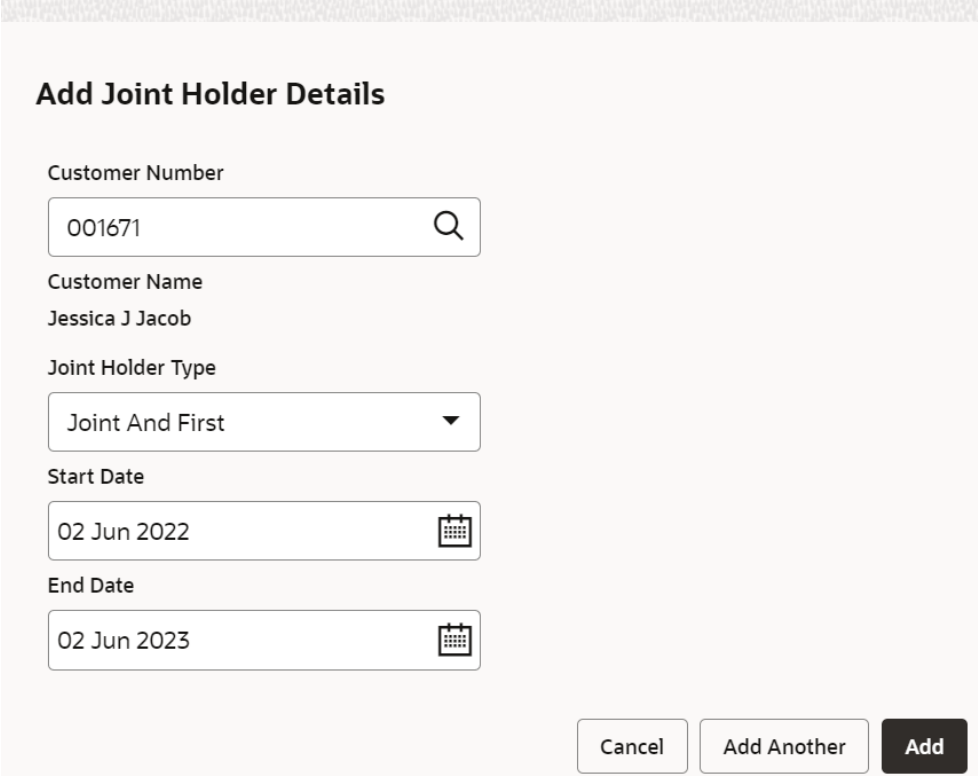
Note

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

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

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

Figure 1-30 Add Joint Holder Details



Add Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint And First

Start Date
02 Jun 2022

End Date
02 Jun 2023

Cancel Add Another Add

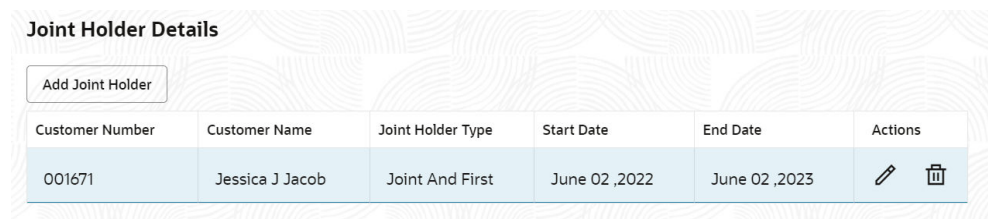
- c. You can maintain the required details in this section. For more information on fields, refer to the field description table.

Table 1-15 Add Joint Holder – Field Description

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

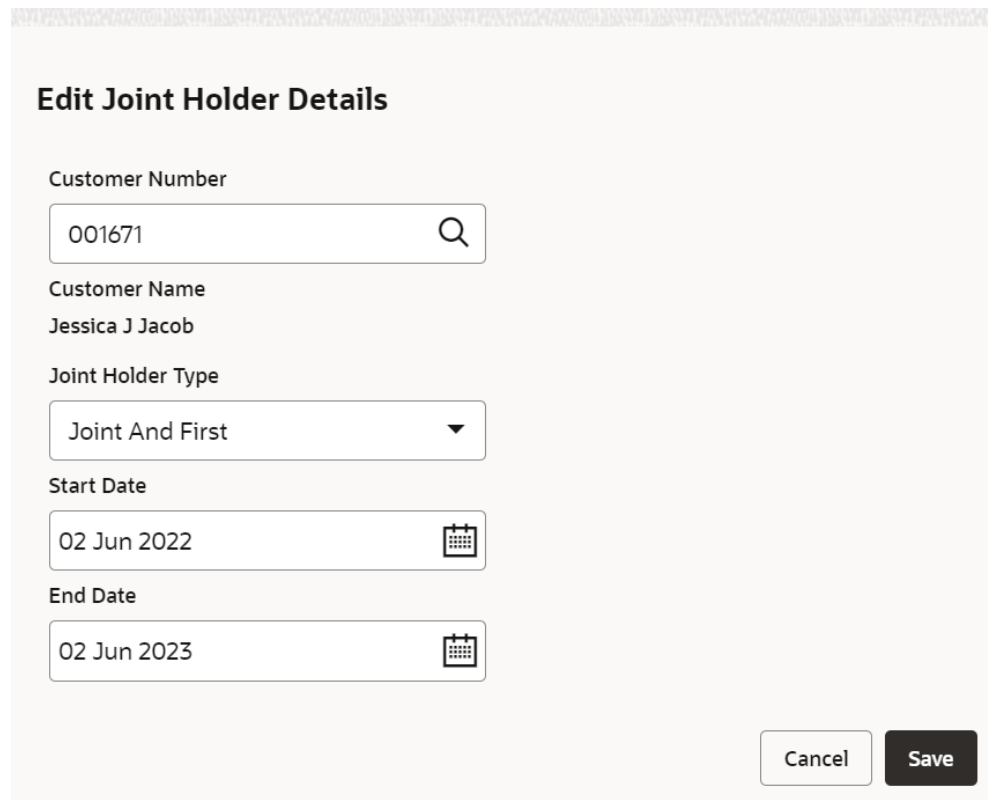
- d. Click **Add**.
 - User can add multiple joint holders to the account by clicking **Add Another**. The added joint holder details are displayed in the **Joint Holder Details** section.

Figure 1-31 Joint Holder Details



- **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 1-32 Edit Joint Holder Details



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

1.6.4 Beneficiary Details Update

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

Note

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

To update beneficiary details:

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

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

Figure 1-33 Beneficiary Details Update

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

The details are displayed in the screen.

Table 1-16 Beneficiary 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>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 Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Account Name	Displays the name of the account holder for the selected account number.
Payable-on-Death	<p>This option is to maintain a beneficiary to the account in the event of primary customer's death.</p> <p>When this switch is toggled ON, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.</p>
Beneficiary Details	<p>This section displays the details of the beneficiary added to an account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on adding a beneficiary, refer Add Beneficiary.</p> </div>
Beneficiary Name	Displays the name of the beneficiary added.
Relation Type	Displays the relationship of the beneficiary.
Date of Birth	Displays the beneficiaries date of birth.
Minor	Displays whether the beneficiary is a minor.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.

Table 1-16 (Cont.) Beneficiary Details Update – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

1.6.4.1 Add Beneficiary

User can add a beneficiary to an account.

Note

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

To add a beneficiary:

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

Figure 1-35 Add Beneficiary

Add Beneficiary
✕

Beneficiary Details

Beneficiary Type

Customer ID

Relation Type

Title

First Name

Middle Name

Last Name

Possession (%)

Date of Birth

Minor

Address Details

Default Account Address

Address Line 1 /Building Name Required

Address Line 2 /Street Name

Address Line 3 /City /Town Name Required

State Required

Country Required

Zip Code Required

Contact Details

Mobile Number

Email ID

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

Table 1-17 Add Beneficiary Details – Field Description

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

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

Field	Description
Date of Birth	Select or specify the beneficiary's date of birth.
Minor	Displays whether the added beneficiary is a minor based on the date of birth selected or specified. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The minor status will be derived from the customer file.</p> </div>
Address Details	This section displays the fields to capture the beneficiary's address.
Default Account Address	Switch to toggle ON to default the account address specified. Switch to toggle OFF to not to default the account address specified.
Address Line 1/Building Name	Specify the building of the beneficiary.
Address Line 2/Street Name	Specify the street of the beneficiary.
Address Line 3/City/Town Name	Specify the city or town of the beneficiary.
State	Specify the state of the beneficiary or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the beneficiary.
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

A minor or emancipated minor can be a beneficiary without a guardian.

When a minor or an emancipated minor is added as a beneficiary to an account, the system displays a validation message indicating that a minor is being designated as a beneficiary. The user is given the option to either proceed with or decline the transaction. Providing guardian details for minor beneficiaries is optional.

3. Click Save.

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

4. Click Submit.

The screen is successfully submitted for authorization.

1.6.4.2 View Beneficiary Details

You can view the details of the beneficiary added to an account.

To view the beneficiary details:

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

Figure 1-36 View Beneficiary Details

View Beneficiary
✕

Beneficiary Details

Beneficiary Type
Primary

Customer ID	Relation Type	Title
	Son	Mr.
First Name	Middle Name	Last Name
Nominee F-Name	Nominee M-name	Nominee L-Name
Possession (%)	Date of Birth	Minor
100	November 24, 2000	No

Address Details

Default Account Address
Off

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

Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

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

1.6.4.3 Edit Beneficiary Details

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

To edit a beneficiary:

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

1.6.5 Account Preferences

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

Note

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

To set the account preferences:

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

The **Account Preferences** screen is displayed.

Figure 1-37 Account Preferences

The screenshot shows the 'Account Preferences' interface. At the top right, there are buttons for 'Remarks', 'Documents', and window management icons. Below the title, there are search fields for 'Account Number' and 'Account Name'. The 'Account Number' field is selected and has a search icon. Below the search fields, there is a message: 'Please enter account number to perform the operation'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Note

The system validates if the check book facility is enabled for the account number specified at the product level. If it is not enabled, then an information message is displayed that check book facility is not available for the account.

