

# Oracle® Banking Branch Cloud Service

## Retail Deposits User Guide (US Regionalization)



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

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## Purpose

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

## 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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## Conventions

The following text conventions are used in this document:

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

## Related Documents

The related documents are as follows:

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

## Acronyms and Abbreviations

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

**Table Abbreviations**

Abbreviation	Definition
ATM	Automated Teller Machine
BBAN	Basic Bank Account Number
CASA	Current and Savings Account User Guide
CD	Certificate of Deposit
ECA	External Credit Approval
EOD	End of Day

**Table (Cont.) Abbreviations**

Abbreviation	Definition
EPCRS	Employee Plans Compliance Resolution System
FDIC	Federal Deposit Insurance Corporation
FMV	Fair Market Value
GL	General Ledger
IBAN	International Bank Account Number
IDI	Insured Depository Institution
IRA	Individual Retirement Account
LOV	List of Values
MMDA	Money Market Deposit Account
ROT	Roth IRA
SMDIA	Standard Maximum Deposit Insurance Amount
TRA	Traditional IRA

## Screenshot Disclaimer

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

## Basic Actions

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

**Table Basic Actions**

Action	Applicable Stages	Description
<b>Approve</b>	Approval	The system displays a section where approval remarks if any can be input. To submit the transaction,click <b>Submit</b> . 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. <b>Note:</b> The maker checker validation will be provided if the same maker tries to approve the transaction.
<b>Audit</b>	Initiation, Approval and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
<b>Auto Authorization</b>	Initiation	<p>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows:</p> <ol style="list-style-type: none"> <li>1. Create the fact value as <b>LIFECYCLECODE</b>.</li> <li>2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as <b>DEPOSIT</b> and fact should be selected as <b>LIFECYCLECODE</b>. For Example:   <pre>IF ( LIFECYCLECODE == TDPOMN )</pre> <p>output</p> <pre>Section1 LEVEL:0</pre> </li> <li>3. Create or modify a Rule Group with Name <b>DepositRuleGroup</b> and map the Rule(s) created in the step (2).</li> </ol> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</p> </div> <p><b>Note:</b> For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p>
<b>Back</b>	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.
<b>Cancel</b>	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
<b>Change Log</b>	Approval	When the authorizer clicks on the <b>Change Log</b> button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The <b>Change Log</b> button has two options, they are, <b>All</b> and <b>Updated</b> . The <b>All</b> button displays both modified and non-modified fields and the <b>Updated</b> button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear in red for easy recognition.
<b>Close</b>	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to <b>Save and Close</b> the transaction.

Table (Cont.) Basic Actions

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

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
<b>Multi-Level Authorization</b>	Initiation	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> <li>1. Create the fact value as <b>LIFECYCLECODE</b>.</li> <li>2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as <b>DEPOSIT</b> and fact should be selected as <b>LIFECYCLECODE</b>. For Example:   <pre>IF ( LIFECYCLECODE == TDPYIN )</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><b>Note</b></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~&lt;FUNCTIONAL_ACTIVITY_CODE1&gt;, LVELE:2~&lt;FUNCTIONAL_ACTIVITY_CODE2&gt;</pre> </div> </li> <li>3. Create or modify a Rule Group with name <b>ApprovalRuleGroup</b> and map the rule(s) created in the step (2).</li> </ol> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.</p> </div> <p><b>Note:</b> 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
<b>Overrides</b>	Initiation, Approval and Hand-off Retry	<p>If override messages had appeared during initiation stage and they were accepted by the maker during submission, the <b>Overrides</b> button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer.</p> <p>On the <b>Override Details</b> section, click <b>Decline</b> to go back to the transaction screen to modify or cancel it, or click <b>Accept</b> to complete the initiation stage and move the transaction to the approval stage. The <b>Overrides</b> button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the <b>Overrides</b> button is clicked, the system displays the overrides accepted by the maker.</p> <p>After verifying the transaction and override details, the authorizer can either approve or reject the transaction. Existing Approve Transaction section is modified to display the overrides if any overrides are raised during the initiation submits.</p>
<b>Reject</b>	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the <b>Reject</b> icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click <b>OK</b> for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.
<b>Remarks</b>	Initiation, Approval and Hand-off Retry	<b>Remarks</b> can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
<b>Reset</b>	Hand off Retry	The reset button clears all the details displayed on the screen and allows input or selection of a different customer number.
<b>Retry</b>	Hand off Retry	The possibility of retrying a transaction arises when transaction input from the mid-office system fails authorization due to Host System rejection. Such host-rejected transactions will be present in the Hand off Retry queue in the Task Wizard. The Retry option is available only to the authorizer. Upon <b>Retry</b> , the transaction is sent to the host once again through Oracle Banking Routing Hub. Optionally, the authorizer can also <b>Reject</b> the transaction in which case it is routed back to the maker.
<b>Save and Close</b>	Initiation	In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option. On <b>Save and Close</b> , the input details are saved and the transaction screen is closed. Saved transaction details will be available in <b>My task</b> . Users can select the transaction from <b>My Task</b> and proceed with the transaction or delete it.
<b>Submit</b>	Initiation	After submitting the initiation stage, the system validates the transaction with the host and displays the errors or overrides if any. In case of an error, you can modify and resubmit or cancel the transaction. In case of an override, you can modify and resubmit or proceed with the transaction by accepting the overrides.

## Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common





















Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record






Table (Cont.) Symbols and Icons - Common

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

**Table (Cont.) Symbols and Icons - Common**

Symbol/Icon	Function
	Filter
	Date Range

**Table Symbols and Icons – Audit Details**

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

**Table Symbols and Icons - Widget**









Symbol/Icon	Function
	Open status

Table (Cont.) Symbols and Icons - Widget

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

## Prerequisite

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

# 1

## Operations

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

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

### 1.1 Customer Information


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

**To view the customer information:**



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

**Figure 1-1 Customer Information**


**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 1-1 Customer Information - Field Description**

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

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

Field	Description
<b>Customer Name</b>	Displays the customer name for the account number specified.
<b>KYC Status</b>	Displays the current KYC status of the account.
<b>Signature</b>	Displays the customer's signature.
<b>Account Name</b>	Displays the account holder's name.
<b>Account Branch</b>	Displays the account holder's branch.
<b>Mode of Operation</b>	Displays the account's mode of operation.
<b>Account Status</b>	Displays the current status of the account. <b>Note:</b> The possible account status are <b>Active</b> , <b>Closed</b> , and <b>Overdue</b> .
<b>Account Balance</b>	Displays the total amount available.
<b>&lt;Phone Number&gt;</b>	Displays the customer's phone number.
<b>&lt;Email ID&gt;</b>	Displays the customer's email ID.
<b>Address of Communication</b>	Displays the complete address of the customer.

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

- To launch the Customer 360 screen, click  .

## 1.2 Overview of Deposit Services

The **Deposit Services** module facilitates doing various transactions on Certificate of Deposit accounts.

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

### 1.2.1 About Main Menu

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

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

Table 1-2 Menu Items

Menu Item	Description
<b>Transactions</b>	Teller or Supervisor can use to initiate certificate of deposit account opening.
<b>Maintenance</b>	Teller or Supervisor can use to perform the deposit services maintenance activities.
<b>Inquiries</b>	Teller or Supervisor can use to perform the deposit services inquiries.

## 1.3 Certificate of Deposit View

You can use the screen under the **Certificate of Deposit View** menu to view a 360 view of a CD account.

This topic contains the following subtopic:

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

### 1.3.1 Certificate of Deposit 360

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

#### Note

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

The various widgets are:

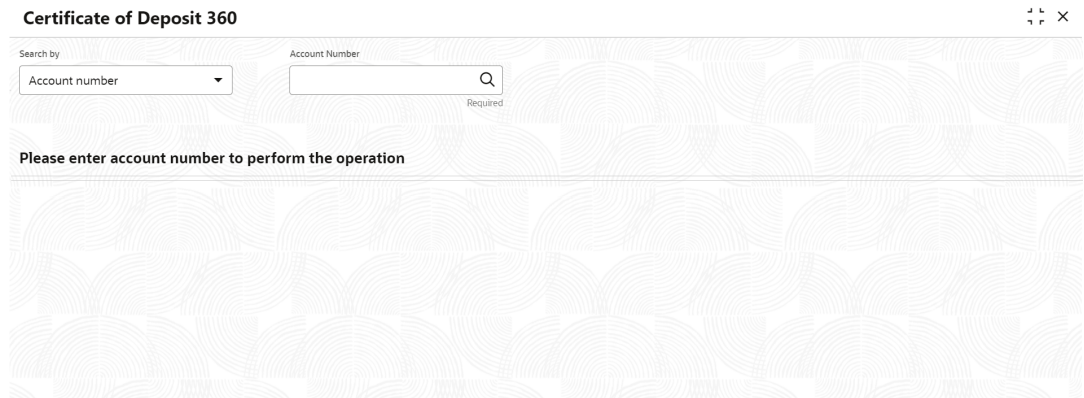
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Upcoming Transaction
- Amount Block Details
- Garnishment
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

**To view the certificate of deposit details:**

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

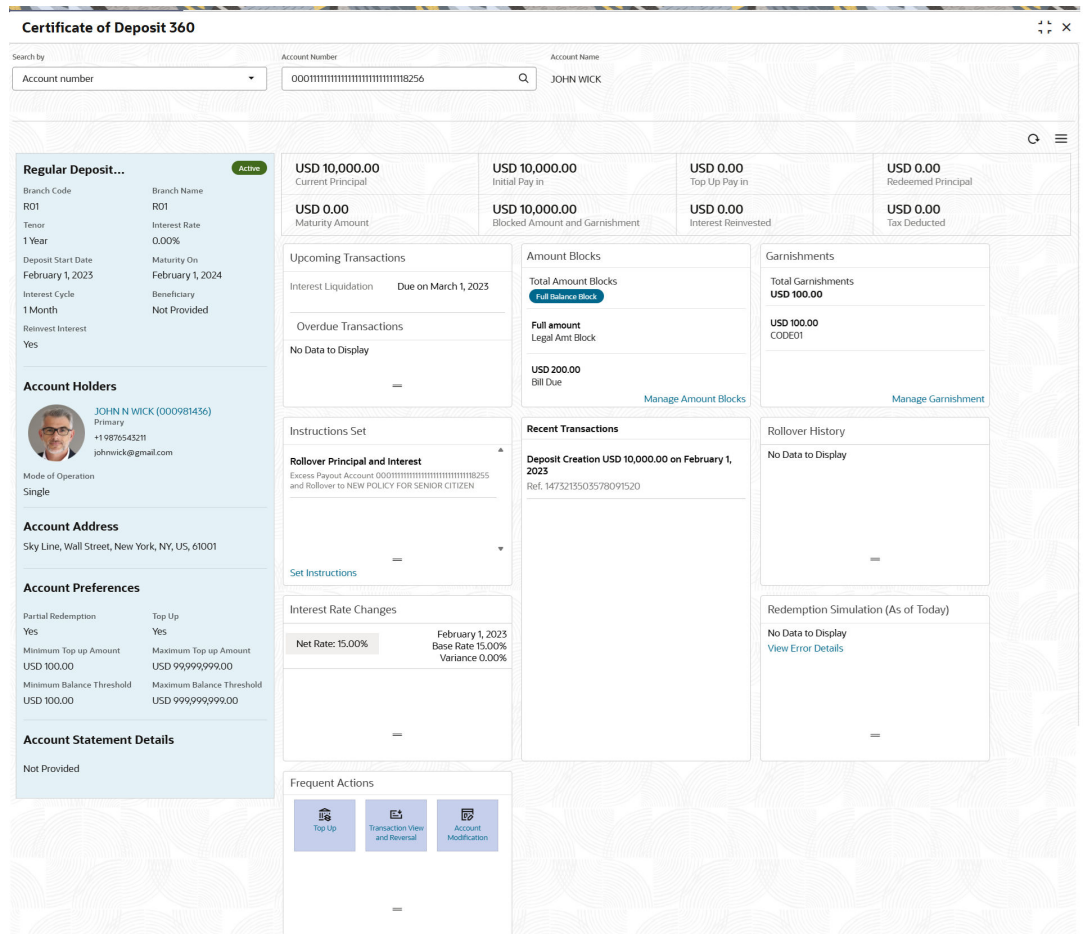
The **Certificate of Deposit 360** screen is displayed.

Figure 1-2 Certificate of Deposit 360



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

Figure 1-3 Deposit Details for Certificate of Deposit



4. User can see the account holder's CD details on the displayed dashboard. For more information on fields, refer to the field description table.

Table 1-3 Deposit 360 - Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>&lt;Product Name&gt;</b>	Displays the product name from the product master.
<b>&lt;Deposit Status&gt;</b>	<p>Displays the deposit status. The options for the status are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Branch Code</b>	Displays the deposit branch code.
<b>Branch Name</b>	Displays the deposit branch name.
<b>Tenor</b>	Displays tenor for the deposit.
<b>Interest Rate</b>	<p>Displays the term for the deposit and interest rate for the deposit.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If the main UDE is mapped at the Interest and Charges Product level, the interest rate will be displayed.</p> </div>
<b>Deposit Start Date</b>	Displays the value date of the deposit.
<b>Maturity On</b>	Displays the maturity date of the deposit.
<b>Interest Cycle</b>	Displays the cycle for interest calculation.
<b>Beneficiary</b>	Displays whether beneficiary is provided for the account.