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

Figure 1-38 Set Account Preferences

Account Preferences
Remarks Documents

Search by

Account Number:

Account Name: Automation CASA Account

Customer Consent and Preferences

E-Sign Staff Account

Check Book Facility

Check Book Required

Preferred Communication Channel

Channel Name	Details	Type	Action
Address	55 East 10th Street, New York, NY 10003, United States	Residential	

Banking Channel Preference

Banking Channel	Channel Name	Action
ATM	ATM	

Customer Information

No Customer Image to display

Customer Id, Name: 000936071, Kalpesh L Sansare NA

KYC Status: Verified

Signature:

Account Name	Automation CASA Account R01
Account Status	Mode Of Operation
Active	Single
Actual Balance	Account Balance
\$0.00	\$0.00

9090909090

noreply@noreply.com

Address Of Communication: 55 East 10th Street, New York, NY 10003, US

Figure 1-39 Preferred Communication Channel

Preferred Address ✕

Residential

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

Communication

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

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

Table 1-18 Account Preferences - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>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 Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
E-Sign	This option is enabled or disabled based on the consent of the customer during account origination.
Staff Account	This option is enabled or disabled based on the consent of the customer during account origination.
Check Book Required	<p>Switch toggle ON to subscribe for check book facility for the account. Switch Toggle OFF to unsubscribe for check book facility for the account.</p> <p>Note: This field is enabled only if the check book facility is enabled for the account at the product level. Check book facility is not applicable for IRA products.</p>
Preferred Communication Channel	<p>This section displays the preferred communication address, email ID, and mobile number that the customer has provided during account opening process. They can be updated based on customer request. The user can only select from an already maintained list at the customer level. If a new preferred communication channel has to be added, it must be done at the customer level.</p> <p>Click Edit icon in the Action column, to select and update the preferred communication address, email or mobile number.</p> <p>Click Update and the updated changes are displayed in the main screen.</p>

Table 1-18 (Cont.) Account Preferences - Field Description

Field	Description
Banking Channel	The Preferred Banking Channels selected during account origination is defaulted when the account number is entered. The New Banking Channels can be added or the existing ones can be deleted. Note: The Banking Channel Required field is enabled only if banking channels are enabled for the specified account number at the product level.
Channel Name	Displays the available Banking Channels configured at the Product level.
Action	Click Delete icon to delete the banking channel set for the account.

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.6.6 Account Closure

This topic describes about the process the account closure request.

Note

This screen is applicable only for IRA Accounts.

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

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

The **Account Closure** screen is displayed.

Figure 1-40 Account Closure



Note

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

Table 1-19 Account Closure - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Account Details	Displays the account details with Available Balance, Accrued Interest, and Estimated Payout.
Available Balance	<p>Displays the available balance in account currency.</p> <ul style="list-style-type: none"> If the account balance is greater than zero, credit indicator is displayed. if the account balance is less than zero, debit indicator is displayed.
Accrued Interest	<p>Displays the net accrued interest in account currency.</p> <ul style="list-style-type: none"> For credit interest, credit indicator is displayed. For debit interest, debit indicator is displayed. If multiple accrued interests are available for the account, the system displays the net accrued interest.
Closure Charges	Displays the charges applied for the account closure.
Estimated Payout	<p>Displays the estimated payout amount in account currency. The estimated payout amount is the sum of available balance and accrued interest, deducted from the charges, if any.</p> <ul style="list-style-type: none"> If the estimated payout amount is greater than zero, credit indicator is displayed. If the estimated payout amount is less than zero, debit indicator is displayed.
Account Closure Reason	Specify the reason for closure.

Table 1-19 (Cont.) Account Closure - Field Description

Field	Description
Settlement details	<p>This section displays the settlement details for the closure.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The details in this section are displayed if the payout settlement details are added.</p> </div>
Payment Mode	Displays the payment mode set for settlement.
Ledger Code	<p>Displays the ledger code selected for settlement.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the Select Payout Mode is selected as Ledger in the Add Settlement Details section.</p> </div>
Description	<p>Displays the description for ledger.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the Select Payout Mode is selected as Ledger in the Add Settlement Details section.</p> </div>
Account Number	Displays the account number selected for payout.
Account Name	Displays the account name for payout.
Currency	Displays the currency for the amount.
Exchange Rate	<p>Displays the exchange rate for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>An exchange rate is derived based on an exchange rate parameter maintained for an account closure at service preference screen.</p> </div>
Action	<p>Displays the following icons:</p> <ul style="list-style-type: none"> •  : Click to delete the settlement added. •  : Click to edit the settlement details.

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

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

Note

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

Figure 1-42 Add Settlement Details - Account

Add Settlement Details

✕

Select Payout Mode

Account Ledger

Select Account Number

B01000000046073

Account Name
Jacob Mathew

Currency
GBP

R01000000043940

Account Name
Jacob Mathew

Currency
USD

R01000000043809

Account Name
Jacob Mathew

Currency
USD

R01000000044079

Account Name
Jacob Mathew

Currency
USD

Other

Search Account Detail

Account Number

🔍

Required

Cancel
Add

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

Table 1-20 Add Payout Details as an Account

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

Table 1-20 (Cont.) Add Payout Details as an Account

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

Figure 1-43 Add Settlement Details - Ledger

Add Settlement Details

✕

Select Payout Mode

Account
 Ledger

Ledger Details

Ledger Code

Description

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

Table 1-21 Add Payout Details as Ledger

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

6. Click **Submit**.

Figure 1-44 Account Closure - Validation Retry

The screenshot displays the 'Account Closure' interface for account number B0100000010954, held by Jacob Mathew. The 'Account Closure Stage' progress bar shows five steps: Validation (marked with a red circle and 'Account Closure Request Failed'), Approve, IC Liquidation, Settlement, and Close Account. A red error message states: 'Account Closure Request Failed *TD Accounts using CASA account in Payout Segment [B0100000010955]'. Below the progress bar, the 'Account Details' section shows: Available Balance GBP 0.00, Accrued Interest GBP 0.00, Estimated Payout GBP 0.00, Closure Initiated December 7, 2018, and Closure Status In Progress. The 'Account Closure Reason' is 'Customer Service Issue'. The 'Settlement Details' section indicates 'There are no settlement details available'. The interface includes buttons for 'Remarks', 'Documents', 'Audit', 'Cancel', 'Delete', and 'Retry'.

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

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

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

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

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

Note

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

7. Approve or Reject the account closure request.

On successful approval, the system initiate the below processes.

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

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

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

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

Note

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

1.6.7 Customer Relationship Maintenance

The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

Note

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

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

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

Figure 1-45 Customer Relationship Maintenance

The screenshot displays the 'Customer Relationship Maintenance' interface. At the top, there's a title bar with 'Customer Relationship Maintenance' and buttons for 'Remarks' and 'Documents'. Below this, a search section includes a 'Search by' dropdown set to 'Account Number', an input field for 'Account Number' with a search icon, and an empty 'Account Name' field. A message states 'Please enter account number to perform the operation'. The bottom of the screen features an 'Audit' button and a group of buttons: 'Cancel', 'Save and Close', and 'Submit'.

Figure 1-46 Customer Relationship Maintenance Details

Customer Relationship Maintenance Remarks Documents ⌵ ×

Search by Account Number Account Name

Account Number: B01M00000071 Q Account Name: Michael J Hoffman


Primary Holder: PHIL WUKI FRANZ(0000008258) Mode Of Operation: Operated by Guardian

Relationship Details

Add Customer Relation

Customer Number	Customer Name	Role	Relationship	Actions
0000009976	HENRY RAYKOSIN MORSE	Guardian	FATHER	✎ 🗑️


Customer Information



Customer ID: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

Mode Of Operation: Single

Signature:  Q

Account Branch: B01 Mode Of Operation: Single

Account Status: Active Account Balance

5000000001

NA

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

Audit Cancel Save and Close Submit

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

Table 1-22 Customer Relationship 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> <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>
Primary Holder	Once the account number is entered and tabbed out, the primary customer number and name is displayed.
Mode of Operation	<p>Select the value from the drop-down. The value are as follows:</p> <ul style="list-style-type: none"> • Operated by Guardian • Operated by Custodian <p>If a custodian or a guardian is being added as customer relationship, the mode of operation should also be chosen either as Operated by Custodian or Operated by Guardian respectively.</p>

Note

- If an account has only joint holders, the mode of operation in joint holder maintenance will be applicable.
- If an account has only a customer relationship, the mode of operation in customer relationship will be applicable.
- If an account has existing joint holders and a customer relationship, then the mode of operation in joint holders is defaulted into the customer relationship maintenance screen and it is non-editable.
- If joint holders are deleted from the account, the account will become a **Single** account, the user need to change the Mode of Operation.

4. Click **Add Customer Relation** button in the **Relationship Details** section.
The **Add Customer Relation** screen is displayed.

Figure 1-47 Add Customer Relation

Add Customer Relation ✕

Customer Number

Required

Role

Required

Relationship

Required

5. On **Add Customer Relation** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 1-23 Add Customer Relation - Field Description

Field	Description
Customer Number	<p>Enter the Customer Number or click the Search icon to view the Customer Number pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Number by providing Customer ID, or Customer Name and click Fetch.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The minor customer cannot be linked as a custodian or guardian.</p> <p>where a Primary account holder is a major, only Guardian is allowed to be added. Custodian and Guardian can be added either to a major or a minor account holder.</p> <p>The Customer Name is displayed below to this field once the customer number is selected.</p> </div>
Role	<p>Select the value from the drop-down. The values are as follow:</p> <ul style="list-style-type: none"> • Custodian • Guardian <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The value should be same for Role and Mode of Operation.</p> </div>
Relationship	Select the relationship type from the drop-down options.
Action	<p>Select the Edit icon to edit the details in Add Customer Relation screen.</p> <p>Select the Delete icon to delete the added relationship details.</p>

6. Click **Add** button to add the relationship details in **Customer Relationship Maintenance** screen.

7. Click **Submit**.

The screen is successfully submitted for authorization.

1.7 Statement

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

This topic contains the following subtopics:

- [Account Statement Frequency](#)

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

- [Account Statement](#)
This topic describes the systematic instruction to generate a consolidated adhoc statement or view periodic statement that covers multiple accounts of a customer.
- [Masking of Account Number in Statements](#)
This topic describes the masking of account number in statements.

1.7.1 Account Statement Frequency

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

Note

This screen is applicable only for IRA Accounts.

To modify the account statement frequency:

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

Account Statement Frequency screen is displayed.

Figure 1-48 Account Statement Frequency

The screenshot displays the 'Account Statement Frequency' interface. At the top, there are 'Remarks' and 'Documents' buttons. The main area is divided into search filters and a customer information panel.

Search Filters:

- Search by:** Account Number (dropdown), Account Number (input: BO1M000000071), Account Name (input: Michael J Hoffman)
- Last Statement Date:** (input field)
- Frequency:** Annual (dropdown), December (dropdown)

Customer Information Panel:

- Customer Information:** Includes a profile picture of Michael J Hoffman.
- Customer ID:** 000941891
- Customer Name:** Michael J Hoffman
- KYC Status:** Not Verified
- Signature:** A handwritten signature is displayed.
- Account Branch:** BO1
- Mode Of Operation:** Single
- Account Status:** Active
- Account Balance:** (input field)
- Address Of Communication:** Cantor Film, W.MARKET, S, Florida, 17901, US

At the bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

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

Table 1-24 Account Statement Frequency - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Account Name	Account Name is displayed by default based on the account selected.
Last Statement Date	The last statement generation date will be displayed.