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

Field	Description
<b>Reinvest Interest</b>	Displays if the interest from the CD is to be re-invested in the same deposit or paid out.
<b>Account Holders</b>	This widget displays the account holders detail.
<b>&lt;Name (Customer ID)&gt;</b>	Displays the name and customer ID of the account holder. This information is displayed as link. User can click this link, to view the Customer 360 view.
<b>&lt;Relationship&gt;</b>	Displays relationship of the account holder. The possible options are: <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Secondary</b></li> </ul>
<b>&lt;Mobile&gt; Number</b>	Displays the mobile number with ISD code of the customer.
<b>&lt;Email ID&gt;</b>	Displays the email ID of the customer.
<b>Mode of Operation</b>	Displays the mode of operation for the deposit.
<b>Account Address</b>	This widget displays the preferred or primary customer's address.
<b>Account Preferences</b>	This widget displays the preferences set for the account.
<b>Partial Redemption</b>	Displays whether partial redemption is allowed for the CD product.
<b>Top up</b>	Displays whether a top-up is allowed for the account.
<b>Minimum Top up Amount</b>	Displays the minimum required amount for a top-up transaction on the CD account.
<b>Maximum Top up Amount</b>	Displays the maximum amount allowed for a top-up transaction on the CD account.
<b>Minimum Balance Threshold</b>	Displays the minimum threshold balance to be retained in the CD account.
<b>Maximum Balance Threshold</b>	Displays the maximum threshold balance allowed for the CD account.
<b>Account Statement Details</b>	This widget displays the statement frequency for the selected account.
<b>Current Principal</b>	Displays the currently remaining principal balance in the deposit.
<b>Initial Pay in</b>	Displays the initial payin done to create the deposit.
<b>Topup Pay in</b>	Displays the subsequent top-ups done.
<b>Redeemed Principal</b>	Displays the principal redeemed in case any premature redemption have happened.
<b>Maturity Amount</b>	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
<b>Blocked Amount and Garnishment</b>	Displays the total block amount and garnishment amount on the deposit.
<b>Interest Paid out or Interest Reinvested</b>	Displays the amount and currency for the reinvested or paid out interest. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• If the interest if of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest if of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul>
<b>Tax Deducted</b>	Displays the tax deducted.
<b>Upcoming Transactions</b>	This widget displays the details of upcoming transactions.
<b>Overdue Transactions</b>	Displays the details of overdue transactions.

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

Field	Description
<b>Redemption Simulation (As of Today)</b>	This widget displays the redemption simulation of the day for the CD account. Click the <b>View Error Details</b> link to view the error message.
<b>Instructions Set</b>	<p>This widget displays the payout instructions set on the CD account. This includes maturity instruction, payout mode, related payout account number or ledger number. In the case of a rollover, the related rollover product name is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To create new set of instructions or modify existing details for the CD account, click the <b>Set Instructions</b> link.</p> </div>
<b>Recent Transactions</b>	This widget displays the details of the recent transactions performed on the account.
<b>Amount Blocks</b>	<p>This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date are displayed. Also, there is a full balance block on the amount if any, are displayed in this widget.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To manage the amount blocks, click the <b>Manage Amount Blocks</b> link.</p> </div>
<b>Garnishments</b>	<p>This widget displays the garnishment details of an account, along with Total Garnishments, Individual garnishment entries, and displaying the garnishment amount and corresponding reason. The expiry date for the garnishment is also displayed in this widget, The widget displays up to two garnishment details. If more than two garnishments exist, then a <b>View All</b> link is provided. On click of this link, a pop-up listing all garnishment details, including the garnishment amount and corresponding reasons are displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To manage the garnishment details for the account, click the <b>Manage Garnishment</b> link.</p> </div>
<b>Interest Rate Changes</b>	This widget displays the rate changes if any for the interest applied on the account.
<b>Net Rate</b>	Displays the net rate percentage of interest.
<b>&lt;Date&gt;</b>	Displays the date of interest rate change.
<b>Base Rate</b>	Displays the base rate percentage of interest.
<b>Variance</b>	Displays the variance percentage of interest.
<b>Rollover History</b>	This widget displays the rollover history of the account.
<b>&lt;Currency Amount&gt;</b>	Displays the currency and amount of rollover.
<b>&lt;Component&gt;</b>	Displays the rollover component.

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

Field	Description
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
<b>Frequent Actions</b>	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new page.</p> </div>

**Note**

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

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

## 1.4 CD Transactions

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

This topic contains the following subtopics:

- [Certificate of Deposit Account Opening](#)  
User can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.
- [Top Up](#)  
You can perform a CD top-up transaction using this screen.
- [Redemption](#)  
User can redeem a Certificate of Deposit using this screen. The redemption proceeds can be credited to Current and Savings Account, New Certificate of Deposit, Banker's Check, Demand Draft, or Ledger. The Certificate of Deposit can be redeemed in full or part.
- [Certificate of Deposit Initial Funding](#)  
This topic describes about the certificate of deposit initial funding.

## 1.4.1 Certificate of Deposit Account Opening

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

### Note

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

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

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

**Figure 1-4 Certificate of Deposit Account Opening**

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

In the **Certificate of Deposit Account Opening** screen, all available CD products and existing accounts are displayed.

### Note

The user can select different search criteria in the **Search by** drop-down on an account servicing screen to search for an account number. The search criteria options include **Account Number**, **Customer ID**, **Mobile Number**, **Tax Identification Number**, and **Email ID**. However, the default option in the drop-down is an Account Number. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.

**Figure 1-5 Certificate of Deposit Account Opening - Product Details**

The screenshot shows the 'Certificate of Deposit Account Opening' interface. At the top, there are search filters for 'Customer ID' (000932482) and 'Customer Name' (DAVID JHON). Below the filters, there are tabs for 'New Deposit' and 'Existing Deposit', and a search bar. The main area displays '155 Products available' in a grid of four product cards. Each card shows the product name, code, APY, currency, and interest cycle. At the bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

Product Name	Product Code	APY	Currency	Interest Cycle
Standard Fixed Rate Deposit	SAGLD4	8.20%	USD	1 Month
FIXED STANDART CHILD RATE	YATH12	7.00%	USD	1 Month
Standard Certificate	MANR03	6.05%	USD	1 Month
FIXED STANDART CHILD RATE	YATH14	6.30%	USD	1 Month
Standard Certificate	MANR04	6.50%	USD	1 Month

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

**Table 1-4 Active Deposit Product – Field Description**

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

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

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

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

**HIGH YIELD RETURNS**
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**Basic Details**

Interest Cycle	Minimum Tenor
2 Months	
Maximum Tenor	Currency
	GBP

**Transaction Limit**

Type	Minimum	Maximum
No data to display.		

**Features**

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

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

**Table 1-5 View Details – Field Description**

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

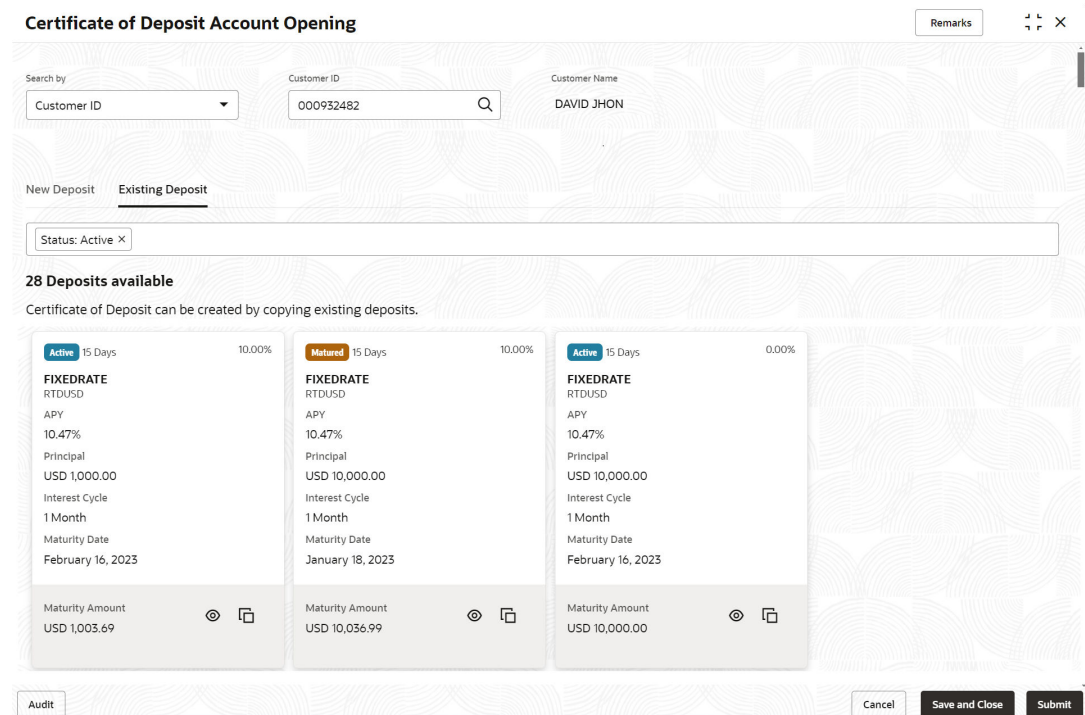
**Table 1-5 (Cont.) View Details – Field Description**

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

6. Click **Existing Deposit** tab.

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

**Figure 1-7 Certificate of Deposit Account Opening - Existing Deposit**



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

**Table 1-6 Existing Deposit Account – Field Description**

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

**Table 1-6 (Cont.) Existing Deposit Account – Field Description**

Field	Description
<b>Account Number</b>	Displays the existing deposit account number of the customer.
<b>APY</b>	Displays the APY percentage.
<b>Principal</b>	Displays the amount available in an account.
<b>Interest Cycle</b>	Displays the interest payout cycle.
<b>Maturity Date</b>	Displays the maturity date.
<b>Maturity Amount</b>	Displays the maturity amount.

- In **Search** bar, the user can search the accounts with different status (**Active, Closed, Matured** and **All**).

If the user chooses **All**, the system displays the accounts of a customer with the statuses **Active, Closed, and Matured**.

- Click **View** icon in the existing product widget, to view additional details of the account.

The view screen is displayed with account details, payin details, payout details, beneficiary details and joint holder details if available.

**Figure 1-8 View Existing Account Details**

**FIXEDRATE**
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**Account Details**

Account Number	Rate of Interest	Account Status	Currency
0000012630	10.00%	Active	USD
Principal	Maturity Amount	Account Opening Date	Account Maturity Date
USD 5,070.00	USD 5,089.79	January 2, 2023	January 17, 2023
Part Redemption	Reinvest	Premature Redemption	Top Up
Yes	Yes	Yes	Yes
Tenor	Mode of Operation	Maturity Instructions	
15 Days	Single	No Instructions	

**Payin Details**

Ledger	Account Number	Account Name	Payin Amount
	134000067	Payin GL for Term Deposits	USD 5,070.00

**Payout Details**

No Instructions given for Principal and Interest

**Beneficiary Details**

Beneficiary Name	Relation Type	Date of Birth	Minor	Guardian
Ms. Jane	Mother	September 8, 1978	No	

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

They are as follows:

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

The two methods are explained in the below steps.

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

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

**Note**

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

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

**Note**

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

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

**Figure 1-9 Certificate of Deposit Account Opening - Deposit Details**

**Certificate of Deposit Account Opening**
Remarks ⌵ ⌶ ✕

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Customer ID: 233127358 | Customer Name: DAVID JHON

**Deposit Details**

Regular Deposit Account  
CDBRN1
Negotiate Rate
Switch Product

Fund Later:

Deposit Amount:

Maturity Type:

Years:  Months:  Days:

Interest Rate:

Reinvest Interest:

Maturity Instructions:

Mode of Operation:

Open Date:

Account Name:

**Payin Details**

You can add payin details here.

**Payout Details**

Principal and interest will be rolled over on maturity

**Beneficiary Details**

Payable on Death:

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

All amounts are in USD

Category	Amount
Principal February 1, 2023	30000.00
Maturity February 16, 2023	30110.96

**Maturity Amount: 30110.96**  
 Interest Rate: 10.00%  
 APY: 10.47%  
 Tenor: 15 Days  
 Part Redemption: Yes  
 Premature Redemption: Yes  
 Topup: Yes

[Interest Details](#)

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

**Table 1-7 Certificate of Deposit Account Opening - Deposit Details – Field Description**

Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.
<b>Fund Later</b>	Switch the <b>Toggle On</b> to fund the amount later. Switch the <b>Toggle Off</b> to fund the amount now.
<b>Deposit Amount</b>	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.