Table 1-24 (Cont.) Account Statement Frequency - Field Description

Field	Description
Frequency	<p>Users can modify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The available options are</p> <ul style="list-style-type: none"> • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily <p>For the Annual, Semiannual, Quarterly, and Daily cycles, the account statement will be generated on the last day of that cycle.</p> <p>For a weekly and fortnightly statement, the user can specify the day of the week on which account statements must be generated. To specify weekly and fortnightly statements, click on the adjoining drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Sunday • Monday • Tuesday • Wednesday • Thursday • Friday • Saturday <p>For monthly statements the user can specify the dates of the month, between 1 and 31(corresponding to the system date).</p> <p>For example:</p> <ul style="list-style-type: none"> • If the user selected the statement date to 30, then account statements will be generated on the last working day for months with < 30 days. • If the user sets the statement date to 31, then account statements will be generated on the last working day for months with <31 days. • If 30th or 31st is a holiday on the next working day the account statement gets generated.

4. Click **Submit**.

1.7.2 Account Statement

This topic describes the systematic instruction to generate a consolidated adhoc statement or view periodic statement that covers multiple accounts of a customer.

Note

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

To generate a statement:

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

The **Account Statement** screen is displayed.

Figure 1-49 Account Statement

Account Statement

Search by: Customer Number (dropdown)
Customer ID: [] (text input, Required)
Customer Name: [] (text input)

Please enter Customer ID to perform the operation

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On **Account Statement** screen, specify the fields.
 - If from the **Statement Type** section, **Generate ad hoc statement** option is selected, then follow the steps below:
 - a. From the **List of Customer Accounts** field, select the account.
 - b. From the **Select Period** field, select the required period.
 - c. Click **Generate**.
 - If from the **Statement Type** section, **View periodic statement** option is selected, then follow the steps below:
 - a. From the **List of Customer Accounts** field, select the account.
 - b. Select the **Start Date** and **End Date**.
 - c. Click **Fetch**.

The multiple ad hoc statements can be generated on the same day. All the generated statements are displayed as tiles with account number and account name. Once the date moves to the next working day, all statements generated the previous day is cleared.

The **Account statement** section is displayed.

Figure 1-50 Account Statement Details

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

Table 1-25 Account Statement - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>Search options available in this field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Statement Type	<p>Select the required type of statement to be generated or viewed. The options are:</p> <ul style="list-style-type: none"> • Generate ad hoc statement • View periodic statement
List of Customer Accounts	<p>Select the account(s) from the list to generate the statement. The type of accounts that are displayed as follow:</p> <ul style="list-style-type: none"> • Accounts that are open and authorised. • Accounts where customer is the primary account holder. • Joint accounts where the customer is a joint holder. <p>The Account Name is displayed under each account number.</p>

Table 1-25 (Cont.) Account Statement - Field Description





Field	Description
Select Period	<p>Select the appropriate period for which the statement is to be viewed or generated. The options are:</p> <ul style="list-style-type: none"> • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Month • Current Month Plus Previous 6 Month • Date Range <p>By default, the related date will be defaulted while selecting the period is to be added.</p>
Start Date	<p>Select or specify the date from which the statement is to be generated.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the Date Range option is selected from the Select Period field.</p> </div>
End Date	<p>Select or specify the date till which the statement is to be generated.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the Date Range option is selected from the Select Period field.</p> </div>
Account statement	<p>This section displays the account statement details for the selected account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if user clicks the Generate button.</p> </div>
Status	Displays the current status of the statement.
Start Date	Displays the start date of the statement.
End Date	Displays the end date of the statement.
Generated On	Displays the date on which the statement is generated.
View	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to view the statement in PDF format.
AI Chat	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to initiate a chat with the AI.
AI Summary	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to view a summary of a particular statement.

Table 1-25 (Cont.) Account Statement - Field Description

Field	Description
Email	Displays the following icon: <ul style="list-style-type: none">  : Click to share a particular statement through an Email.

1.7.3 Masking of Account Number in Statements

This topic describes the masking of account number in statements.

In the United States, the requirement is to mask (hide) a portion of the account number in the statements being generated.

A bank-level configuration in Oracle Banking Retail Accounts allows the user to define if masking of account numbers is required on the statement and if yes, then the system allows the user to mask a set of characters as required in the account number when the same is displayed on the generated statement. For Example: If the account number is 10 characters and the number of characters to mask is 6 - then the account number is displayed as xxxxxx8376 in the statements.

Note

The masking of the account number is always from left to right for United States market.

Note

For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

1.8 Status Update

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

This topic contains the following subtopics:

- [Activate Inactive/Dormant Account](#)
You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.
- [Inactive and Dormancy Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.
- [Account Status Change](#)
This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.

1.8.1 Activate Inactive/Dormant Account

You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.

Note

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

Based on the configurations in Oracle Banking Retail Accounts for the inactive days, an account will move from Active status to Inactive and Dormant status automatically.

To update an account status:

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

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

Figure 1-51 Activate Inactive/Dormant Account

Activate Inactive/Dormant Account

Remarks Documents

Search by Account Number Account Name

Account Number Required

Please enter account number to perform the operation

Audit Cancel Save and Close Submit

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

The account status details are displayed.

Figure 1-52 Activate Account

Activate Inactive/Dormant Account Remarks Documents + - ×

Search by Account Number Account Name

Account Number: Account Name: Michael J Hoffman

Activate Inactive/Dormant Account

Account Status


Active

Change Account Status to

Inactive


Dormant

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

- On the **Activate Inactive/Dormant Account** screen, update the account status. For more information on fields, refer to the field description table.

Table 1-26 Activate Inactive/Dormant Account - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>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 Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Activate Inactive/Dormant Account	This section displays the account status details.
Account Status	<p>Displays the current status of the account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Inactive • Dormant
Dormant Since	<p>Displays the date on which the account became dormant.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the account status is Dormant.</p> </div>
Inactive Since	<p>Displays the date on which the account became inactive.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the account status is Inactive.</p> </div>

Table 1-26 (Cont.) Activate Inactive/Dormant Account - Field Description

Field	Description
Change Account Status to	<p>Displays . The options are:</p> <ul style="list-style-type: none"> • Active: This option is displayed, when the account status is Inactive or Dormant. • Inactive: This option is displayed, when the account status is Active. • Dormant: This option is displayed, when the account status is Active.

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.8.2 Inactive and Dormancy Processing in Oracle Banking Retail Accounts

This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.

In the United States, the inactive and dormancy parameters like Inactive/ dormancy days, and first and second notice prior days vary by State.

Inactive and Dormancy marking is automatic and is based on the inactive and dormancy days configured for the customer's residential address state.

State group parameter configuration by currency for Inactive, Dormancy, and Escheatment processing and mapping of the state group parameter code to the respective business product is done as part of Oracle Banking Retail Accounts configurations. The dormancy batch in Oracle Banking Retail Accounts will determine the inactive, and dormancy processing based on this state-wise configuration.

Note

For more information about the configurations, refer to the sections *State Group Parameters* and *State Code Mapping* in the *Account Configurations User Guide*.

1.8.3 Account Status Change

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

Note

This screen is applicable only for IRA Accounts.

To change account status:

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

Figure 1-53 Account Status Change

Account Status Change Remarks Documents


Search by Account Number Account Name

Account Number BO1M000000071 Michael J Hoffman

Account Status


No Debit No Credit Frozen

Customer Information



Customer ID 000941891 Customer Name Michael J Hoffman

KYC Status Not Verified

Signature 

Account Branch B01 Mode Of Operation Single

Account Status Active Account Balance

5000000001

NA

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

Audit Cancel Save and Close Submit

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

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

Table 1-27 Account Status Change - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Account Status	<p>The existing account statuses will be displayed and users can modify them (No Debit, No Credit, and Frozen) by enabling or disabling the toggle button.</p>

1.9 Limits

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

This topic contains the following subtopics:

- [Courtesy Pay Maintenance](#)
You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay Maintenance** screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.
- [Courtesy Pay Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

1.9.1 Courtesy Pay Maintenance

You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay**

Maintenance screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.

Note

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

Courtesy Pay is a feature that the account holder can use while a debit transaction is being processed on the account, provided the functionality is enabled on the account.

To maintain the courtesy pay:

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

The **Courtesy Pay Maintenance** screen is displayed.

Figure 1-54 Courtesy Pay Maintenance

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

The details are displayed in the **Courtesy Pay Information** section.

Figure 1-55 Courtesy Pay Information

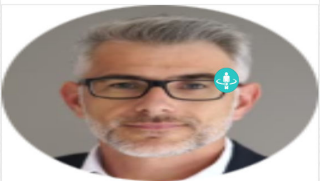
Courtesy Pay Maintenance
Remarks Documents

Search by Account Number Account Name

Account Number:


Account Name: Michael J Hoffman

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

Courtesy Pay Information

Courtesy Pay Limit

GBP 5,530.00 End Date:

Opt In Courtesy Pay Limit for ATM/POS Transactions:

Opt In Courtesy Pay Limit for Check Clearing Transactions:

4. In the **Courtesy Pay Information** section, maintain the details. For more information on fields, refer to the field description table.

Table 1-28 Courtesy Pay 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> <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>
Courtesy Pay Information	This section displays the fields to maintain the courtesy pay information.
Courtesy Pay Limit	Displays the courtesy pay limit amount along with currency.
End Date	<p>Displays end date for the courtesy pay limit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You should specify the date greater than the current branch date.</p> </div>
Opt in Courtesy Pay Limit for ATM/POS Transactions	<p>Switch Toggle On to enable the ATM/POS transactions for courtesy pay limit.</p> <p>Switch to Toggle Off to stop the ATM/POS transactions for courtesy pay limit.</p>
Opt in Courtesy Pay Limit for Check Clearing Transactions	<p>Switch Toggle On to enable check clearing transactions for courtesy pay limit.</p> <p>Switch Toggle Off to stop check clearing transactions for courtesy pay limit.</p>

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.9.2 Courtesy Pay Processing in Oracle Banking Retail Accounts

This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

Customers shall have the privilege of getting honored a transaction, even though there is no sufficient balance in the account when opting for Courtesy Pay and should repay the overdrawn amount within a given time window. No other limits will apply to the account if courtesy pay is enabled for the account. On utilizing Courtesy Pay, courtesy pay utilization fees will be charged to the account.

The system has been enhanced to configure the courtesy pay limit, charge code, and charge fee account at the business product definition level. Also, the courtesy pay opt-in/ opt-out for transactions with source as ATM, POS, or check clearing is supported as part of account servicing. Based on this opt-in/ opt-out definition, the Courtesy Pay limit utilization for the source transactions is determined.

Note

- Courtesy Pay fees are charged as part of the End of the Day process.
- The Product processor code should be OBRACC for Courtesy Pay charge code creation.

Note

For more information about the configurations, refer to the section *Business Product* in this User Guide.

1.10 Amount Block

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

This topic contains the following subtopics:

- [Account Garnishment](#)
You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.
- [Account Garnishment Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of account garnishment in Oracle Banking Retail Accounts.

1.10.1 Account Garnishment

You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.

Note

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

A garnishment order is received from the Federal Government for a customer and at the discretion of the Operations Officer, garnishment related holds are placed on a specific account or multiple accounts of the customer. Post garnishment set up on the account, the customer can withdraw only the protected amount (eligible credits calculated in look back period) and the credits received after the garnishment start date plus the balance over and above the blocked balance.

To apply garnishment:

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

The **Account Garnishment** screen is displayed.

Figure 1-56 Account Garnishment

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. Select a date from the **Garnishment Date** field.

Note

User can add multiple customers to view the garnishment details by clicking **Add another Customer**.

5. Click **Fetch**.

The existing customer's garnishment details are displayed.

Table 1-29 Account Garnishment - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>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 Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Garnishment Date	Select or specify the date of garnishment.
Account Information	<p>This section displays the accounts and term deposit accounts, where the customer is the sole owner. Also, the joint accounts that were opened after the garnishment date.</p> <p>When multiple customer ID are selected, then single active accounts of the specified party IDs and joint accounts where these multiple party IDs are only joint holders are displayed.</p>
<Select>	<p>Select the option to place the garnishment for that specific account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>As you select the accounts, the total selected accounts count are displayed above the table.</p> </div>

Table 1-29 (Cont.) Account Garnishment - Field Description



Field	Description
Account Number	<p>Displays the account number of the customer.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This account number is displayed as a link. As the user clicks this link, the Customer Information section is displayed on the right. For more information on customer information, refer Customer Information.</p> </div>
Customer Name	Displays the customer name.
Details	<p>Displays the following icon:</p> <ul style="list-style-type: none"> •  : Click to view more account related information.
Account Description	<p>Displays the account description.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>
Product Type	<p>Displays the product type of the account. The possible options are:</p> <ul style="list-style-type: none"> • Savings • Current • Term Deposit <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>
Account Type	<p>Displays the type of account. The possible options are:</p> <ul style="list-style-type: none"> • Single • Joint <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>

Table 1-29 (Cont.) Account Garnishment - Field Description

Field	Description
Customer ID	Displays the customer ID. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>
Customer Name	Displays the customer name. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>
Holding Type	Displays the type of holding. The possible options are: <ul style="list-style-type: none"> • Primary • Joint <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you click the Details icon from the Details field.</p> </div>
Available Balance	Displays the available balance in each account.
Existing Holds	Displays the existing hold amount.
Protected Amount	Displays the protected amount for the account.
Available for Garnishment	Displays the amount available for garnishment.
Existing Garnishments	This section displays the existing garnishments on the customer account.
Garnishment Number	Displays the unique garnishment number.
Details	Displays the following icon: <ul style="list-style-type: none"> •  : Click to view more account related information.
Account Number	Displays the account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This account number is displayed as a link. As the user clicks this link, the Customer Information section is displayed on the right. For more information on customer information, refer Customer Information.</p> </div>
Customer Name	Displays the customer name.
Garnishment Amount	Displays the garnishment amount.

User can add new garnishment order to the account by performing the following action:

- a. From the **Account Information** section, click **Add Garnishment**.

The **Garnishment Information** section is displayed.

Figure 1-59 Garnishment Information

- b. Specify or select the required garnishment details. For more information on fields, refer to the field description table.

Table 1-31 Add Garnishment - Field Description

Field	Description
Garnishment Issued For	Select for whom the garnishment is issued.
Garnishment Amount	Specify the garnishment amount.
Garnished Amount	Displays the total garnished amount.
Shortfall	Displays the total shortfall amount.
Account Number	Displays the available customer account number.
Available for Garnishment	Displays the amount available for garnishment.
Garnishment Amount	Specify the garnishment amount. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the user clicks Edit from the Action field or double clicks the row.</p> </div>
Garnishment Date	Displays the date of garnishment.
Start Date	Displays the start date of the garnishment.
End Date	Select or specify the end date of the garnishment. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled if the user clicks Edit from the Action field or double clicks the row.</p> </div>

Note

- The Garnishment fee will be applied to the account upon completion of placing a block or hold for the required amount. If there is no sufficient balance to fulfill the charge amount, subsequent actions of retrying the fee collection have to be operationally dealt with by the bank.
- Removal of garnishment block to transfer the amount as per the court order is to be operationally handled.
- The Product processor code should be OBRACC for Garnishment charge code creation.

Note

For more information about the configurations, refer to the section *Garnishment Parameters* in this User Guide.

1.11 Check Book

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

This topic contains the following subtopics:

- [Check Book Order](#)
You can capture check book request made by a customer using the **Check Book Order** screen.
- [Check Book Status](#)
This topic describes the systematic instructions about the Check Book Status.
- [Stop Check Request](#)
You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.
- [Stop Check Request Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of stop check request in Oracle Banking Retail Accounts.
- [View and Modify Stop Check Payment](#)
You can modify or delete an existing stopped payment check, based on the customer request.
- [External Check Book Processing in Oracle Banking Retail Accounts](#)
This topic describes the processing of external check book in Oracle Banking Retail Accounts.

1.11.1 Check Book Order

You can capture check book request made by a customer using the **Check Book Order** screen.

Note

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

To order check book:

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

The **Check Book Order** screen is displayed.

Figure 1-61 Check Book Order

Note

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

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

The account status details are displayed.

Figure 1-62 Check Book Order Details


Check Book Order
Remarks Documents

Search by Account Number Account Name


Account Number:

Account Name: Michael J Hoffman

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

Check Details

Quantity: Required

Starting Check Number: Required

Account Name on Check Book:

Phone Number:

Address on Check Book: Required

Communication Address: BUILDING 925, WALTER STREET, RIPON, TEXAS, GB, 93401

Address for Check Book Delivery: 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

4. On the **Check Book Order** screen, specify the required details for ordering the check book. For more information on fields, refer to the field description table.

Table 1-32 Check Book Order - 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>
Check Details	This section displays the fields to capture the check details.
Quantity	Specify the number of leaves required in per check book.
Starting Check Number	Specify the starting check number for the check book that is being ordered.
Account Name on Check Book	<p>Specify the account name to be printed on the check book.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the account name is displayed in this field. You can edit the name, if required.</p> </div>
Phone Number	<p>Specify the account holder's phone number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the account holder's phone number is displayed in this field. You can edit the number, if required.</p> </div>

Table 1-32 (Cont.) Check Book Order - Field Description

Field	Description
Address on Check Book	<p>Select the address which will be printed on the check book. By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well.</p> <p>If None is selected, address will not be printed on the check book.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the Communication Address is selected and the address is displayed in the adjacent field.</p> </div>
Address for Check Book Delivery	<p>Select the address for check book delivery. The options are:</p> <ul style="list-style-type: none"> • Communication Address • Custom Address <p>By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well.</p> <p>You can select Custom Address, to provide the different address details for check book delivery.</p>
Address Line 1/Building Name	<p>Specify the address in line 1 or building name for check book delivery.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>
Address Line 2/Street Name	<p>Specify the address in line 2 or street name for check book delivery.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>
Address Line 3/City/Town Name	<p>Specify the address in line 3 or city for check book delivery.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>

Table 1-32 (Cont.) Check Book Order - Field Description

Field	Description
State	Specify the state or select it from LOV for check book delivery. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>
Country	Based on the state selected, the country name is displayed.
Zip Code	Specify the Zip code for check book delivery address in line 3 or city. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field displays, if you select the Custom Address drop-down in the Address for Check Book Delivery field.</p> </div>

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.11.2 Check Book Status

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

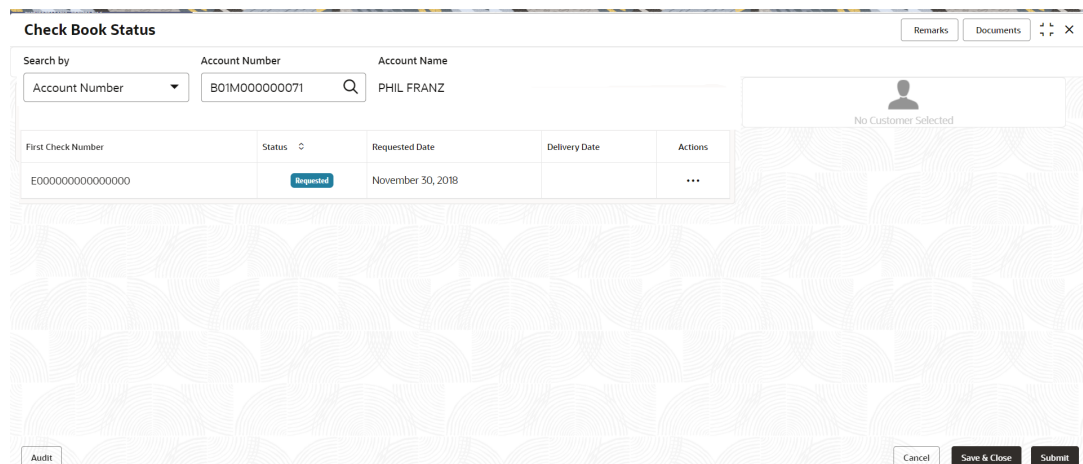
The Check Book Status screen helps the user to inquire about the delivery status of the check book that the customer has requested for and be able to update its status to Delivered once it is delivered to the customer.

To view the check book status:

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

Check Book Status screen is displayed.

Figure 1-63 Check Book Status



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

Table 1-33 Check Book Status - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>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 Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Account Name	Account Name is displayed based on the account selected.
First Check Number	By default, the system displays the most recent check book request that the customer has made.
Status	<p>The system displays the following status of the check book request.</p> <ul style="list-style-type: none"> • Requested • Delivered • Destroyed <p>Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>When the check book is updated as Destroyed, the delivery date is updated to the current business date and highlighted in red.</p> </div>
Requested Date	The system displays the date on which the customer requested the check book.

Table 1-33 (Cont.) Check Book Status - Field Description

Field	Description
Delivery Date	The system displays the date on which the check book is delivered to the customer. Automatically the current business date is updated when the status of the check book is changed to Delivered . The delivery date is blank for check books where the status is Requested .
Actions	Click the Actions icon to update the check book status from updated to: <ul style="list-style-type: none"> • Deliver • Destory

- On click of the **Deliver** option, the status is updated as **Delivery Pending**. Upon authorization the status is updated as **Delivered**.
- On click of the **Destory** option, the status is updated as **Destruction Pending**. Upon authorization the status is updated as **Destroyed**.
- Click **Submit**.
The screen is successfully submitted for authorization.