**Table 1-7 (Cont.) Certificate of Deposit Account Opening - Deposit Details – Field Description**

Field	Description
<b>Maturity Type</b>	<p>Select the option for CD maturity from the drop-down. The options are:</p> <ul style="list-style-type: none"> <li><b>Tenure:</b> If you select this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent. The tenor maintained at product will be defaulted and the user is allowed to modify it.</li> <li><b>Date:</b> If you select this option, then specify or select the date.</li> </ul>
<b>Interest Rate</b>	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
<b>Tenor</b>	Specify the tenor for the interest. User can mention the tenor in <b>Years, Months, and Days</b> .
<b>Interest Cycle</b>	<p>Specify the cycle for charging the interest. User can specify the tenor in <b>Years, Months, and Days</b>. By default, the interest cycle is set based on the product. If required, users can modify it. The interest cycle can be set to <b>Years, Months, Days</b> or combination of year, month and days.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field can only be modified if the <b>Account Level Liquidation Preferences</b> option is enabled at the Interest and Charge product level.</p> </div>
<b>Reinvest Interest</b>	<p>Select the option from drop-down for reinvest interest.</p> <ul style="list-style-type: none"> <li>Select <b>Yes</b> to reinvest the interest in CD. This is the default value.</li> <li>Select <b>No</b> to be paid out the interest.</li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If Reinvest Interest is <b>No</b>, then the interest paid out account details need to be provided while capturing the payout details.</p> </div>

**Table 1-7 (Cont.) Certificate of Deposit Account Opening - Deposit Details – Field Description**

Field	Description
<b>Maturity Instructions</b>	<p>The product displays its default maturity instructions, which the user can modify. The following maturity instructions are supported.</p> <ul style="list-style-type: none"> <li>• <b>Reinvest Interest</b> is selected as <b>Yes</b>: <ul style="list-style-type: none"> <li>– <b>Redeem Principal and Interest</b></li> <li>– <b>Rollover Principal and Redeem Interest</b></li> <li>– <b>Special Rollover</b></li> </ul> </li> <li>• <b>Reinvest Interest</b> is selected as <b>No</b>: <ul style="list-style-type: none"> <li>– <b>Redeem Principal</b></li> <li>– <b>Rollover Principal</b></li> <li>– <b>Special Rollover</b></li> </ul> </li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>If auto-rollover is disabled for the product, it displays only <b>Redeem Principal and Interest</b> or <b>Redeem Principal</b>.</p> </div>
<b>Mode of Operation</b>	<p>Select the mode of operation from the drop-down. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Jointly</b></li> <li>• <b>Either Anyone or Survivor</b></li> <li>• <b>Former or Survivor</b></li> <li>• <b>Mandate Holder</b></li> </ul> <p>If the <b>Mode of Operation</b> is single, the <b>Joint Holder Details</b> will not be displayed.</p>
<b>Opening Date</b>	This date is defaulted as the current branch date and user is allowed to modify it.
<b>Account Name</b>	The Customer name is defaulted as the account name and the user is allowed to modify the name.

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

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

The **Negotiate Interest Rate** is displayed.

**Figure 1-10 Negotiate Interest Rate**

**Negotiate Interest Rate**

Effective Date	User Defined Elements			
February 1, 2023	Element	Value	Variance	Action
	TAXRATE	10	0	
	TDPNL	10	0	
	TERMRATE	10	0	

Cancel OK

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

**Table 1-8 Negotiate Rate – Field Description**

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

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

**Figure 1-11 Interest Details**

**Interest Details** ✕

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

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

**Table 1-9 Interest Details - Field Description**

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

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

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

**Note**

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

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

Figure 1-12 Add Payin Details\_Account

### Add Payin Details ✕

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**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Select Account Number**

Account Number  
0000001092

Account Name  
Priya

Account Balance  
USD 0.00

Others

**Search Account Details**

Account Number

B01M000000071
🔍

Account Name

PHIL FRANZ

**Payment Details**

Payin Amount

USD 30,000.00

Cancel

Add More

Add

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

Table 1-10 Add Payin Details as Account

Field	Description
<b>Select Payin Mode</b>	The <b>Account</b> mode is selected with the default.
<b>Select Account Number</b>	The own accounts are displayed as widgets with the <b>Account Number</b> , <b>Account Name</b> , and <b>Account Balance</b> . You can select the account for CD payin. You can select <b>Others</b> from the widget to select any other accounts in the same bank for CD payin.

**Table 1-10 (Cont.) Add Payin Details as Account**

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

**Figure 1-13 Add Payin Details\_Instrument**

**Add Payin Details**
✕

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**Select Payin Mode**

Account   
  Instrument   
  Ledger

**Check Details**

Clearing Type

Check Date

Check Number

Drawer Account Number

Drawer Name

Routing Number

Value Date

**Payment Details**

Exchange Rate

1

Transaction Amount

USD 200.00

Cancel Add

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

**Table 1-11 Add Payin Details as Instrument – Field Description**

Field	Description
<b>Select Payin Mode</b>	Select the <b>Instrument</b> option to perform the settlement.
<b>Check Details</b>	This section displays the check details for performing the payin.
<b>Clearing Type</b>	Select the appropriate clearing type from the list.
<b>Check Date</b>	Select or specify the date present on the check.
<b>Check Number</b>	Specify the check number used for settlement.
<b>Drawer Account Number</b>	Specify the drawer's account number for performing the payment.
<b>Drawer Name</b>	Specify the drawer name.
<b>Routing Number</b>	Select the routing number from the list.
<b>Value Date</b>	Select or specify the value date.
<b>Payment Details</b>	This section displays the payment details for the account.
<b>Exchange Rate</b>	Displays the exchange rate applicable for the account.
<b>Transaction Amount</b>	Displays the transaction amount of the account.

**Figure 1-14 Add Payin Details\_Ledger**

## Add Payin Details

✕

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**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Ledger Details**

<b>Ledger Code</b>	<b>Ledger Description</b>
134000067	Payin GL for Term Deposits

**Payment Details**

**Payin Amount**

USD 30,000.00

Cancel
Add More
Add

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

**Table 1-12 Add Payin Details as Ledger**

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

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

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

**Note**

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

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

### Add Payout Details

✕

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Maturity Instructions  
Redeem Principal & Interest

Maturity Payout Mode

Account
  Instrument
  External Account

Select Account Number

**0000001092**

Account Name  
Priya

Currency  
USD

Others

Account Number

Account Name

🔍

Required

Cancel Add

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

**Table 1-13 Add Payout Details with Reinvest Interest is Yes - Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instructions for the deposit which is defaulted from the product. The options are: <ul style="list-style-type: none"> <li>• <b>Redeem Principal &amp; Interest</b></li> <li>• <b>Rollover Principal &amp; Interest</b></li> <li>• <b>Rollover Principal &amp; Redeem Interest</b></li> <li>• <b>Special Amount Renewal</b></li> </ul>

**Table 1-13 (Cont.) Add Payout Details with Reinvest Interest is Yes - Field Description**

Field	Description
<b>Maturity Payout Mode</b>	<p>Select the maturity payout mode. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The user should select the <b>Account</b> mode from this field to settle the excess threshold amount during the rollover for <b>Maturity Instructions</b> set as <b>Rollover Principal &amp; Interest</b>.</p> </div>
<b>Select Account Number</b>	<p>Select the type of account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Maturity Payout Mode</b> field.</p> </div>
<b>Account Number</b>	<p>Select the Current and Savings Account account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p> </div>
<b>Account Name</b>	<p>Displays the account name upon account number selected.</p>
<b>Rollover Amount</b>	<p>Specify the rollover amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if you select <b>Special Amount Rollover</b> option from the <b>Maturity Instructions</b> field.</p> </div>

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

### Add Payout Details ✕

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Principal Payout Instructions  
Redeem Principal

Principal Payout Mode

Account    Instrument    External Account

Select Account Number

**0000001092**

Account Name  
Priya

Currency  
USD

**Others**

Account Number
Account Name

🔍

Required

---

Interest Payout Instructions  
Interest Payout on Liquidation

Interest Payout Mode

Account

Select Account Number

**0000001092**

Account Name  
Priya

Currency  
USD

**Others**

Account Number
Account Name

🔍

Required

Cancel
Add

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

Table 1-14 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
<b>Principal Payout Instruction</b>	Select the principal payout instructions for the deposit. The options are: <ul style="list-style-type: none"> <li>• <b>Redeem Principal</b></li> <li>• <b>Renew Principal</b></li> <li>• <b>Special Amount Renewal</b></li> </ul>
<b>Principal Payout Mode</b>	Select the principal payout mode for the deposit. The options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>Instrument</b></li> <li>• <b>External Account</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The user should select the <b>Account</b> mode from this field to settle the excess threshold amount during the rollover for <b>Maturity Instructions</b> set as <b>Rollover Principal</b>.</p> </div>
<b>Select Account Number</b>	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Maturity Payout Mode</b> field.</p> </div>
<b>Account Number</b>	Select the Current and Savings Account account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p> </div>
<b>Account Name</b>	Displays the account name upon account number selected.
<b>Interest Payout Mode</b>	Select the maturity payout mode.
<b>Select Account Number</b>	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Account</b> option is selected from the <b>Interest Payout Mode</b> field.</p> </div>

**Table 1-14 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description**

Field	Description
<b>Account Number</b>	Select the Current and Savings Account account number.  <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if <b>Others</b> option is selected from the <b>Account</b> field.</p> </div>
<b>Account Name</b>	Displays the account name upon account number selected.
<b>Rollover Amount</b>	Specify the rollover amount.  <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if you select <b>Special Amount Rollover</b> option from the <b>Maturity Instructions</b> field.</p> </div>

**Figure 1-17 Add Payout Details - Instrument**

**Add Payout Details** ✕

---

Maturity Instructions  
Redeem Principal & Interest

Maturity Payout Mode  
 Account    Instrument    External Account

**Instrument Type**  
 Banker's Check    Demand Draft

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code:       Payable Branch Code:

**Address details**

Payee Name:       Address Line 1:

Address Line 2:       Address Line 3:

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

**Table 1-15 Add Payout Details - Instrument**

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

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

**Figure 1-18 Instrument - External**

**Add Payout Details** ✕

---

redeem Principal & interest

**Principal and Interest Payout Instruction**

Select Payout Mode

Account  
  Instrument  
  External Account

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code: 0010      Payable Branch Code: R01

**Address details**

Type

Customer Address  
  Alternative Address  
  Financial Institutions

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

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

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

**Table 1-16 Add Payout Details - Instrument - External**

Field	Description
<b>Select Payout Mode</b>	Select Instrument as payout mode. The other options are: <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>External Account</b></li> </ul>
<b>Issuing Branch Code</b>	Displays the code of issuing branch.
<b>Issuing Branch Name</b>	Displays the name of the issuing branch.
<b>Payable Bank Code</b>	Specify the code of the payable bank.
<b>Payable Branch Code</b>	Specify the code of the payable branch.
<b>Address details</b>	This section displays the address details.
<b>Type</b>	Select the address type. The options are: <ul style="list-style-type: none"> <li>• <b>Customer Address</b></li> <li>• <b>Alternative Address</b></li> <li>• <b>Financial Address</b></li> </ul>
<b>Payee Name</b>	Displays the name of the payee. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li> <li>• This field is enabled if the <b>Alternative Address</b> option is selected from the <b>Type</b> field.</li> </ul> </div>
<b>Address Line 1</b>	Displays the address line 1. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li> <li>• This field is enabled if the <b>Alternative Address</b> or <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</li> </ul> </div>
<b>Address Line 2</b>	Displays the address line 2. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li> <li>• This field is enabled if the <b>Alternative Address</b> or <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</li> </ul> </div>

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

Field	Description
Address Line 3	<p>Displays the address line 3.</p> <div><p><b>Note</b></p><ul style="list-style-type: none"><li>This field is displayed if the <b>Customer Address</b> option is selected from the <b>Type</b> field.</li><li>This field is enabled if the <b>Alternative Address</b> or <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</li></ul></div>
Financial Institution Name	<p>Specify the name of the financial institution.</p> <div><p><b>Note</b></p><p>This field is displayed if the <b>Financial Institutions</b> option is selected from the <b>Type</b> field.</p></div>



**Figure 1-20 Add Payout Details**

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

**Table 1-18 Add Payout Details - Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction selected for the payout.
<b>Rollover Payout Instruction</b>	This section displays the details of the rollover product instruction. The default rollover product configured for the business product is shown here along with its APY details.  Users are allowed to modify the rollover product at the account level only if <b>Rollover to New Product</b> is enabled for the business product. Users can also define the account to settle any excess amount during rollover if the maturity amount exceeds the rollover product's maximum threshold limit.
<b>Select Product</b>	Select the product to define the rollover product at the account level.  During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.

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

Field	Description
<b>Excess Amount Settlement Account</b>	Select the account to settle any excess amount during rollover. The tile displays the primary holder's active accounts with details such as account number, account name, and currency. Click the tile to select the account. An option is also provided to select accounts other than the primary holder's. On clicking <b>Other</b> , an <b>Account Number</b> field is displayed, allowing the user to select accounts other than the primary holder's across branches.

- c. Click **Add**.

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

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

18. Click on **Add Beneficiary**, in the Beneficiary Details section on the **Certificate of Deposit Account Opening** screen.

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

For more information about **Add Beneficiary Details**, refer to the [Add Beneficiary](#) section in the Beneficiary Details Update.

19. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Certificate of Deposit Account Opening** screen.

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

For more information about **Add Joint Holder Details**, refer to the [Maintain Joint Holder Details](#) section in the Joint Holder Maintenance.

20. After adding the **Add Payin**, **Add Payout**, and **Add Beneficiary** details, the **Certificate of Deposit Account Opening** screen displays the added information.

Figure 1-21 Certificate of Deposit Account Opening - Added Details

**Certificate of Deposit Account Opening** Remarks + - ×

Customer ID: 233127358      Customer Name: DAVID JHON

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**Deposit Details**

Regular Deposit Account Negotiate Rate Switch Product  
 CDBRNI

Fund Later

Deposit Amount: USD 30,000.00      Maturity Type: Tenor      Years: 0      Months: 0      Days: 15

Interest Rate: 10      Reinvest Interest: Yes      Maturity Instructions: Redeem Principal & Interest

Mode of Operation: Single      Open Date: February 1, 2023      Account Name: Deposits Automation

---

**Payin Details**

Account	Account Number	Account Name	Payin Amount
<input type="checkbox"/>	0000001092	Priya	USD 30,000.00

---

**Payout Details**

Instruction	Excess Amount Settleme...	Account Name	Rollover Product
<input type="checkbox"/>	Rollover Principal &...	Hrithik Agarwal 6700	NORMAL STATUS

---

**Beneficiary Details**

Payable on Death

Beneficiary Name	Relation Type	Date of Birth	Minor	Guardian	Action
You can add beneficiary details here.					
<input type="button" value="Add Beneficiary"/>					

---

**All amounts are in USD**

Category	Amount
Principal	30000.00
Net Interest	110.96

Maturity Amount: **30110.96**

Interest Rate: 10.00%  
 APY: 10.47%  
 Tenor: 15 Days  
 Part Redemption: Yes  
 Premature Redemption: Yes  
 Topup: Yes

[Interest Details](#)

21. Click **Submit**.

The screen is successfully submitted for authorization.

**Note**

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

## 1.4.2 Top Up

You can perform a CD top-up transaction using this screen.

**Note**

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

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits**, under **Transactions**, click **Top Up** or specify **Top Up** in the search icon bar and select the screen.

The **Certificate of Deposit Top Up** screen is displayed.

**Figure 1-22 Certificate of Deposit Top Up**

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 Top Up details are displayed in the **Certificate of Deposit Top Up** screen.

**Figure 1-23 Certificate of Deposit Top Up Details**

4. In the **Certificate of Deposit Top Up** screen, perform the required action. For more information on fields, refer to the field description table.

Table 1-19 Certificate of Deposit Top Up – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If tax identification number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Status</b>	<p>Displays the CD status. The possible options are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.
<b>Maturity Details</b>	Displays the proceeds due to the customer on maturity and the maturity date.
<b>Reinvested Interest</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If the interest is of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>If the interest is of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the actual tax deducted on reinvested or paid out interest till date.
<b>Amount</b>	Specify the amount which the customer wants to add to the principal of the CD.
<b>Value Date</b>	Specify the date from which the top-up is to take effect.

- After specifying the amount in the **Amount** field in the **Certificate of Deposit Top Up** screen, the simulated output details are displayed on the right side of the screen.

**Note**

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

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

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

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

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

The **Interest Details** screen is displayed.

**Figure 1-24 Interest Details**

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

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

**Table 1-21 Interest Details - Field Description**

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

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

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

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

Figure 1-25 Add Settlement Details - Account

### Add Settlement Details

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**Select Payin Mode**

Account
  Instrument
  Ledger

**Select Account Number**

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

**Payment Details**

Payin Amount Exchange Rate  
 1.65

Transaction Amount  
 USD 16.50


Cancel Add More Add

**Note**

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

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

**Table 1-22 Add Settlement Details - Account**

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

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



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

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

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

**Figure 1-27 Add Settlement Details - Ledger**

### Add Settlement Details ✕

---

**Select Payin Mode**

Account   
  Instrument   
  Ledger

**Ledger Details**

Ledger Code 134000067	Ledger Description Payin GL for Term Deposits
--------------------------	--

**Payment Details**

Payin Amount

GBP 10.00

Cancel
Add More
Add

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

**Table 1-24 Add Settlement Details - Ledger**

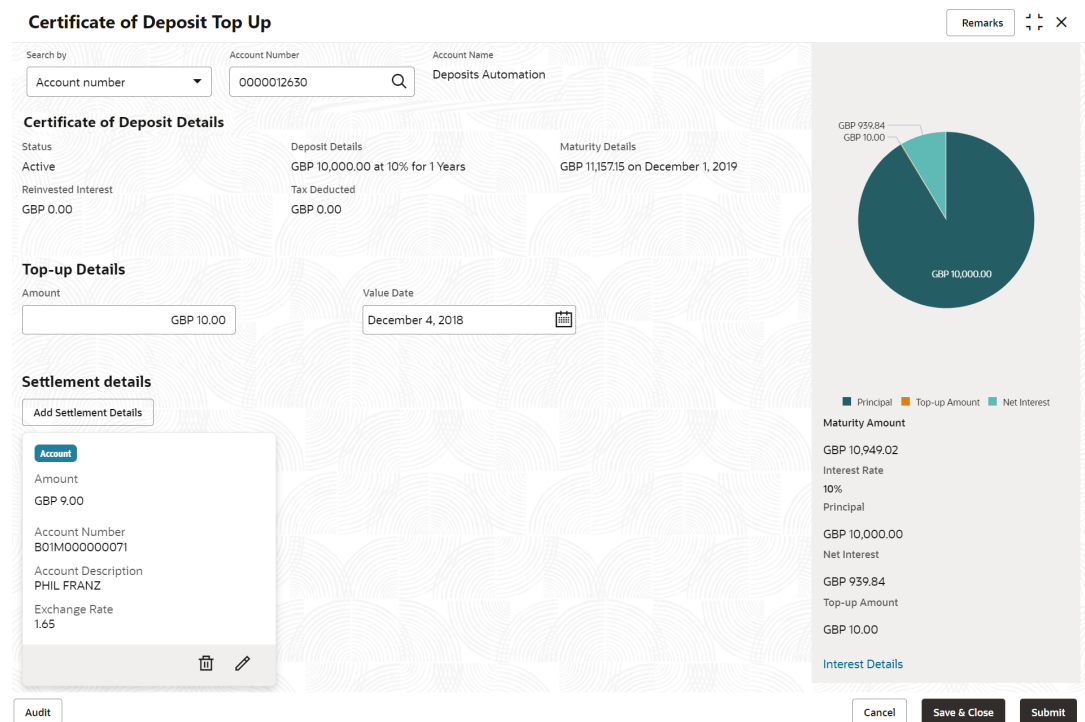
Field	Description
<b>Select Payin Mode</b>	Select the payin mode as <b>Ledger</b> .

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

Field	Description
<b>Ledger Details</b>	This section displays the ledger details.
<b>Ledger Code</b>	Displays the ledger code used for the transaction.
<b>Ledger Description</b>	Displays the ledger description used for the transaction.
<b>Payin Amount</b>	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.

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

**Figure 1-28 Settlement Details**



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

Table 1-25 Certificate of Deposit Top Up - Settlement Details

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

11. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.4.3 Redemption

User can redeem a Certificate of Deposit using this screen. The redemption proceeds can be credited to Current and Savings Account, New Certificate of Deposit, Banker's Check, Demand Draft, or Ledger. The Certificate of Deposit can be redeemed in full or part.

**Note**

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

User can add the basic CD details to simulate the redemption transaction to get interest, tax and redemption.

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits** and then **Transactions**, click **Redemption**, or specify **Redemption** in the search icon bar and select the screen.

The **Certificate of Deposit Redemption** screen is displayed.

**Figure 1-29 Certificate of Deposit Redemption**

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 **Certificate of Deposit Redemption** screen.

**Figure 1-30 Certificate of Deposit Redemption Details**

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

Table 1-26 Certificate of Deposit Redemption – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If tax identification number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If tax identification number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul> </div>
<b>Status</b>	<p>Displays the CD status. The possible options are:</p> <ul style="list-style-type: none"> <li><b>Active</b></li> <li><b>Matured</b></li> <li><b>Closed</b></li> </ul>
<b>Deposit Details</b>	<p>Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.</p>
<b>Maturity Details</b>	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>

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

Field	Description
<b>Reinvested Interest</b>	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>• If the interest is of reinvest type, then the field name is displayed as <b>Reinvested Interest</b>.</li> <li>• If the interest is of paid out type, then the field name is displayed as <b>Paid out Interest</b>.</li> </ul> </div>
<b>Tax Deducted</b>	Displays the actual tax deducted on reinvested or paid out interest till date.
<b>Redemption Details</b>	This section displays the redemption details maintained for the account.
<b>Redemption Type</b>	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Partial Redemption</b></li> <li>• <b>Full Redemption</b></li> </ul> <p>The default value is <b>Full Redemption</b>.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>User can change the type to <b>Partial Redemption</b> and enter the amount in <b>Redemption Amount</b> field. The redemption amount should not be greater than CD account balance.</p> </div>
<b>Redemption Amount</b>	<p>Displays the full redemption amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled, if user selects the <b>Partial Redemption</b> option from the <b>Redemption Type</b> field.</p> </div>
<b>Penalty</b>	<p>Displays the penalty that will be charged for premature redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is not enabled, if user selects the <b>Partial Redemption</b> option from the <b>Redemption Type</b> field.</p> </div>

**Table 1-26 (Cont.) Certificate of Deposit Redemption – Field Description**

Field	Description
<b>Interest Handling</b>	<p>Select the interest handling option during redemption. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Payout Accrued Interest:</b> Select this option to liquidate the accrued interest as of today. This is applicable for both full and partial redemption.</li> <li>• <b>Continue Accrued Interest:</b> Select this option to continue accruing interest, which will be liquidated during the normal interest liquidation cycle. This option is applicable only for partial redemption.</li> <li>• <b>Forfeit Accrued Interest:</b> Select this option if the accrued interest is not to be paid to the customer. This option is applicable only for full redemption.</li> </ul>
<b>Amount Type</b>	<p>Select the redemption amount type. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Gross:</b> If user selects this option, then the customer receives the amount after standard deductions, such as penalties, are applied to the given gross amount.</li> <li>• <b>Net:</b> If the user this option, then the customer receives the exact redemption amount specified, and any standard deductions will be applied to the remaining principal.</li> </ul> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>These options are enabled only for partial redemption.</p> </div>
<b>Waive Penalty</b>	<p>Switch to toggle <b>ON</b> to waive the penalty amount charged on the account.</p> <p>Switch to toggle <b>OFF</b> to include the penalty amount charged on the account.</p>
<b>Penalty Waiver Reason</b>	<p>Select the reason for penalty waiver from the list.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed if the <b>Waive Penalty</b> toggle in <b>ON</b>.</p> </div>
<b>Remarks</b>	You can specify the reason for CD redemption.

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

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

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

Field	Description
<b>Redemption Payment Details</b>	This displays the details of the redemption payment to the customer.
<b>Amount</b>	This displays the final amount that will be paid out to the customer if the CD is redeemed today.

**Table 1-27 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description**

Field	Description
<b>Principal</b>	Displays the total principal of the CD.
<b>Interest Rate</b>	Displays the Interest rate applicable for the CD.
<b>Interest</b>	Displays the Net interest on the principal (Interest – Tax).
<b>Penalty</b>	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
<b>Tax</b>	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.
<b>Deposit After Redemption</b>	This displays the deposit amount in detail after redemption.
<b>Amount</b>	Displays the maturity amount of the remaining certificate of deposit.
<b>Principal</b>	Displays the principal remaining after redemption.
<b>Interest Rate</b>	Displays the interest rate applicable for the remaining principal.
<b>Interest</b>	Displays the interest due to the customer on maturity.
<b>Tax</b>	Displays the tax that will be deducted on maturity.

**Note**

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

- On **Certificate of Deposit Redemption** screen, click **Add Settlement Details** button. The **Add Settlement Details** screen is displayed with the default payout mode as **Account**.

**Figure 1-31 Add Settlement Details - Account**

### Add Settlement Details ✕

---

Select Payout Mode ^

Account
  External Account
  Ledger

Select Account Number

**B0101174123**

Account Name  
CASACUST01

Currency  
GBP

**Others**

**Payment Details**

Redemption Amount Exchange Rate

GBP 5,040.00

Transaction Amount

Cancel
Add More
Add

**Note**

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

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

**Table 1-28 Add Settlement Details - Account**

Field	Description
Select Payout Mode	The <b>Account</b> mode is selected with the default.

Table 1-28 (Cont.) Add Settlement Details - Account

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

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



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

**Figure 1-33 Add Settlement Details - Ledger**

### Add Settlement Details ✕

---

**Select Payout Mode**

Account   
  External Account   
  Ledger

**Ledger Details**

<p>Ledger Code</p> <input style="width: 90%;" type="text" value="134000067"/> <span style="float: right;">🔍</span>	<p>Ledger Description</p> <p>Asset GL</p>
--	---

**Payment Details**

Redemption Amount

Cancel
Add More
Add

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

**Table 1-30 Add Settlement Details - Ledger**

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

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

10. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payout amount is updated for the remaining settlement amount.
11. Click **Add** button to add the settlement details in **Certificate of Deposit Redemption** screen.