1.11.3 Stop Check Request

You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.

Note

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

To stop check payment:

- On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Stop Check Request**, or specify the **Stop Check Request** in the Search icon bar.
The **Stop Check Request** screen is displayed.

Figure 1-64 Stop Check Request

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
The account name and customer information details are displayed.
4. You can stop the check request by selecting any of the following options:
 - **Single Check**
 - a. Select the **Single Check** option.

Figure 1-65 Stop Check Request - Single Check tab

Stop Check Request

Search by: Account Number B01M000000071 Account Name Michael J Hoffman

Single Check Range of Checks Amount

Check Number: 1001

Request Type: Oral Witten

Effective Date: November 30, 2018

Stop Reason: Lost

Expiry Date: December 7, 2018

Customer Information

Customer ID: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

Signature: *[Handwritten Signature]*

Account Branch: B01 Mode Of Operation: Single

Account Status: Active Account Balance:

5000000001

NA

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

Audit Cancel Save and Close Submit

- b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 1-34 Stop Check Request - Single Check - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>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 Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Check Number	Specify the check number on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	<p>Select the type of request received from the customer. The options are:</p> <ul style="list-style-type: none"> – Oral – Written
Effective Date	Displays the current business date for the stop check payment instruction based.

Table 1-34 (Cont.) Stop Check Request - Single Check - Field Description

Field	Description
Expiry Date	Displays the end date for the stop check payment instruction. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – Expiry date is populated based on the option selected from the Request Type field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters. </div>

- **Range of Checks**
 - a. Select the **Range of Checks** option.

Figure 1-66 Stop Check Request - Range of Checks tab

- b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 1-35 Stop Check Request - Range of Check - Field Description

Field	Description
Account Number	Specify the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen. </div>
Check Start Number	Specify the start number of the check in the series of checks on which payment has to be stopped.
Check End Number	Specify the last check number in the series of checks on which payment has to be stopped.
Request Type	Select the type of request received from the customer. The options are: <ul style="list-style-type: none"> – Oral – Written
Effective Date	Displays the current business date for the stop check payment instruction based. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date will be of future date but not back dated.</p> </div>
Expiry Date	Displays the end date for the stop check payment instruction. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – Expiry date is populated based on the option selected from the Request Type field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters. </div>
Stop Reason	Specify the reason for stop payment instruction.

- **Amount**
 - a. Select the **Amount** option.

Figure 1-67 Stop Check Request - Amount tab

- b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 1-36 Stop Check Request - Amount - Field Description

Field	Description
Account Number	Specify the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID , Account Number , or Account Name and clicking on the Fetch button. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen. </div>
Amount	Specify the amount on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	Select the type of request received from the customer. The options are: <ul style="list-style-type: none"> – Oral – Written

Table 1-36 (Cont.) Stop Check Request - Amount - Field Description

Field	Description
Effective Date	Displays the current business date for the stop check payment instruction based.
Expiry Date	Displays the end date for the stop check payment instruction. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> – Expiry date is populated based on the option selected from the Request Type field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters. </div>

5. Click **Submit**.

The screen is successfully submitted for authorization.

1.11.4 Stop Check Request Processing in Oracle Banking Retail Accounts

This topic describes the processing of stop check request in Oracle Banking Retail Accounts.

In the United States, customers can request a stop payment of a check either orally or in written.

A branch-level configuration in Oracle Banking Retail Accounts allows users to define the stop-payment auto revoke days for both oral and written stop-payment requests. The branch service will return these values for the account servicing application to auto-calculate the stop-check expiry date based on the request type. This expiry date cannot be modified, and the account servicing application will proceed to initiate the stop-payment request on the check. On the expiry date - the stop check process will automatically revoke the stop-payment request placed on the check.

Note

For more information about the configurations, refer to the section *Branch Parameters* in the *Account Configurations User Guide*.

1.11.5 View and Modify Stop Check Payment

You can modify or delete an existing stopped payment check, based on the customer request.

Note

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

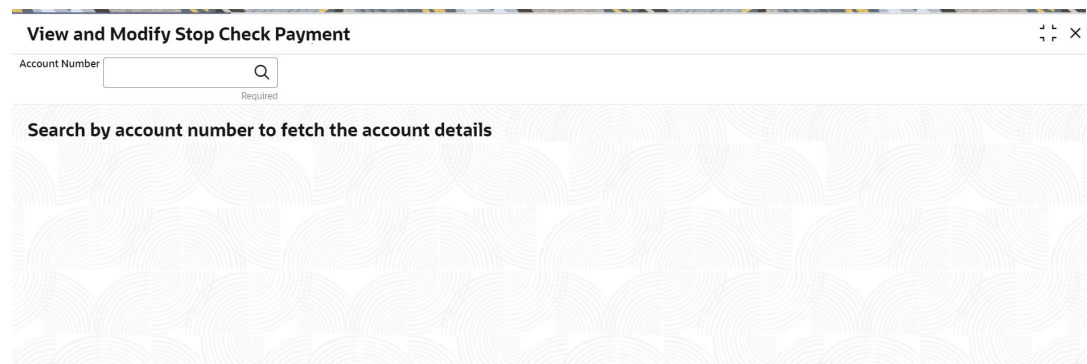
When a stop payment instruction on a check or a series of checks is deleted, it is available for use. In future, when a check based transaction is initiated by the customer using any of these check numbers, payments are honored by the bank.

To manage the stop check payment details:

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

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

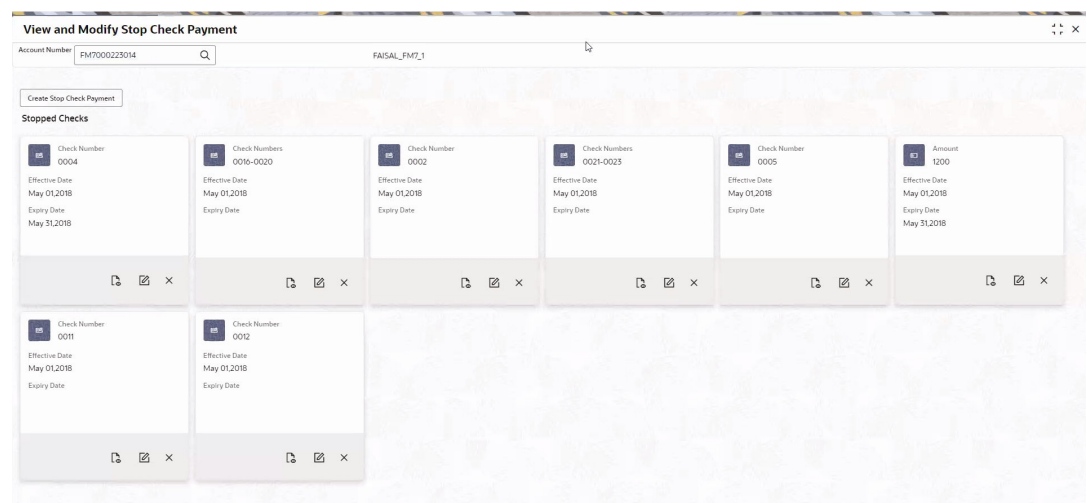
Figure 1-68 View and Modify Stop Check Payment



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

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

Figure 1-69 Stopped Checks



Note

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

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

Table 1-37 View and Modify Stop Check Payment - Field Description

Field	Description
Account Number	<p>Specify the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click on the Fetch button.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>As you specify or select the account number:</p> <ul style="list-style-type: none"> The account name is displayed adjacent to the Account Number field. </div>
Stopped Checks	This section lists all the checks for which the payments are stopped.
Amount, Check Numbers, or Check Number	<p>Displays the type of stop check payment created for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>While creating the stop check payment:</p> <ul style="list-style-type: none"> If you select the Amount option, then Amount is displayed in the widget. If you select the Range of Checks option, then Check Numbers is displayed in the widget. If you select the Single Check option, then Check Number is displayed in the widget. <p>For more information on creating stop check payment, refer Stop Check Payment screen.</p> </div>
Effective Date	Displays the effective date from when the stop check payment is active.
Expiry Date	Displays the end date till when the stop check payment should be active.

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

Note

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

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

1.11.5.1 View Stop Check Payment

You can view the detailed information of the stop check payment in this screen.

To view the stop check payment details:

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

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

Figure 1-70 View Stop Check Payment

The screenshot displays the 'View Stop Payment' screen. At the top, it shows 'Account Number' FM7000225014 and 'FAISAL_FMT_1'. Below this, there is a section titled 'View Stop Check Payment' with the following details:

Start Check Number	End Check Number
0004	0004
Effective Date	Expiry Date
May 1, 2018	May 31, 2018
Stop Reason	
LOST	

2. You can view the details in the **View Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 1-38 View Stop Check Payment - Field Description

Field	Description
Account Number	<p>Displays the account number for which the stop payment check details are viewed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> The account holder name is displayed adjacent to this field. The customer information is displayed on the right. </div>
View Stop Check Payment	This section displays the stop check payment details.
Start Check Number	Displays the start number of the check issued for the stop payment.
Start Check Number	<p>Displays the start check number issued for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check and Range of Checks</p> </div>
End Check Number	<p>Displays the end check number issued for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check and Range of Checks types.</p> </div>
Amount	<p>Displays the check amount for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Amount type.</p> </div>
Effective Date	<p>Displays the effective date from when the stop check payment is active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check, Range of Checks, and Amount types.</p> </div>

Table 1-38 (Cont.) View Stop Check Payment - Field Description

Field	Description
Expiry Date	<p>Displays the end date till when the stop check payment should be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check, Range of Checks, and Amount types.</p> </div>
Stop Reason	<p>Displays the reason for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop check payment is of Single Check, Range of Checks, and Amount types.</p> </div>

3. Click **Submit**.

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

1.11.5.2 Modify Stop Check Payment

You can modify the required information of the stop check payment in this screen.

To modify the stop check payment details:

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

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

Figure 1-71 Modify Stop Check Payment

2. You can modify the details in the **Modify Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 1-39 Modify Stop Check Payment - Field Description

Field	Description
Account Number	<p>Displays the account number for which the stop payment check details are being modified.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> The account holder name is displayed adjacent to this field. The customer information is displayed on the right. </div>
Modify Stop Check Payment	This section displays the stop check payment details.