The settlement details are displayed in the **Certificate of Deposit Redemption** screen.

**Figure 1-34 Certificate of Deposit Redemption - Settlement Details**

**Certificate of Deposit Redemption** Remarks [icon] [icon] [icon]

Search by: Account number [dropdown] Account Number: B0101352 [input] Account Name: YATH [input]

**Certificate of Deposit Details**

Status: Active	Deposit Details: GBP 10,010.00 at 12% for 3 Months	Maturity Details: GBP 10,200.83 on May 30, 2018
Reinvested Interest: GBP 0.00	Tax Deducted: GBP 0.00	

**Redemption Details**

Redemption Type: [dropdown: Partial Redemption] Redemption Amount: [input: GBP 100.00]

Penalty: GBP 0.00 Waive Penalty: [checkbox]

Remarks: [input]

**Settlement Details**

[Add Settlement Details]

**Account**

Amount: GBP 100.00

Account Number: [input]

Account Description: [input]

[View] [trash] [edit]

[Cancel] [Save & Close] [Submit]

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

**Table 1-31 Certificate of Deposit Redemption - Settlement Details**

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

12. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.4.4 Certificate of Deposit Initial Funding

This topic describes about the certificate of deposit initial funding.

**To open certificate of deposit initial funding:**

**Note**

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

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Certificate of Deposit and Transactions**, click **Initial Funding**, or specify **Certificate of Deposit Initial Funding** in the search icon bar and select the screen.

The **Certificate of Deposit Initial Funding** screen is displayed.



**Table 1-32 Certificate of Deposit Initial Funding**

Field	Description
<b>Search by</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the 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><b>Note:</b></p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
<b>Status</b>	<p>Displays the status. The possible options are:</p> <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Matured</b></li> <li>• <b>Closed</b></li> </ul>
<b>Open Date</b>	Displays the account open date.
<b>Maturity Date</b>	Displays the proceeds due to the customer on maturity and the maturity date.
<b>Amount</b>	Specify the amount which the customer wants to add.
<b>Value Date</b>	Specify the date from which the top-up is to take effect.

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

The **Interest Details** screen is displayed.

**Figure 1-37 Interest Details**

Interest Details <span style="float: right;">✕</span>				
Date	Gross Interest	Tax	Net Interest	Principal
February 28, 2023	USD 2.56	USD 0.13	USD 2.43	USD 335.43

**Table 1-33 Interest Details - Field Description**

Field	Description
<b>Date</b>	Displays the date of the interest cycle.
<b>Gross Interest</b>	Displays the gross interest amount.
<b>Tax</b>	Displays the tax amount.
<b>Net Interest</b>	Displays the net interest amount.
<b>Principal</b>	Displays the interest principal amount.

- Click on **Add Settlement Details**, in the Settlement Details section on the **Certificate of Deposit Initial Funding** screen.

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

**Note**

Funding options will include Account and General Ledger, with Account selected by default. The pay-in feature will align with the existing CD Top-Up functionality.

**Figure 1-38 Add Settlement Details\_Account**


The screenshot shows a web form titled "Add Settlement Details" with a close button (X) in the top right corner. The form is organized into several sections:

- Select Payin Mode:** Contains three radio buttons: "Account" (selected), "Instrument", and "Ledger".
- Select Account Number:** A large, empty rectangular box with the text "Others" inside.
- Search Account Details:** Contains two input fields: "Account Number" (with a search icon and "Required" label below it) and "Account Name".
- Payment Details:** Contains an input field for "Payin Amount" with the value "USD 444.00".

At the bottom right of the form, there are three buttons: "Cancel", "Add More", and "Add".

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

**Table 1-34 Add Settlement Details as Account**

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

**Figure 1-39 Add Settlement Details\_Instrument**

**Add Settlement Details**
✕

**Select Payin Mode**

Account  
  Instrument  
  Ledger

**Check Details**

Clearing Type ▼

Required

Check Date

February 1, 2023 📅

Check Number

Required

Drawer Account Number

Required

Drawer Name

Required

Routing Number

▼

Required

Value Date

February 1, 2023 📅

**Payment Details**

Exchange Rate

1

Transaction Amount

USD 444.00

Cancel Add

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

**Table 1-35 Add Settlement Details as Instrument**

Field	Description
<b>Select Payin Mode</b>	Select the <b>Instrument</b> option to perform the settlement.
<b>Clearing Type</b>	Specify the clearing type in which cheque needs to be deposited.
<b>Check Date</b>	Specify the check date, if check number is specified.
<b>Check Number</b>	Specify the check number to be deposited.
<b>Drawer Account Number</b>	Specify the drawer account number.
<b>Drawer Name</b>	Specify the drawer name.
<b>Routing Number</b>	Specify the routing number.
<b>Value Date</b>	Display the value date.
<b>Exchange Rate</b>	Displays the exchange rate. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is displayed only if there is cross currency transaction.</p> </div>
<b>Transaction Amount</b>	Displays the amount in payin account currency.

Figure 1-40 Add Settlement Details\_Ledger

**Add Settlement Details** [X]

**Select Payin Mode**

Account  Instrument  Ledger

**Ledger Details**

Ledger Code: 134000067      Ledger Description: Payin GL for Term Deposits

**Payment Details**

Payin Amount: USD 444.00

Cancel   Add More   Add

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

Table 1-36 Add Settlement Details as Ledger

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

- Click **Cancel**, to close the **Add Settlement Details** screen without adding the settlement details.
  - Click **Add More**, the system add the settlement details in the main screen and refreshes the **Add Settlement Details** screen with default values, and the settlement amount is updated for the remaining settlement amount.
  - Click **Add** to add the settlement details in the main screen.
7. Click **Submit** in the main screen.

The screen is successfully submitted for authorization.

## 1.5 CD Maintenances

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

This topic contains the following subtopics:

- [Create Certificate of Deposit Amount Block](#)  
User can block the CD amount. A Certificate of Deposit can be blocked for certain amount for full balance block due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.
- [View and Modify Amount Block](#)  
You can view or modify the already added block details using this screen.
- [Payout Modification](#)  
User can view or modify the payout instructions maintained during the CD account opening using this screen. Also, user can create new payout instruction, if no instructions are maintained for the CD account.
- [Account Modification](#)  
You can modify certain attributes of the CD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.
- [Certificate of Deposit Joint Holder Maintenance](#)  
Certificate of Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Certificate of Deposit Beneficiary Details Update](#)  
You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to the CD account using this screen.
- [Customer Relationship Maintenance](#)  
You can maintain customer relationships for a Certificate of Deposit such that the primary ownership of the account remains single but the account holder is linked to relationships such as Guardian or Custodian using the **Customer Relationship Maintenance** screen.

### 1.5.1 Create Certificate of Deposit Amount Block

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

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

#### Note

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

**To create amount block:**

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

The **Create Certificate of Deposit Amount Block** screen is displayed.

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

The details for the account entered are displayed.

**Figure 1-41 Create Certificate of Deposit Amount Block Details**

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

**Table 1-37 Create Certificate of Deposit Amount Block – Field Description**

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

**Table 1-37 (Cont.) Create Certificate of Deposit Amount Block – Field Description**

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

- Click **Submit**.

The screen is successfully submitted for authorization.

## 1.5.2 View and Modify Amount Block

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

This screen is applicable only for IRA Deposits.

**Note**

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

### To view the amount block details:

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

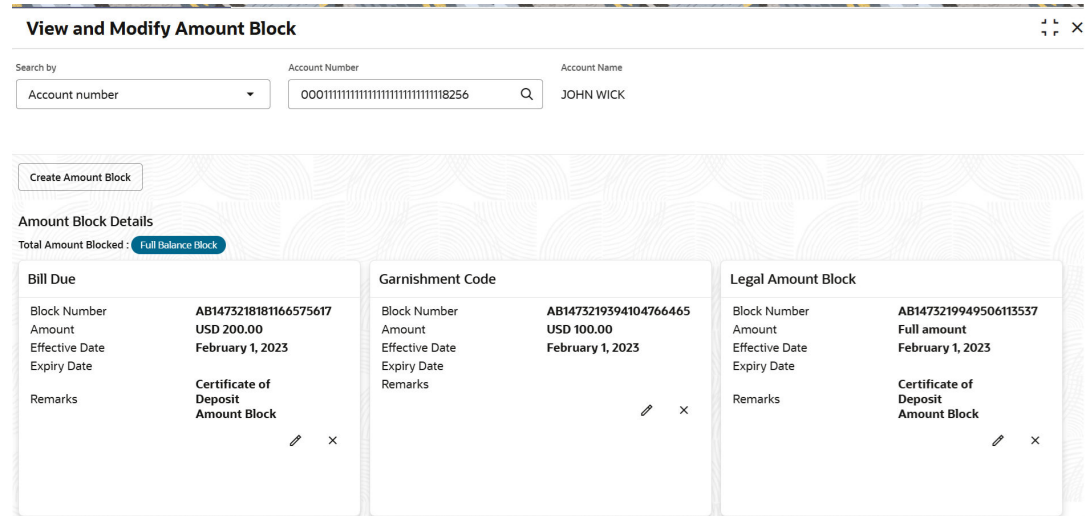
The **View and Modify Amount Block** screen is displayed.

**Figure 1-42 View and Modify Amount Block**

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

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

**Figure 1-43 View and Modify Amount Block Details**



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

**Table 1-38 View Amount Block Details – Field Description**

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Amount Block Details</b>	This section displays the CD amount block details.

**Table 1-38 (Cont.) View Amount Block Details – Field Description**

Field	Description
<b>Total Amount Blocked</b>	Displays the total amount blocked on the CD account. In case of full balance block, a <b>Full Balance Block</b> indicator is displayed.
<b>&lt;Block Reason&gt;</b>	Displays the block reason as the top of the widget.
<b>Block Number</b>	Displays the block number.
<b>Amount</b>	Displays the block amount along with the currency. A value <b>Full Amount</b> is displayed in case of full balance block.
<b>Blocked Reason</b>	Displays the block reason along with code.
<b>Effective Date</b>	Displays the block effective date.
<b>Expiry Date</b>	Displays the block expiry date.
<b>Remarks</b>	Displays the block remarks.
<b>Status</b>	Displays the block status.

- Click **Create Amount Block** to add a new amount block.
- You can edit a CD amount block details by clicking the **Edit** icon. For more information, refer *Modify Amount Block*.
- You can delete a CD amount block details by clicking the **Close** icon. The **Close Certificate of Deposit Amount Block** screen is displayed with the closed amount block details.


**Figure 1-44 Close Certificate of Deposit Amount Block**


**Close Certificate of Deposit Amount Block**

Account Number: 000111111111111111111111111118256  
Account Name: JOHN WICK

Full Balance Block: Off  
Block Number: ABI473218181166575617  
Amount To Be Blocked: USD 200.00  
Block Reason: BD-Bill Due  
Effective Date: February 1, 2023  
Expiry Date:   
Narrative: Certificate of Deposit Amount Block

**Customer Information**

  
Customer ID: 000981436  
Customer Name: JOHN N WICK  
KYC Status: Not Verified

Signature: 

Account Branch: R01  
Account Status: Active  
Mode Of Operation: Single  
Account Balance: \$10,000.00

+1 9876543211  
johnwick@gmail.com  
Address: Sky Line, Wall Street, New York, NY, US, 61001

Audit | Cancel | Save and Close | Submit

- **Modify Amount Block:** As you click the **Edit** icon from the **View and Modify Amount Block** screen from a particular widget, that widget details are opened in **Modify Certificate of Deposit Amount Block** screen.
- a. In the **Modify Certificate of Deposit Amount Block** screen, modify the required details.

**Figure 1-45 Modify Certificate of Deposit Amount Block**

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

**Table 1-39 Modify CD Amount Block – Field Description**

Field	Description
<b>Full Balance Block</b>	Displays whether full balance amount is blocked for the account.
<b>Block Number</b>	Displays the block identification number.
<b>Amount To Be Blocked</b>	Specify the CD amount to be blocked.  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.</p> </div>
<b>Block Reason</b>	Displays the reason for the block on CD account.

Table 1-39 (Cont.) Modify CD Amount Block – Field Description

Field	Description
<b>Effective Date</b>	Specify or select the effective date for the block.  <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>By default, the effective date is displayed. If required you can edit the date.</p> </div>
<b>Expiry Date</b>	Specify or select the expiry date for the block.  <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>By default, the expiry date is blank. If required user can add the date.</p> </div>
<b>Narrative</b>	Specify the narration, if any for the block.  <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Note</b></p> <p>By default, a narration is displayed. If required you can edit it.</p> </div>

- b. Click **Submit**

The screen is successfully submitted for authorization.

5. Click **Close**.

### 1.5.3 Payout Modification

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

**Note**

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

**To modify or add payout:**

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

The **Certificate of Deposit Payout Modification** screen is displayed.

**Figure 1-46 Certificate of Deposit Payout Modification**

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field. The **Certificate of Deposit Details**, **Payout Instructions**, and **Settlement details** sections are displayed.

**Figure 1-47 Certificate of Deposit Payout Modification Details**

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



Table 1-40 View CD Payout Details – Field Description

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

Table 1-40 (Cont.) View CD Payout Details – Field Description

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

Table 1-40 (Cont.) View CD Payout Details – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

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

### 1.5.3.1 Maturity Instruction as Redeem Principal and Interest

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

 **Note**

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

**To add settlement payout:**

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

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

**Figure 1-48 Add Payout Modes - Redeem Principal and Interest**

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

**Table 1-41 Add Payout Modes - Redeem Principal and Interest – Field Description**

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

**Table 1-41 (Cont.) Add Payout Modes - Redeem Principal and Interest – Field Description**

Field	Description
<b>Settlement Amount</b>	This section displays the settlement amount details.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This section is displayed if the <b>Maturity Instruction</b> is selected as <b>Redeem Principal &amp; Interest</b> and <b>Redeem Principal</b></p> </div>
<b>Type</b>	Select the settlement type from the list. The option is: <ul style="list-style-type: none"> <li><b>Percentage</b></li> </ul>
<b>Percentage</b>	Displays the percentage set for the settlement from the selected account.

- Click **Submit**.

The screen is successfully submitted for authorization.

### 1.5.3.2 Maturity Instructions as Rollover Principal and Interest

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

**Note**

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

**To add settlement payout:**

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

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

**Figure 1-49 Add Payout Modes - Rollover Principal**

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

**Table 1-42 Add Payout Modes - Rollover Principal and Interest – Field Description**

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

- Click **Submit**.

The screen is successfully submitted for authorization.

### 1.5.3.3 Maturity Instruction as Special Amount Rollover

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

**Note**

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

**To add settlement payout:**

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

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

**Figure 1-50 Add Payout Modes - Special Amount Rollover**

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

**Table 1-43 Add Payout Modes - Special Amount Rollover – Field Description**

Field	Description
<b>Maturity Instructions</b>	Displays the maturity instruction set for the account.
<b>Select Product</b>	Select the product to define the rollover product at the account level. During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.
<b>Tenor</b>	Specify the tenor for payout in <b>Years, Months, or Days</b> .

**Table 1-43 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description**

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.5.3.4 Principal Payout Instructions as Redeem Principal

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

#### **Note**

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

#### **To add settlement payout:**

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

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



Table 1-44 (Cont.) Add Payout Modes - Redeem Principal – Field Description

Field	Description
<b>Settlement Amount</b>	This section displays the settlement amount details.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>This section is displayed if the <b>Maturity Instruction</b> is selected as <b>Redeem Principal &amp; Interest</b> and <b>Redeem Principal</b></p> </div>
<b>Type</b>	Select the settlement type from the list. The option is: <ul style="list-style-type: none"> <li><b>Percentage</b></li> </ul>
<b>Percentage</b>	Displays the percentage set for the settlement from the selected account.

- Click **Submit**.

The screen is successfully submitted for authorization.

### 1.5.3.5 Principal Payout Instructions as Rollover Principal

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

**Note**

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

**To add settlement payout:**

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

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

**Figure 1-52 Add Payout Modes - Rollover Principal**

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

**Table 1-45 Add Payout Modes - Rollover Principal – Field Description**

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

- Click **Submit**.

The screen is successfully submitted for authorization.

### 1.5.3.6 Principal Payout Instruction as Special Amount Rollover

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

**Note**

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

**To add settlement payout:**

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

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

**Figure 1-53 Add Payout Modes - Special Amount Rollover**

**Add Payout Modes** ✕

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**Principle Payout Instructions**  
Special Amount Rollover

Select Product: DEVFTD - FIXED TERM CD Tenor

Years: 0 Months: 1 Days: 0

Select Payout Mode:  
 Account  Instrument  External Account  Ledger

Select Account Number

Account Number 0001111111111111111111111116700 Account Name Hrithik Agarwal Currency USD	Account Number R01111111111111111111111111175080 Account Name Hrithik Agarwal Currency USD	Account Number 00011111111111111111111111117374 Account Name Hrithik Agarwal Currency USD
Account Number 0001111111111111111111111117381 Account Name Hrithik Agarwal Currency USD	<b>Others</b>	

Rollover Amount: USD 100.00

---

**Interest Payout Instructions**  
Interest Payout on Liquidation

Select Payout Mode:  
 Account  Instrument  External Account  Ledger

Ledger Code: 111100002 Ledger Description: 111100002

Cancel Add Add Another

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

**Table 1-46 Add Payout Modes - Special Amount Rollover – Field Description**

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

### 1.5.3.7 Payout Modification - Payout Modes

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

#### To set payout modes:

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

#### To set accounts as payout mode:

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

**Figure 1-54 Payout Mode - Account**

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

**Table 1-47 Add Payout - Accounts – Field Description**

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

- c. Click **Add**.

**To set instrument as payout mode:**

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

**Figure 1-55 Payout Mode - Instrument**

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

**Table 1-48 Add Payout - Instrument – Field Description**

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

- c. Click **Add**.

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

**Figure 1-56 Instrument - External**

**Add Payout Details** ✕

redeem principal & interest

**Principal and Interest Payout Instruction**

Select Payout Mode

Account  
  Instrument  
  External Account

Issuing Branch Code: R01      Issuing Branch Name: R01

Payable Bank Code:       Payable Branch Code:

**Address details**

Type

Customer Address  
  Alternative Address  
  Financial Institutions

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

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

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

**Table 1-49 Add Payout Details - Instrument - External**

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

Table 1-49 (Cont.) Add Payout Details - Instrument - External

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



**Figure 1-58 Add Payout - Ledger**

- b. Perform the required actions.

**Table 1-51 Add Payout - Ledger**

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

- c. Click **Add**.

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

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

## 1.5.4 Account Modification

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

### **Note**

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

### To perform the account modification:

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

The **Account Modification** screen is displayed.

**Figure 1-59 Account Modification**

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

**Figure 1-60 CD Account Modification Details**

**Account Details:**

- Status: Active
- Deposit Details: GBP 10,000.00 at 16% for 3 Months
- Maturity: GBP 9,885.77 on June 30, 2018
- Reinvested Interest: GBP 0.00
- Tax Deducted: GBP 0.00
- Account Description: Jessica J Jacob

**Interest Rate Table:**

Effective Date	Status	Action
March 30, 2018	Open	Mark as Closed   View Details

**User Defined Values Table:**

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
INT_COMP_FREQ	30			5	[Edit] [Delete]
TAX_RATE	121			7	[Edit] [Delete]

**Customer Information Panel:**

- 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: [Value]
- Address Of Communication: Cantor Film, W.MARKET, S, Florida, 17901, US

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

Table 1-52 Account Modification – Field Description

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

Table 1-52 (Cont.) Account Modification – Field Description

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

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.5.5 Certificate of Deposit Joint Holder Maintenance

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

### Note

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

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

The **Certificate of Deposit Joint Holder Maintenance** screen is displayed.

**Figure 1-61 Certificate of Deposit 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 account holder details and mode of operation are displayed.

**Figure 1-62 Certificate of Deposit Joint Holder Maintenance**

**Certificate of Deposit Joint Holder Maintenance** Remarks [icon] [icon] [icon]

Search by: Account number (dropdown), Account Number: 0000013465 (input with search icon), Account Name: Michael J Hoffman

Primary Holder: John Gilbert Ben(008155), Mode of Operation: Single (dropdown)

**Joint Holder Details**  
To add joint holder details modify mode of operation  
Add Joint Holder (button)

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

**Customer Information**

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

Signature: [Handwritten Signature]

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

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

Audit (button) Cancel Save and Close Submit

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

Table 1-53 Certificate of Deposit Joint Holder Maintenance – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul> </div>
<b>Amount Name</b>	Displays the name of the account holder for the selected account number.
<b>Primary Holder</b>	Displays the primary account holder's name.
<b>Mode of Operation</b>	<p>Specify the mode of operation. The options are:</p> <ul style="list-style-type: none"> <li><b>Single</b></li> <li><b>JTWR - Joint Tenants with Right of Survivorship</b></li> <li><b>TIC - Tenants in Common</b></li> <li><b>TBE - Tenants by the Entirety</b></li> </ul> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>The values in this field are based on maintenance in the <b>Account Operating Instruction Type</b>, where the <b>Category</b> is set as <b>Joint</b>. But there is one exception for the value <b>Single</b>, which is pre-shipped in the routing hub configuration.</p> </div>

**Table 1-53 (Cont.) Certificate of Deposit Joint Holder Maintenance – Field Description**

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

User can add new joint holders, modify or delete the existing joint holders of CD account. User can also add, edit, or delete a joint holder of a CD account. Also, user can convert a joint holder account to single holder account and vice-versa.

### 1.5.5.1 Maintain Joint Holder Details

User can add new joint holders, modify or delete the existing joint holders of CD account. User can also add, edit, or delete a joint holder of a CD account. Also, user can convert a joint holder account to single holder account and vice-versa.

**To maintain the joint holder details:**

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

**Note**

A minor or emancipated minor can be joint holder.

- **Add Joint Holder**
  - a. Select the **Jointly, Either Anyone or Survivor, Former or Survivor, or Mandate Holder** option from the **Mode of Operation** field.
  - b. In the **Joint Holder Details** section, click **Add Joint Holder**.

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

**Figure 1-63 Add Joint Holder**

### Add Joint Holder Details

Customer Number

Customer Name  
 Jessica J Jacob

Joint Holder Type  
 ▼

Start Date

End Date

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

**Table 1-54 Add Joint Holder – Field Description**

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

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

**Figure 1-64 Joint Holder Details**

#### Joint Holder Details

Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001671	Jessica J Jacob	Joint And Other	May 1, 2023	May 1, 2030	

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

**Figure 1-65 Edit Joint Holder Details**

**Edit Joint Holder Details**

Customer Number  
001671

Customer Name  
Jessica J Jacob

Joint Holder Type  
Joint Or Other

Start Date  
01 May 2023

End Date  
01 May 2030

Cancel Save

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

## 1.5.6 Certificate of Deposit Beneficiary Details Update

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

### **Note**

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

#### To update beneficiary details:

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits**, under **Maintenance**, click **Beneficiary** or specify **Beneficiary** in the search icon bar and select the screen.

The **Certificate of Deposit Beneficiary Details Update** screen is displayed.

**Figure 1-66 Certificate of Deposit 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.

**Figure 1-67 Certificate of Deposit Beneficiary Details**

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

**Note**

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

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

5. In the **Beneficiary Details** section, you can view the details of the beneficiary if already added to the account. For more information on fields, refer to the field description table.

**Table 1-55 CD Beneficiary Details Update – Field Description**

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul> </div>
<b>Amount Name</b>	Displays the name of the account holder for the selected account number.
<b>Payable on Death</b>	<p>This option is to maintain a beneficiary to the account in the event of primary customer's death.</p> <p>When this switch is toggled <b>ON</b>, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.</p>
<b>Beneficiary Details</b>	This section displays the details of the beneficiary added to the CD account.
<b>Beneficiary Name</b>	Displays the name of the beneficiary.
<b>Relation Type</b>	Displays the relationship of the beneficiary.
<b>Possession (%)</b>	Displays the percentage allotted to the beneficiary.
<b>Date of Birth</b>	Displays the beneficiary date of birth.
<b>Minor</b>	Displays whether the beneficiary is a minor or major.

**Table 1-55 (Cont.) CD Beneficiary Details Update – Field Description**

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

6. Click **Submit**.

The screen is successfully submitted for authorization.

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

### 1.5.6.1 Add Beneficiary

User can add a beneficiary to a CD 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 1-68 Add Beneficiary**

**Add Beneficiary**
✕

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**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

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

**Note**

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

**Table 1-56 Add Beneficiary Details – Field Description**

Field	Description
<b>Beneficiary Details</b>	This section displays the fields for capturing the basic beneficiary details.
<b>Beneficiary Type</b>	Select the Beneficiary type from the list.
<b>Customer ID</b>	Select or specify the customer ID to be added as a beneficiary.
<b>Relationship Type</b>	Select the relationship type with the beneficiary.
<b>Title</b>	Select a title for the beneficiary.
<b>First Name</b>	Specify the beneficiary's first name.

Table 1-56 (Cont.) Add Beneficiary Details – Field Description

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

**Table 1-56 (Cont.) Add Beneficiary Details – Field Description**

Field	Description
<b>Email ID</b>	Specify the email ID number of the guardian.