Table 1-39 (Cont.) Modify Stop Check Payment - Field Description

Field	Description
Start Check Number	<p>Displays the start check number initiated for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
End Check Number	<p>Displays the end check number initiated for the stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
Effective Date	<p>Displays the effective date from when the stop check payment should be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
Expiry Date	<p>Specify the end date till when the stop check payment will be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>
Stop Reason	<p>Displays the reason for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Single Check, and Range of Checks types.</p> </div>

3. Click **Submit**.

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

1.11.5.3 Close Stop Check Payment

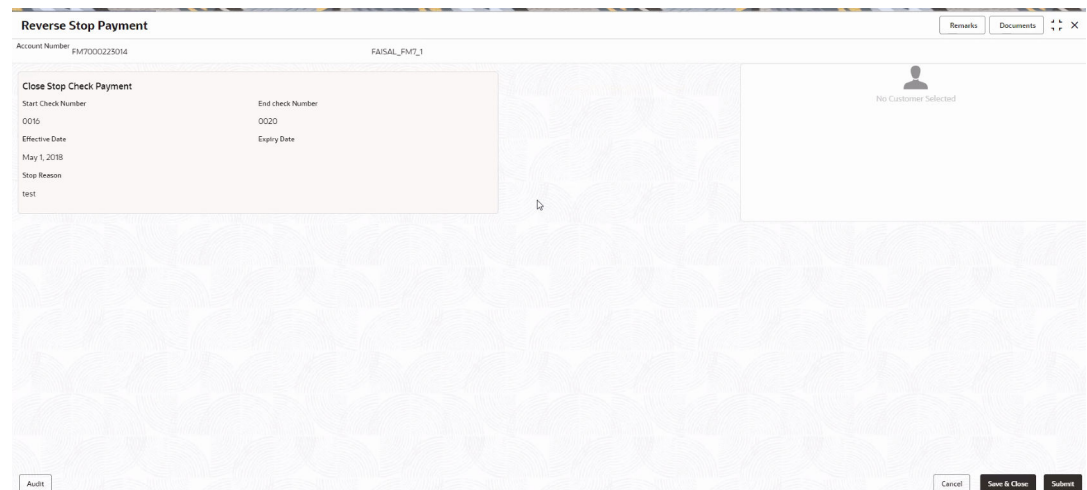
You can close or delete a stop payment request placed on a check, series of checks, or stop payments based on amounts before the expiry date of the instruction using this screen.

To close the stop check payment:

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

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

Figure 1-72 Close Stop Check Payment



2. You can view the details in the **Close Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 1-40 Close Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are viewed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right. </div>
Close Stop Check Payment	This section displays the stop check payment details of the account.

Table 1-40 (Cont.) Close Stop Check Payment - Field Description

Field	Description
Start Check Number	<p>Displays the start check number of the check initiated for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Check Number and Check Numbers types.</p> </div>
End Check Number	<p>Displays the end check number of the check initiated for stop check payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Check Number and Check Numbers types.</p> </div>
Effective Date	<p>Displays the effective date from when the stop check payment is active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Check Number, and Check Numbers types.</p> </div>
Expiry Date	<p>Displays the end date till when the stop check payment should be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Check Number, and Check Numbers types.</p> </div>
Stop Reason	<p>Displays the reason for stop check payment was initiated.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount, Check Number, and Check Numbers types.</p> </div>

Table 1-40 (Cont.) Close Stop Check Payment - Field Description

Field	Description
Amount	Displays the check amount for stop check payment. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Amount type.</p> </div>

3. Click **Submit**.

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

1.11.6 External Check Book Processing in Oracle Banking Retail Accounts

This topic describes the processing of external check book in Oracle Banking Retail Accounts.

In the United States, the checkbook request is done by the customers mostly from third-party service providers and there is no bank involvement in requesting a check book. Therefore, any validations with respect to check numbers will not be applicable for the United States (except stop check validation).

A bank level configuration allows the user to define **External Checkbook Request** option in case of United States, where the checkbook request is placed directly with the third party.

If the bank in United States, allows the customer to also place the order with the bank, then the bank will hold the check book request related data for the third-party service provider to access for processing the request.

In United States, there will be no validations with respect to check status based on check numbers when a check is presented for clearing. The only exception to this being validation of stop check - which will be based on check number irrespective of the above selections.

Note

For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

1.12 Inquiry

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

This topic contains the following subtopics:

- [Account Transactions](#)

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

- [Regulation-D Transaction Inquiry](#)
This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.
- [Account Closure Inquiry](#)
- [Account Balance Inquiry](#)
This screen provides a systematic instructions to perform an inquiry on the account balance details.
- [Online Account Sweep History](#)
This screen provides the systematic instructions to view the history of the online account sweep.

1.12.1 Account Transactions

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

This screen is applicable for IRA Accounts and IRA Deposits.

To view account transaction details:

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

Account Transactions screen is displayed.

Figure 1-73 Account Transactions

The screenshot shows the 'Account Transactions' interface. At the top, there are search fields for 'Account Number' (B01M000000071) and 'Account Name' (PHIL FRANZ). Below these are 'Search Transactions' filters: 'Transaction Type' (Debits & Credits) and 'Search Type' (Last Number of Transactions) set to 15. A 'Transaction Details' filter is also present. The results section shows 1 result for a transaction on March 30, 2018, with a reference number 000ZXRD1808902BG and a credit amount of 1,000,000,000.00. The page number is 1 of 1.

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

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

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

Table 1-41 Account Transactions - 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>
Search Transactions	This section displays the fields to perform the search.
Transaction Type	<p>Select the type of transactions to be searched. The available options are:</p> <ul style="list-style-type: none"> • Debits & Credits • Debits • Credits <p>Note: Transaction type is always Debits & Credits if user select the Search Type as the Last Number of Transactions.</p>
Search Type	<p>Select the search type for the transaction. The available options are:</p> <ul style="list-style-type: none"> • Data Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Month • Current Month Plus Previous 6 Month • Last Number of Transactions
Date Range	<p>Select or specify the from and to date for fetching the transaction details.</p> <p>Note: This field is displayed if user select Date Range from the Search Type field.</p>
Last Number of Transactions	<p>Select or specify the last number of the transaction to be fetched.</p> <p>Note: This field is displayed if you select Last Number of Transactions from the Search Type field.</p>
Transactional Details	<p>This section displays the transaction details for the account selected.</p> <p>Note: User can click the Column Filter icon to view only the selected transaction details.</p>
Filter	Specify a value to filter the details as required.
Transaction Date	Displays the date of the transaction.
Reference Number	Displays the transaction's reference number.

Table 1-41 (Cont.) Account Transactions - Field Description

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

1.12.2 Regulation-D Transaction Inquiry

This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.

1. On **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Regulation-D Transaction Inquiry**, or specify the **Regulation-D Transaction Inquiry** in the Search icon bar.

The **Regulation-D Transaction Inquiry** screen is displayed.

Figure 1-74 Regulation-D Transaction Inquiry

Note

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

Figure 1-75 Regulation-D Transaction Inquiry with Last 12 Month Rolling Period Checked

Regulation-D Transaction Inquiry ⌵ ⌶ ×

Search by Account Number Account Name

Account Number: PHIL FRANZ

Search

Last 12 month rolling period

From Date To Date

Transaction Count

Month	Number of Reg D Transactions	Number of Reg D Transactions Allowed	Violation
December 2018	5	2	Yes

Figure 1-76 Regulation-D Transaction Inquiry with Date Range

Regulation-D Transaction Inquiry ⌵ ⌶ ×

Search by Account Number Account Name

Account Number: PHIL FRANZ

Search

Last 12 month rolling period

From Date To Date

- On **Regulation-D Transaction Inquiry** screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-42 Regulation-D Transaction Inquiry - 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>
Last 12 Month Rolling Period	This check box is checked by default. When it is checked, the system displays the data for previous 12 months rolling period.
From Date	This is the date from which the Reg D transactions must be displayed. This field is mandatory only when the Last 12 Month Rolling Period is unchecked. This date cannot be lesser than the account opened date.
To Date	This is the date up to which the Reg D transactions must be displayed. This field is mandatory only when the Last 12 Month Rolling Period is unchecked. This date cannot be greater than the current business date.
Month	<p>The calendar months are displayed in this field depending on whether the Last 12 Month Rolling Period is checked or unchecked.</p> <p>If the Last 12 Month Rolling Period is checked, then the previous 12 rolling months are displayed.</p> <p>If the Last 12 Month Rolling Period is unchecked, then the months chosen in the From Date and To Date fields will be displayed as the starting month and the end month respectively.</p>
Number of Reg D Transactions	This is a calculated value derived from the host system. The Number of Reg D Transaction that occurred during a particular month is displayed in this field.

Table 1-42 (Cont.) Regulation-D Transaction Inquiry - Field Description

Field	Description
Number of Reg D Transactions Allowed	The value for this field is derived from the business product definition for the product that the account belongs. Number of Reg D Transactions allowed per month configured in the Reg D data segment is derived and displayed in this field.
Violation	This field displays either Yes or No . It is the difference between Number of Reg D Transactions Allowed and Number of Reg D Transactions . If the Number of Reg D Transactions are more than the allowed transactions in a month, then this column displays Yes , else it displays No .

1.12.3 Account Closure Inquiry

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

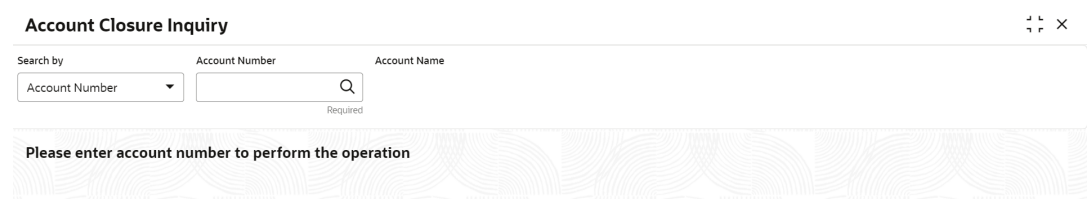
- Display all the applicable stages of account closure and status
- Failure Reason/Related error message in case of failure
- Account closure request details
- Account closure status
- Closure Initiation Date
- Closure Date
- Estimated Payout (Applicable before IC online Liquidation)
- Final Settlement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

Note

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

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

The **Account Closure Inquiry** screen is displayed.

Figure 1-77 Account Closure Inquiry


Account Closure Inquiry ✕

Search by Account Number Account Name

Account Number Required

Please enter account number to perform the operation

Note

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

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

The account closure inquiry details are displayed in the screen.

Figure 1-78 Account Closure Inquiry Details

The screenshot displays the 'Account Closure Inquiry' interface. At the top, there are search filters for 'Search by' (set to 'Account Number'), 'Account Number' (B0100000010904), and 'Account Name' (Jacob Mathew). Below this is a progress bar titled 'Account Closure Stage' with five steps: Validation, Approve, IC Liquidation, Settlement, and Close Account, all marked with green checkmarks. Underneath, the 'Account Details' section shows 'Final Payout' as GBP 3,001.00 (with a 'Credit' button), 'Closure Date' as December 7, 2018, and 'Closure Status' as Closed. The 'Account Closure Reason' is listed as 'Customer Service Issue'. Finally, the 'Settlement Details' table is shown below.