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

**Figure 1-69 Guardian Details**

**Guardian Details**

Add Guardian

Relation Type  Required

Title  Required

First Name  Required

Middle Name

Last Name  Required

**Address Details**

Default Address  Required

Address Line 1/Building Name  Required

Address Line 2/Street Name

Address Line 3/City/Town Name  Required

State  Required

Country  Required

Zip Code  Required

**Contact Details**

Mobile Number

Email ID

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

**Table 1-57 Guardian Details – Field Description**

Field	Description
<b>Add Guardian</b>	Switch to toggle <b>ON</b> to add guardian details. Switch to toggle <b>OFF</b> to not to add the guardian details.
<b>Relationship Type</b>	Select the relationship type with the guardian.
<b>Title</b>	Select a title for the guardian.
<b>First Name</b>	Specify the guardian's first name.
<b>Middle Name</b>	Specify the guardian's middle name.
<b>Last Name</b>	Specify the guardian's last name.
<b>Address Details</b>	This section displays the fields to capture the guardian's address details.
<b>Default Address</b>	Select the default address for the guardian. The options are: <ul style="list-style-type: none"> <li>– <b>Beneficiary</b></li> <li>– <b>Account</b></li> </ul>
<b>Address Line 1/Building Name</b>	Specify the building of the guardian.
<b>Address Line 2/Street Name</b>	Specify the street of the guardian.
<b>Address Line 3/City/Town Name</b>	Specify the city or town of the guardian.
<b>State</b>	Specify the state of the guardian or click <b>Search</b> and select the state from the list of values.
<b>Country</b>	Country is defaulted based on the state selected and the user is allowed to change it.
<b>Zip Code</b>	Specify the zip code of the guardian.
<b>Contact Details</b>	This section displays the fields to capture the contact details.
<b>Mobile Number</b>	Specify the mobile number of the guardian.
<b>Email ID</b>	Specify the email ID number of the guardian.

**Note**

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

**3. Click **Add Beneficiary**.**

- To add another beneficiary, you can click **Add Another**.

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

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

The screen is successfully submitted for authorization.

## 1.5.6.2 View Beneficiary Details

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

**To view the beneficiary details:**

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

**Figure 1-70 View Beneficiary Details - Personal**

## Beneficiary Details

✕

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### Beneficiary Details

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

### Address Details

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

### Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

Cancel

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

**Table 1-58 Beneficiary Details - Field Description**

Field	Description
<b>Personal Details</b>	This section displays the personal details of the beneficiary.
<b>Beneficiary Name</b>	Displays the beneficiary name.
<b>Date of Birth</b>	Displays the beneficiary's date of birth.
<b>Minor</b>	Displays whether the added beneficiary is a minor.
<b>Mobile Number</b>	Displays the beneficiary's mobile number.
<b>Email ID</b>	Displays whether the email ID of the beneficiary.
<b>Address</b>	Displays the complete address of the beneficiary.

3. Click **Close**.

### 1.5.6.3 Edit Beneficiary Details

You can edit the beneficiary details that are already added to a CD 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**.

## 1.5.7 Customer Relationship Maintenance

You can maintain customer relationships for a Certificate of Deposit such that the primary ownership of the account remains single but the account holder is linked to relationships such as Guardian or Custodian using the **Customer Relationship Maintenance** screen.

#### **Note**

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

**To maintain customer relationship:**

1. On the **Home** screen, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits** and **Maintenances**, click **Customer Relationship Maintenance** or specify **Customer Relationship Maintenance** in the search icon bar and select the screen.

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

**Figure 1-71 Customer Relationship Maintenance**

2. Select the appropriate option from the **Search by** field.
  3. Perform the required action, based on the option selected from the **Search by** field.
- The **Primary Holder Details** and **Relationship Details** sections are displayed.

**Figure 1-72 Customer Relationship Maintenance Details**

**Note**




If there are no existing relations maintained for the account holder, then there are no details displayed in the **Relationship Details** section. To add relationship details, you need to click **Add Customer Relation**.

4. You can maintain the required customer relationship details. For more information on fields, refer to the field description table.

**Table 1-59 Customer Relationship Maintenance – Field Description**

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Primary Holder Details</b>	This section displays the details of the primary account holder.
<b>Customer ID</b>	Displays the unique customer ID.
<b>Customer Name</b>	Displays the customer name of the certificate of deposit account.
<b>Mode of Operation</b>	<p>Select the mode of operation of the account. The options are:</p> <ul style="list-style-type: none"> <li><b>Operated by Gaurdian</b></li> <li><b>Operated by Custodian</b></li> <li><b>Single</b></li> </ul>

Table 1-59 (Cont.) Customer Relationship Maintenance – Field Description

Field	Description
<b>Relationship Details</b>	<p>This section displays the relationship details maintained for the account holder.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p> <b>Note</b></p> <p>To add relation details to a customer, click <b>Add Customer Relation</b>. For more information, refer <a href="#">Add Customer Relation</a>.</p> </div>
<b>Customer Number</b>	Displays the customer number that was added for adding the relationship.
<b>Customer Name</b>	Displays the name of the customer linked to the customer ID.
<b>Role</b>	Displays the role of the relation added.
<b>Relationship</b>	Displays the relationship added for the account.
<b>Actions</b>	<p>Displays the following actions that can be performed:</p> <ul style="list-style-type: none"> <li>•  : Click this icon, to edit the relationship details that were added for the customer. As you click this icon, a <b>Edit Customer Relation</b> section appears.</li> <li>•  : Click this icon, to delete the relationship details that were added for the customer.</li> </ul>

**To add customer relation details:**

- a. In the **Relationship Details** section, click **Add Customer Relation**.

The **Add Customer Relation** section is displayed.

Figure 1-73 Add Customer Relation

## Add Customer Relation ✕

---

Customer Number

0000007710
🔍

Customer Name

MICHELLE HAKEEM LESTERS

Role

Guardian
▼

Relationship

Mother
▼

Cancel

Add Another

Add

- b. In the **Add Customer Relation** section, you can maintain the required customer relation details. For more information on fields, refer to the field description table.

Table 1-60 Add Customer Relation – Field Description

Field	Description
<b>Customer ID</b>	Select or specify the customer ID for adding the relationship.
<b>Customer Name</b>	Displays the customer name for the selected customer ID.
<b>Role</b>	Select the role of the customer for maintaining the relationship details.
<b>Relationship</b>	Select the relationship with the customer.

- c. Click **Add**.

The details are added and displayed in tabular format in the **Relationship Details** section. To add another customer relation to the customer, you can click **Add Another**.

5. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.6 CD Inquiries

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

This topic contains the following subtopics:

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

### 1.6.1 Transaction View and Reversal

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

**Note**

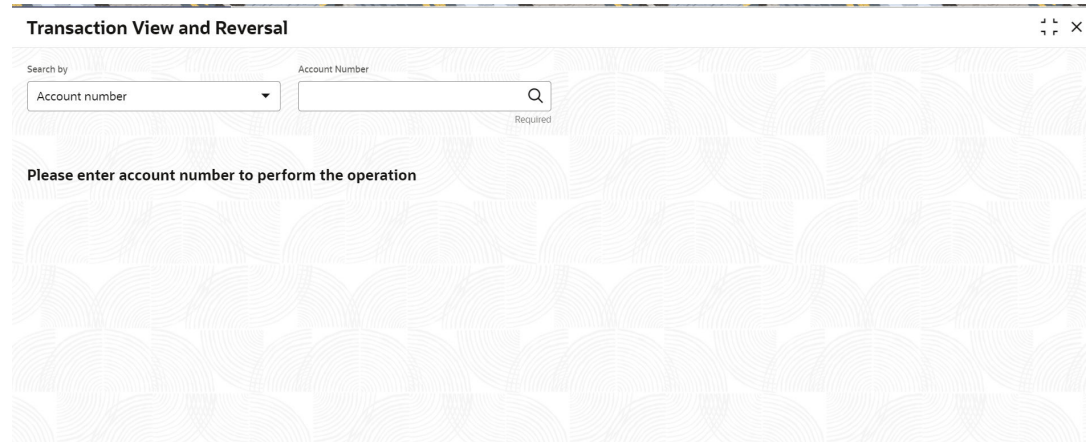
The fields marked as **Required** are mandatory.

**To view or perform transaction reversal:**

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

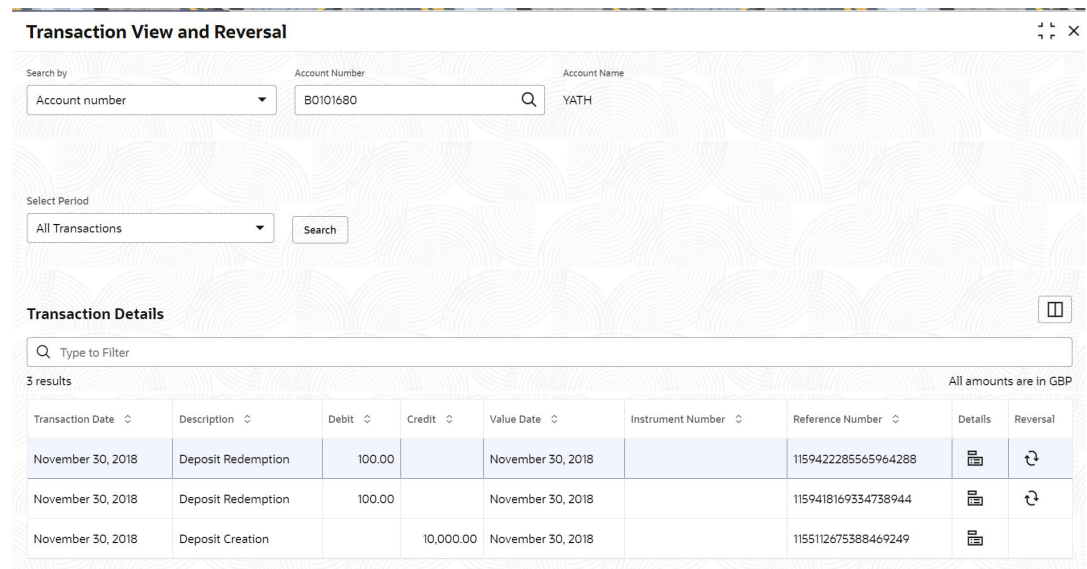
The **Transaction View and Reversal** screen is displayed.

**Figure 1-74 Transaction View and Reversal**



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 **Transactions Details** section is displayed.

**Figure 1-75 Transaction Details of the Account**



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

Table 1-61 Transaction View and Reversal – Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Select Period</b>	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> <li><b>All Transactions</b></li> <li><b>Date Range</b></li> <li><b>Current Month</b></li> <li><b>Current Month Plus Previous Month</b></li> <li><b>Current Month Plus Previous 3 Months</b></li> <li><b>Current Month Plus Previous 6 Months</b></li> </ul> <div data-bbox="755 1451 1463 1854" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>If the <b>All Transactions</b> option is selected, it displays all the transaction details. This is the default option.</li> <li>If the <b>Date Range</b> option is selected, then you need to select the from and to date from the fields displayed adjacent.</li> <li>If the <b>Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months</b> option is selected, then the date range is accordingly defaulted and not enabled.</li> </ul> </div>

**Table 1-61 (Cont.) Transaction View and Reversal – Field Description**

Field	Description
<b>Transaction Details</b>	This section displays the transaction details of the TD account. By default, all the transactions are displayed.
<b>Type to Filter</b>	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
<b>Currency</b>	Displays the currency for the transactions.
<b>Number of Results</b>	Displays the number of results available for the transactions.
<b>Transaction Date</b>	Displays the transaction date.
<b>Description</b>	Displays the description of the transaction.
<b>Debit</b>	Displays the debited amount in the transaction.
<b>Credit</b>	Displays the credited amount in the transaction.
<b>Value Date</b>	Displays the value date of the transaction.
<b>Instrument Number</b>	Displays the instrument number of the transaction.
<b>Reference Number</b>	Displays the reference number of the transaction.
<b>Details</b>	Displays the <b>Details</b> icon to view the account transaction details. For more information, refer <a href="#">Transaction Details</a> .
<b>Reversal</b>	Displays the <b>Reverse</b> icon to reverse the transaction. For more information, refer <a href="#">Transaction Reversal</a> .  <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <ul style="list-style-type: none"> <li>This icon is displayed only for redemption and top-up related events.</li> <li>This icon is not displayed, if the transaction is already reversed.</li> </ul> </div>

- **To view transaction details:**
  - a. Click the **Details** icon from the **Details** field.

The transaction and audit details are displayed in respective sections.

**Figure 1-76 Transaction Details**

**REDM - Deposit Redemption** ✕

Reference Number 137501655927622656	Transaction Branch	Transaction Date February 1, 2025	Value Date February 1, 2025
Instrument Number			

Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Amount Tag	Exchange Rate
R01	R0101575	API Automation Account	USD	Dr	5,070.00	5,070.00	REDEM_AMT	1
R01	R0101570	XXXXXXXXXX XXXXX XXXXXXXX	USD	Cr	5,070.00	5,070.00	REDEM_AMT	1

**Audit Details**

Authorized	Maker DEPOSITUSERS   February 1, 2025   13:14:49	Checker DEPOSITUSERS   February 1, 2025   13:14:49
Authorized		Source System OBRDEP

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

**Table 1-62 Transaction and Audit Details – Field Description**

Field	Description
Reference Number	Displays the unique reference number of the transaction.
Transaction Branch	Displays the branch from which the transaction was initiated.
Transaction Date	Displays the actual date of the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number related to the transaction.
Account Branch	Displays the branch of the account or GL.
Account/General Ledger Number	Displays the account or GL number of the transaction.
Account Description	Displays the name of the account or GL description.
Account Currency	Displays the currency of the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Display the amount tag for each leg of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details of the transaction.
Authorized	Displays the status of the authorization of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the name of the source system related to the transaction.