Payment Mode	Ledger Code	Description	Reference Number
Ledger	111000001	111000001	1235102280350400514

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

Table 1-43 Account Closure - 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>
Account Closure Stage	<p>Displays all applicable stages of account closure with status. The available options are:</p> <ul style="list-style-type: none"> • Red colour indicates Failed. • Green colour indicates Success. • Black colour indicates Pending. • Gray colour indicates Yet to Start.
Account Details	<p>Displays the closure account details such as final payout amount, closure initiated date, and status of the account.</p>
Final payout	<p>It displays after IC online liquidation with the latest account balance. The available options are:</p> <ul style="list-style-type: none"> • Credit indicator is displayed if payout amount is greater than zero. • Debit indicator should be displayed if the payout amount is less than zero. • Debit or Credit indicator will not be displayed if payout amount is zero.
Closure Initiated	<p>It displays the account closure initiation date.</p> <p>Note: This field will not be displayed after an account is closed.</p>
Account Closure Date	<p>It displays the account closure date.</p> <p>Note: This field will be displayed once the account is closed.</p>
Closure Status	<p>It displays the closure status of an account. The available options are:</p> <ul style="list-style-type: none"> • In Progress - An account closure request is in process/pending approval. • Failed - If an account closure request is failed. • Rejected - If an account closure request is rejected by the approver. • Closed - If an account closure is successfully completed.
Closure Reason	<p>Displays the reason for account closure.</p>

Table 1-43 (Cont.) Account Closure - Field Description

Field	Description
Settlement Details	<p>If the payment mode is an Account. The available options are:</p> <ul style="list-style-type: none"> • Account Number - Displays an offset account number for transferring the outstanding balance. • Account Name - Displays an offset account name. • Transaction Reference Number - Displays the transaction reference number of account to account transfer. • Currency - Displays an offset account/settlement account currency code. • Exchange Rate - In case of cross-currency settlement system derives the exchange rate based on account closure servicing preference maintenance and display the exchange rate. <p>If the payment mode is Ledger. It displays the below values.</p> <ul style="list-style-type: none"> • Ledger Code - Displays the selected ledger code. • Description - Displays the ledger description. • Transaction Reference Number - Display the transaction reference number of account to GL transfer.

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

1.12.4 Account Balance Inquiry

This screen provides a systematic instructions to perform an inquiry on the account balance details.

Note

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

To inquire the account balance:

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

The **Account Balance Inquiry** screen is displayed.

Figure 1-79 Account Balance Inquiry

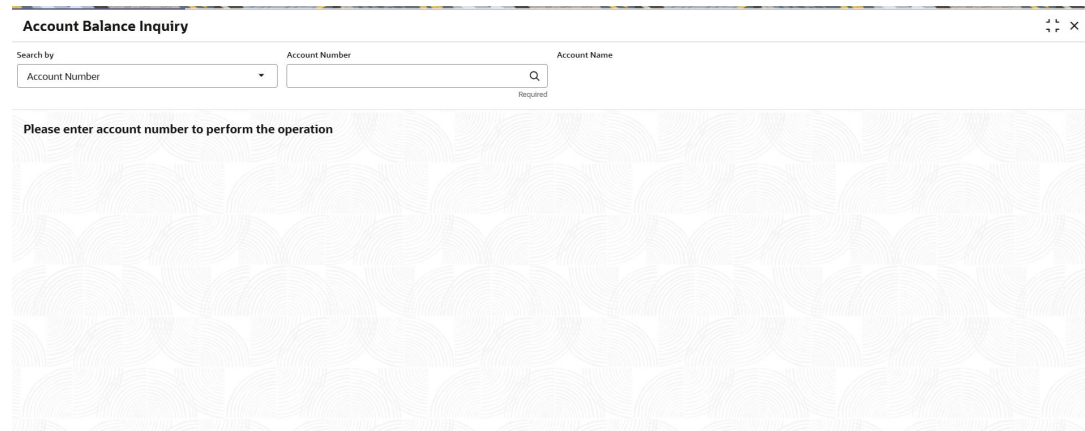


Table 1-44 (Cont.) Account Balance Inquiry - Field Description

Field	Description
Total Available Balance	Displays the total available amount in the account. If user clicks the Show Calculation link, the formula used to calculate the total available balance amount is displayed. To hide the formula, click the Hide Calculation link.
Current Balance	Displays the current balance in the account.
Available Balance	Displays the available balance in the account.
Uncollected Balance	Displays the uncollected balance amount in the account.
Unutilized Limits	Displays the unutilized limit amount in the account.
Minimum Required Balance	Displays the account's minimum required balance.
Amount Block	Displays the account's amount block.
Interest Details	This section displays the interest details of the account.
Accrued Credit Interest	Displays the accrued credit interest of the account.
Accrued Debit Interest	Displays the accrued debit interest of the account.
Turnover Details	This section turnover details.
Credit	Displays the credit amount in the account.
Debit	Displays the debit amount in the account.

1.12.5 Online Account Sweep History

This screen provides the systematic instructions to view the history of the online account sweep.

Note

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

To view the online account sweep history:

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

The **Online Account Sweep History** screen is displayed.

Table 1-45 Online Account Sweep History - 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, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>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 Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Transaction Date	Displays the date on which the transaction was initiated.
Sweep Amount	Displays the sweep amount of the account.
Account Number	Displays the account number.
Account Name	Displays the name for the selected account.
Branch	Displays the branch code from where the transaction was initiated.

- To view the online sweep setup details, click **View Sweep Setup**. The **Online Account Sweep In** screen is displayed.

1.13 Standing Instructions

This topic describes about the standing instructions. Under the **Standing Instructions** menu, you can perform the standing instruction related actions for an account.

This topic contains the following subtopics:

- [Online Account Sweep In](#)
This topic describes the Systematic instructions to Online sweep that enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

1.13.1 Online Account Sweep In

This topic describes the Systematic instructions to Online sweep that enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

Savings and checking accounts of the customer can be used to link as cover accounts in a sweep structure. All accounts should belong to the same customer, must be created in the same branch, and should have the same currency.

Online sweep enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

To perform online sweep in:

1. On the **Home** screen, from the **Retail Account Services** mega menu, under **Standing Instructions**, click **Online Account Sweep In** or specify **Online Account Sweep In** in the search icon bar and select the screen.

The **Online Account Sweep In** screen is displayed.

Figure 1-83 Online Account Sweep In

The screenshot shows the 'Online Account Sweep In' interface. At the top right, there are buttons for 'Memo', 'Remarks', and 'Documents'. Below the title, there are search fields for 'Search by' (with a dropdown menu), 'Account Number', and 'Account Name'. The 'Account Number' field is marked as 'Required'. Below the search fields, there is a message: 'Please enter account number to perform the operation'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

Note

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

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

The details are displayed in the **Savings and Checking Account** section.

Figure 1-84 Online Account Sweep In Details

Online Account Sweep In
Memo Remarks Documents ⌵ ✕

Search by

Account Number Account Name

Account Number Michael J Hoffman

Savings and Checking Accounts

Priority	Account Number	Sweep Limit	Limit Frequency	Details	Action
1	LMB00384	200.00	Per Day		

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

Note

The details are displayed in the **Savings and Checking Account** section if sweep in is already added to the account.

- In the **Savings and Checking Account** section, you can view the sweep in details. For more information on fields, refer to the field description table.

Table 1-46 Online Account Sweep In – 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>
Savings and Checkings Accounts	<p>This section displays the sweep in details that are already added.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>In this section, a Add Sweep In button is displayed. For more information, refer Add Sweep In.</p> </div>
Priority	Displays the priority of the order in which a sweep transaction should be executed on the child accounts linked to the parent account.
Account Number	Displays an account number for the sweep in.
Sweep Limit	Displays the sweep limit defined for the account.
Limit Frequency	Displays the limit frequency for an account.
Details	Displays the  icon to view the sweep in details. For more information, refer View Sweep In Details .
Action	<p>Displays the following icons to perform the required action:</p> <ul style="list-style-type: none"> •  : Click this icon to edit the sweep in details that are added for the account. For more information, refer Edit Sweep In. •  : Click this icon to delete a sweep in added for an account.

To view the sweep in details:

- a. In the **Savings and Checking Accounts** section, click the  icon from the **Details** field.

The **View Sweep In** section is displayed.

Figure 1-85 View Sweep In

View Sweep In ✕

Account Number

Account Name

Customer Name

Available Balance

Branch

Sweep Details

Sweep Limit

Limit Frequency

- b. In the **View Sweep In** section, view the sweep in details. For more information on fields, refer to the field description table.

Table 1-47 View Sweep In - Field Description

Field	Description
Account Number	Displays the account number for adding the sweep in details.
Account Name	Displays the account name based on the account number selected.
Customer Name	Displays the customer name for the account selected.
Available Balance	Displays the currency and amount of available balance.
Branch	Displays the branch of the account.
Sweep Details	This section displays the fields to add sweep details.
Sweep Limit	Displays the amount for sweep limit.
Limit Frequency	Displays the limit frequency for the sweep in.

- c. Click **Cancel** to close the section.

To add sweep in details:

- a. In the **Savings and Checking Accounts** section, click **Add Sweep In**.

The **Add Sweep In** section is displayed.

Figure 1-86 Add Sweep In

Add Sweep In ✕

Account Number

LMB00384
▼

Account Name

MR Jacob Mathew

Customer Name

Jacob Mathew

Available Balance

USD
▼

0.00

Branch

LMB

Sweep Details

Sweep Limit

USD
▼

200.00

Limit Frequency

Per Day
▼

Cancel

Add Another

Add

- b. In the **Add Sweep In** section, edit the sweep in details. For more information on fields, refer to the field description table.

Table 1-48 Add Sweep In - Field Description

Field	Description
Account Name	Displays the account name based on the account number selected.
Customer Name	Displays the customer name for the account selected.
Available Balance	Displays the currency and amount of available balance.

Table 1-48 (Cont.) Add Sweep In - Field Description


Field	Description
Branch	Displays the branch of the account.
Sweep Details	This section displays the fields to add sweep details.
Sweep Limit	Specify the amount for sweep limit.
Limit Frequency	Select the limit frequency for the sweep in.

- c. Click **Add**.

Note

The sweep in details are displayed in the **Saving and Checking Accounts** section in tabular format. You can also click **Add Another** to add more sweep in.

To edit the sweep in details:

- a. In the **Savings and Checking Accounts** section, click  from the **Action** field.
The **Edit Sweep In** section is displayed.

1.14 Access Restriction

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

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

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

Note

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

Below are the use cases:

Table 1-49 Access Restrictions Use Case

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

1.15 Staff Restrictions

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

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

A

Functional Activity Codes

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

Table A-1 Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account 360	CSR_FA_CASA_DASH	Query Details	Populate the details of the account on the Account 360 page.
Account Address Update	CSR_FA_ACADRR_SAVE	Initiation	Initiate the address update request.
Account Address Update	CSR_FA_ACADRR_AUTH	Authorization	Approve or Reject the address update request.
Joint Holder Maintenance	CSR_FA_UPDJH_SAVE	Initiation	Initiate the joint holder update request.
Joint Holder Maintenance	CSR_FA_UPDJH_AUTH	Authorization	Approve or Reject the joint holder update request.
Account Preferences	CSR_FA_ACCPRF_SAVE	Initiation	Initiate the account preferences request.
Account Preferences	CSR_FA_ACCPRF_AUTH	Authorization	Approve or Reject the account preferences update request.
Beneficiary/Nominee	CSR_FA_UPDNOM_SAVE	Initiation	Initiate the nominee update request.
Beneficiary/Nominee	CSR_FA_UPDNOM_AUTH	Authorization	Approve or Reject the beneficiary update request.
Customer Relationship	CSR_FA_CUSREL_SAVE	Initiation	Initiate the customer relationship maintenance update request.
Customer Relationship	CSR_FA_CUSREL_AUTH	Authorization	Approve or Reject the customer relationship maintenance update request.
Account Statement Frequency	CSR_FA_ASFSAV_SAVE	Initiation	Initiate the account statement frequency request.
Account Statement Frequency	CSR_FA_ASFSAV_AUTH	Authorization	Approve or Reject the account statement frequency request.
Create Amount Block	CSR_FA_AMTBLK_SAVE	Initiation	Initiate the create amount block request.
Create Amount Block	CSR_FA_AMTBLK_AUTH	Authorization	Approve or Reject the create amount block request.
View Amount Block	CSR_FA_MOAMTBLK_VIEW	Query Details	View amount block request.
Modify Amount Block	CSR_FA_MOAMTBLK_SAVE	Initiation	Initiate the modify amount block request.

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

Screen Name/API Name	Functional Activity Code	Action	Description
Modify Amount Block	CSR_FA_MOAMTBLK_AUTH	Authorization	Initiate the modify amount block request.
Activate Dormant Account	CSR_FA_ADASAV9_SAVE	Initiation	Initiate the activation of inactive or dormant account request.
Activate Dormant Account	CSR_FA_ADASAV9_AUTH	Authorization	Approve or Reject the activation of inactive or dormant account request.
Account Status Change	CSR_FA_ACSTCHNG_SAVE	Initiation	Initiate the account status change request.
Account Status Change	CSR_FA_ACSTCHNG_AUTH	Authorization	Approve or Reject the account status change request.
Check Book Order	CSR_FA_CHQBKRQ_SAVE	Initiation	Initiate the check book request.
Check Book Order	CSR_FA_CHQBKRQ_AUTH	Authorization	Approve or Reject the check book request.
Stop Check Request	CSR_FA_STOPCHEQ_SAVE	Initiation	Initiate the stop check payment request.
Stop Check Request	CSR_FA_STOPCHEQ_AUTH	Authorization	Approve or Reject the stop check payment request.
Reverse Stop Check Payment	CSR_FA_RVSTCHEQ_SAVE	Initiation	Initiate the reversal of stop check payment request.
Reverse Stop Check Payment	CSR_FA_RVSTCHEQ_AUTH	Authorization	Approve or reject the reversal of stop check payment request.
Modify Stop Check Payment	CSR_FA_MODSTCHQ_SAVE	Initiation	Initiate the Modify Stop Check request.
Modify Stop Check Payment	CSR_FA_MODSTCHQ_AUTH	Authorization	Approve or Reject the Modify Stop Check request.
Check Book Status	CSR_FA_CHQBKSTS_SAVE	Initiation	Initiate the check book status change request.
Check Book Status	CSR_FA_CHQBKSTS_AUTH	Authorization	Approve or Reject the check book status change request.
Account Transactions	CSR_FA_ACC_TRN	Query Details	Get the account transactions.
Account Garnishment	CSR_FA_ACCGAR_SAVE	Initiation	Initiate the garnishment request.
Account Garnishment	CSR_FA_ACCGAR_AUTH	Authorization	Approve or Reject the garnishment request.
Courtsey Pay	CSR_FA_CRTSYPAY_SAVE	Initiation	Initiate the courtesy pay maintenance request.
Courtsey Pay	CSR_FA_CRTSYPAY_AUTH	Authorization	Approve or Reject the courtesy pay maintenance request.
Account Closure	CSR_FA_ACCLSR_SAVE	Initiation	Initiate the Account closure request.
Account Closure	CSR_FA_ACCLSR_AUTH	Authorization	Approve or Reject the Account closure request.

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

Screen Name/API Name	Functional Activity Code	Action	Description
Regulation D Inquiry	CSR_FA_REGD_QUERY	Query Details	Get the Regulation ID transaction details.
Consolidated Adhoc Statement	CSR_FA_CONSOL_ADHOC_ACC_STMT_GET	Query Details	Fetch existing statements, generate new statements and download the generated statements.
Online Account Sweep In	CSR_FA_SWPSTP_SAVE	Initiation	Initiate the online account sweep-in request.
Online Account Sweep In	CSR_FA_SWPSTP_AUTH	Authorization	Approve or Reject the online account sweep-in request.
Online Account Sweep History	CSR_FA_SWP_HIST_GET	Query Details	Inquire the online sweep transactions
Memo	BSR_FA_MEMSAV_SAVE	Initiation	Initiate the memo maintenance request.
Memo	BSR_FA_MEMSAV_AUTH	Authorization	Approve or Reject the memo maintenance request.

Table A-2 Functional Activity Codes for Servicing Dashboard

Servicing Widget	Functional Activity Code	Action	Description
Bulletin	REMO_FA_BULLETIN_BOARD	Query Details	Access the bulletin board widget on the dashboard.
My Dairy	REMO_FA_PJ_CSR_GET_MYDIARY	Query Details	Capture notes using My Diary widget on the dashboard.
Service Requests	BSR_FA_MYTRAN_VIEW	Query Details	View the servicing tasks widget on the dashboard.

Basic Functional Activity Codes

These codes are needed for user to login and access menu and tasks.

Note

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

Table A-3 Basic Functional Activity Code

Screen Name/API Name	Functional Activity Code	Action	Description
View Currency Definition	CMC_FA_CURRENCY_DEFN_VIEWS	Not Applicable	To view the currency code definitions.
View Branch Parameter	CMC_FA_EXT_BRANCH_PARAMETERS_VIEW	Not Applicable	To view the branch parameter maintenance.
View Local Holiday (for the Branch)	CMC_FA_LOCAL_HOLIDAY_VIEWS	Not Applicable	To view the holiday maintenance.

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

Screen Name/API Name	Functional Activity Code	Action	Description
View Awaiting Customer Clarification tasks	CMC_FA_SUBMENU_1_Awaiting	Not Applicable	For awaiting tasks.
View Completed tasks	CMC_FA_SUBMENU_1_Completed	Not Applicable	To view the completed tasks on the Tasks page.
View Free tasks	CMC_FA_SUBMENU_1_FreeTasks	Not Applicable	To access the free tasks on the Tasks page.
View Hold tasks	CMC_FA_SUBMENU_1_HoldTasks	Not Applicable	To access the hold tasks.
View My tasks	CMC_FA_SUBMENU_1_MyTasks	Not Applicable	To access the My Tasks on the Tasks page.
View My Pending tasks	REMO_FA_SUBMENU_1_MY_PENDING_TASKS	Not Applicable	To access the My Pending Tasks on the Tasks page.
Search task	CMC_FA_SUBMENU_1_SEARCH	Not Applicable	To access the search page on the Tasks page.
View Subprocess tasks	CMC_FA_SUBMENU_1_Subprocess	Not Applicable	To access the sub process tasks on the Tasks page.
View Supervisor tasks	CMC_FA_SUBMENU_1_Supervisor	Not Applicable	To access the supervisor tasks on the Tasks page.
Business Process Workflow Maintenance	CMC_FA_SUBMENU_1_WORKFLOW_MAINT	Not Applicable	To initiate the workflow maintenance.
Screen Not Applicable	OBRC_FA_CONFIG_MASTER	Not Applicable	To fetch the regional configuration.
Screen Not Applicable	SMS_FA_USER_LOGIN	Not Applicable	To login to user screen.
View System Dates	CMC_FA_SYSTEM_DATES_VIEW	Not Applicable	To view the calendar.
View Dashboard	SMS_FA_MENU_DASHBOARD_VIEW	Not Applicable	To launch the dashboard.
View Priority Code Maintenance	CMC_MENU_FA_PRIORITY_CODE_MAINT_VIEWALL	Not Applicable	To view priority code maintenance.
Screen Not Applicable	OBRC_FA_GRID_CONFIG	Not Applicable	To get grid configuration.
Screen Not Applicable	OBRC_FA_PROCESS_CONFIG	Not Applicable	To get all process configuration.
Screen Not Applicable	OBRC_FA_SCREEN_CONFIG	Not Applicable	To get all screen configuration.
View Users	SMS_FA_USER_VIEW	Not Applicable	To view user details.

Index

A

Account 360, [15](#)
Account Address Update, [27](#)
Account Balance Inquiry, [117](#)
Account Closure, [48](#)
Account Closure Inquiry, [114](#)
Account Garnishment, [77](#)
Account Garnishment Processing in Oracle
Banking Retail Accounts, [84](#)
Account Preferences, [44](#)
Account Statement, [62](#)
Account Statement Frequency, [60](#)
Account Status Change, [70](#)
Account Transactions, [109](#)
Activate Inactive/Dormant Account, [67](#)

B

Beneficiary Details Update, [37](#)

C

Check Book Order, [86](#)
Check Book Status, [90](#)
Courtesy Pay Maintenance, [72](#)
Courtesy Pay Processing in Oracle Banking Retail
Accounts, [76](#)
Customer Relationship Maintenance, [55](#)

D

Dashboard, [2](#)

E

External Check Book Processing in Oracle
Banking Retail Accounts, [108](#)

F

Functional Activity Codes, [A-1](#)

I

Inactive and Dormancy Processing in Oracle
Banking Retail Accounts, [70](#)

J

Joint Holder Maintenance, [32](#)

M

Masking of Account Number in Statements, [66](#)

O

Online Account Sweep History, [119](#)
Online Account Sweep In, [122](#)

R

Regulation-D Transaction Inquiry, [111](#)

S

Stop Check Request, [92](#)
Stop Check Request Processing in Oracle
Banking Retail Accounts, [98](#)

V

View and Modify Stop Check Payment, [98](#)