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

**Figure 1-77 Transaction Reversal**

The screenshot shows the 'Transaction Reversal' interface. At the top, there are 'Memo' and 'Remarks' fields. Below this, the account information is displayed: Account Number 'B0101680' and Account Name 'YATH'. The 'Certificate of Deposit Details' section shows Status 'Active', Deposit Details 'GBP 9,800.00 at 10% for 5 Days', and Maturity Details 'GBP 9,817.00 on December 5, 2018'. The 'Deposit Redemption Transaction Details' section shows Reference Number '1159422285565964288', Transaction Date 'November 30, 2018', and Value Date 'November 30, 2018'. A table below this section lists transaction legs with columns for Account Branch, Account/General Ledger Number, Account Description, Account Currency, Dr/Cr, Account Currency Amount, Local Currency Amount, Amount Tag, and Exchange Rate. The table contains two rows: one for a debit transaction (Dr) and one for a credit transaction (Cr). The 'Audit Details' section at the bottom shows Maker 'VIRESH01', Checker, and Source System 'OBRDEP'. At the very bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

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

**Table 1-63 Transaction Reversal - Field Description**

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

- b. Click **Submit**.

The transaction is submitted successfully for reversal request.

4. Click **Submit**.

The screen is successfully submitted for authorization.

## 1.6.2 Certificate

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

### Note

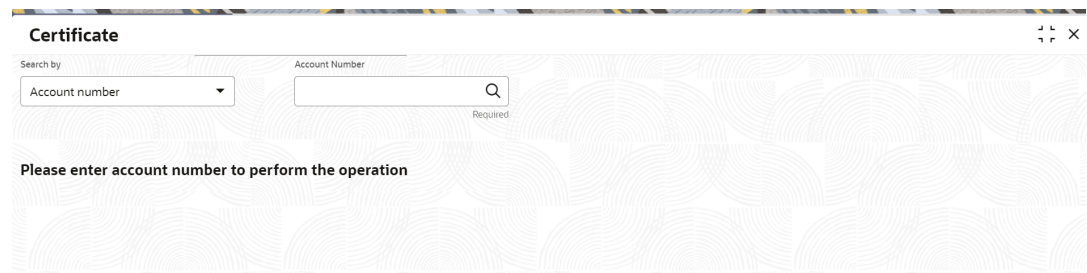
The fields marked as **Required** are mandatory.

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

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

The **Certificate** screen is displayed.

**Figure 1-78 Certificate**



The screenshot shows the 'Certificate' screen. At the top, there is a title bar with the word 'Certificate' and a close button. Below the title bar, there is a search section with a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' input field with a search icon and a 'Required' label. Below the search section, there is a message: 'Please enter account number to perform the operation'. The background of the screen has a decorative pattern of overlapping circles.

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

The deposit summary and certificate is displayed.


Figure 1-79 CD Certificate

**Certificate**


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

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

Customer Information



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

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**DemoBank** Deposit Advice

OFSS CUSTOMER  
 OFSSOFSS CHEN TEST CIF 600086 Deposit Account Number : B011000000145  
 Customer id : 00284  
 Branch : B01FLXCLBIE UNIVERSAL BANK

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

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

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

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

Table 1-64 Certificate – Field Description

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

## 1.6.3 Interest Paid Out Details

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

### Note

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

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

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

**Figure 1-80 Interest Paid Out Details**

Interest Paid Out Details

Search by Account Number

Account number

Required

Please enter account number to perform the operation

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

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

**Figure 1-81 Interest Paid Out Details\_Data**

**Interest Paid Out Details**

Search by: Account number (dropdown)

Account Number: HAM10231 (input field)

Account Name: DAVID JHON (input field)

Start Date: November 30, 2018 (calendar icon)

End Date: February 1, 2023 (calendar icon)

Search

Total Interest Amount: 0.04

02 Items (All Amounts are in GBP)

Transaction Date	Interest Rate	Interest Amount	Payout Account	Payout Mode	Reference Number	Total Interest Amount
▼ Current Term Deposit Effective From November 30, 2018						0.04
December 1, 2018	7%	0.04	134000067	Ledger	HAMMIM1GBP000003	
▼ Previous Term Deposit - November 30, 2018 to December 8, 2018						0.04
December 1, 2018	7%	0.04	134000067	Ledger	HAMMIM1GBP000003	

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

**Table 1-65 Interest Paid Out Details – Field Description**

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>

Table 1-65 (Cont.) Interest Paid Out Details – Field Description

Field	Description
<b>Start Date</b>	The Start date is defaulted as account opening or renewed date in case of rolled over CD, and the user is allowed to modify the defaulted value. In case of rolled over deposit, the start date will be the new CD start date.
<b>End Date</b>	The end date will default to the current branch date and the user is allowed to modify the defaulted value.
<b>Search</b>	Click this button to search the interest paid out details for a given date range.
<b>Total Interest Amount</b>	Displays the total interest amount for each life cycle of CD and the given date range.
<b>Transaction Date</b>	Displays the transaction date.
<b>Interest Rate</b>	Displays the final interest rate.
<b>Interest Amount</b>	Displays the liquidated interest amount (without deducting tax).
<b>Payout Account</b>	Displays the interest payout account.
<b>Payout Mode</b>	Display interest payout mode , the possible values are Account, Ledger, and Deposit.
<b>Reference Number</b>	Displays the transaction reference number.

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

## 1.7 Statement

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

This topic contains the following subtopic:

- [Adhoc Account Statement](#)  
User can generate an adhoc statements for which the frequency falls outside the statement frequency using the **Adhoc Account Statement** screen. The statements can be generated by providing the required date range.

### 1.7.1 Adhoc Account Statement

User can generate an adhoc statements for which the frequency falls outside the statement frequency using the **Adhoc Account Statement** screen. The statements can be generated by providing the required date range.

#### Note

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

**To generate, view, or share a adhoc account statement:**

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

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

**Figure 1-82 Adhoc Account Statement**

The screenshot shows the 'Adhoc Account Statement' form. At the top, there is a title bar with the text 'Adhoc Account Statement' and a close button. Below the title bar, there are two search fields: 'Search by' with a dropdown menu set to 'Customer ID', and 'Customer ID' with a search input field containing a magnifying glass icon and the word 'Required' below it. A message below the search fields reads 'Please enter customer ID to perform the operation'. The background of the form has a repeating pattern of overlapping circles.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.  
The **Statement Period** and **Account Statement** sections are displayed.

**Figure 1-83 Account Statement**



The screenshot shows the 'Adhoc Account Statement' form after a search. The title bar remains the same. The search fields are now populated: 'Search by' is set to 'Account number' and 'Account Number' is 'R01000000178'. Below the search fields, there is a 'Statement Period' section with 'Start Date' and 'End Date' fields, both with calendar icons and a 'Required' label. A 'Generate Statement' button is located below the date fields. The 'Account Statement' section shows a 'Completed' status in a green pill, 'Statement Period' as 'January 1, 2023 to January 2, 2023', and 'Statement Generated on' as 'January 2, 2023 | 05:55:46 AM'. There are also eye and mail icons in the bottom right corner of the form area.

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

Table 1-66 Adhoc Account Statement - Field Description

Field	Description
<b>Search By</b>	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the <b>Search</b> icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</li> <li>If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.</li> </ul>
<b>Statement Period</b>	<p>This section displays the fields for selecting date range for generating the statement.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>To generate statement for the account, you can select or specify the date range, and click <b>Generate Statement</b>.</p> </div>
<b>Start Date</b>	Select or specify the start date for generating the statement.
<b>End Date</b>	Select or specify the end date for generating the statement.
	<div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p><b>Note</b></p> <p>This field is enabled, as you select or specify a value in the <b>Start Date</b> field.</p> </div>
<b>Account Statement</b>	This section displays the generated account statement.
<b>&lt;Status&gt;</b>	Displays the current status of the statement.
<b>Statement Period</b>	Displays the period or date range of the statement.
<b>Statement Generated on</b>	Displays the date on which the statement is generated.

Table 1-66 (Cont.) Adhoc Account Statement - Field Description

Field	Description
<Action>	<p>Displays the following icons:</p> <ul style="list-style-type: none"> <li> : Click to view the generated statement.</li> <li> : Click to send the statement through preferred Email. A confirmation message is displayed for confirming the Email ID. Click <b>Send</b>, to proceed.</li> </ul>


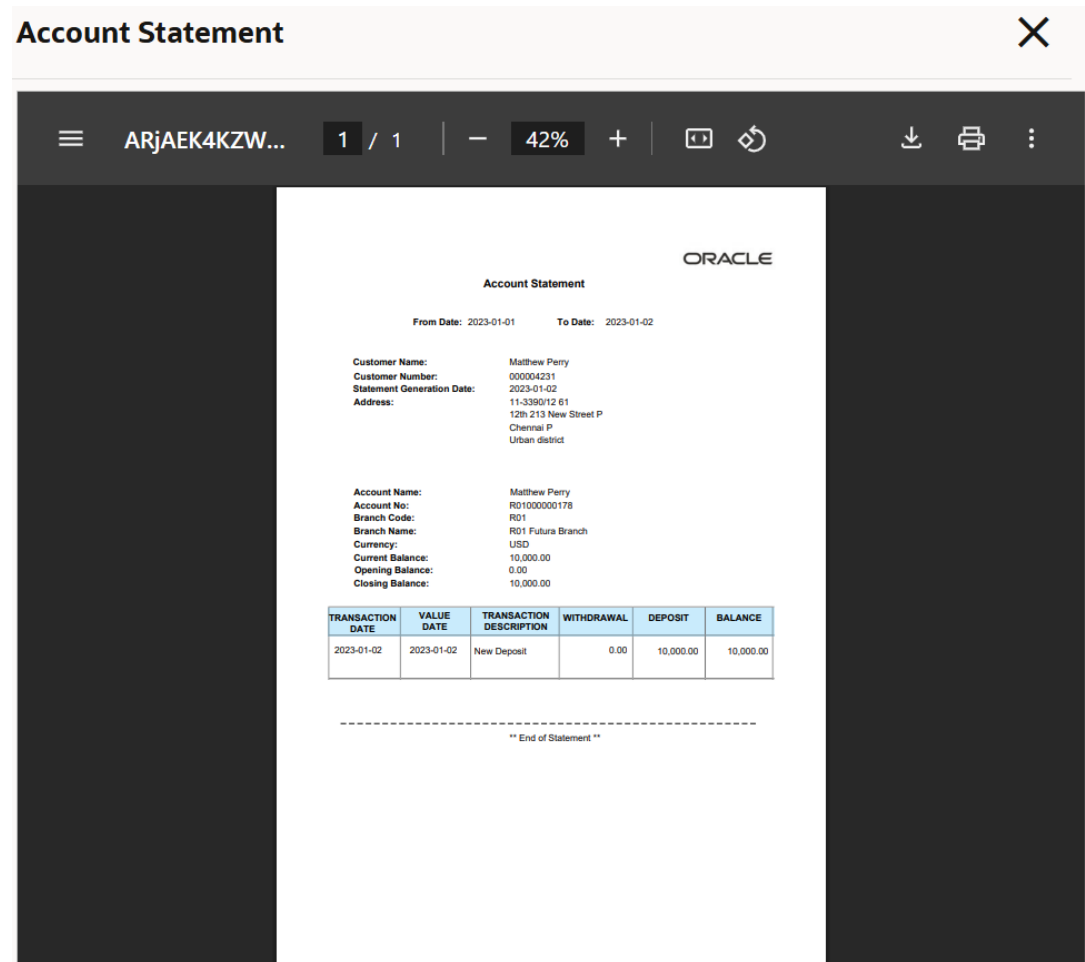
As you click , the following statement is displayed. If required, you can download the statement.

Figure 1-84 Generated Statement



## 1.8 Access Restriction

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

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

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

**Note**

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

Below is the use case:

**Table 1-67 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

# A

## Functional Activity Codes

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

**Table A-1 Functional Activity Codes for Certificate of Deposit Servicing Screens**

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

**Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens**

Screen Name/API Name	Functional Activity Code	Action	Description
<b>Beneficiary</b>	DSR_FA_UPNMTD_SAVE	Initiation	Initiate the beneficiary details update.
<b>Beneficiary</b>	DSR_FA_UPNMTD_AUTH	Authorization	Approve or Reject the beneficiary details update request.
<b>Customer Relationship Maintenance</b>	DSR_FA_TDCURL_SAVE	Initiation	Initiate the customer relationship maintenance update.
<b>Customer Relationship Maintenance</b>	DSR_FA_TDCURL_AUTH	Authorization	Approve or Reject the customer relationship maintenance update.
<b>Account Transactions View</b>	DSR_FA_TDACTN_VIEW	Query Details	View deposit account transactions.
<b>Reverse Transaction</b>	DSR_FA_TDTRNREVR_SAVE	Initiation	Initiate deposit transaction reversal.
<b>Reverse Transaction</b>	DSR_FA_TDTRNREVR_AUTH	Authorization	Approve or Reject the deposit transaction reversal request.
<b>Certificate</b>	DSR_FA_TDCERT_VIEW	Query Details	View the deposit certificate.
<b>Interest Paid Out Details</b>	DSR_FA_TDINPO_VIEW	Query Details	View deposit interest paid out details.
<b>Adhoc Account Statement</b>	DSR_FA_TDADST_VIEW	Query Details	View the adhoc account statement for deposit.

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