# Oracle Banking Branch Current Account and Saving Account User Guide





Oracle Banking Branch Current Account and Saving Account User Guide, Release 14.7.0.1.0

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## **Preface**

This manual is designed to help you quickly get acquainted with the Oracle Banking Branch Current Account and Savings Account Services. It provides an overview of the module and provides information on using the Current and Savings Account sub-module of Oracle Banking Branch Current Account and Savings Account Services.

- Audience
- Conventions
- Symbols, Definitions and Abbreviations
- List of Topics
- Screenshot Disclaimer

## **Audience**

This manual is for the Customer Service Representatives (CSRs) and staff in charge of setting up new products in your bank.

## Conventions

The following text conventions are used in this document:

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

## Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

Table 1 Symbols

| Icons and Buttons | Description |
|-------------------|-------------|
|                   | Edit Icon   |



Table 1 (Cont.) Symbols

| Icons and Buttons | Description               |
|-------------------|---------------------------|
| •                 | Delete Icon               |
| u                 |                           |
| ×                 | Exit Icon                 |
| ۵                 | Search Icon               |
| 0                 | Customer Information Icon |
| +                 | Add Tiles to Dashboard    |
| +                 | Add New Event             |
|                   | Calender Icon             |
| T                 | Filter                    |
| K                 | First                     |
| ×                 | Last                      |
| <                 | Previous                  |
| >                 | Next                      |
| ⊮ <sup>™</sup>    | Expand                    |
| pl <sup>k</sup>   | Collapse                  |
| <b>(</b>          | View                      |
| <b>(B)</b>        | Modify                    |
| ×                 | Close                     |
| •                 | Bell                      |
| 0                 | Attachments               |
| A                 | Alert                     |
| •                 | Information               |



Table 2 Common Icons and its Definitions

| Icon Names        | Applicable<br>Stages                             | Operation  |
|-------------------|--|--|
| Document          | Initiation,<br>Approval and<br>Hand-off<br>Retry | The maker of the transaction can click on 'Document' to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.  |
| Change Log        | 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 is red for easy recognition. |
| Remarks           | Initiation,<br>Approval and<br>Hand-off<br>Retry | 'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.   |
| Host Error        | Hand Off<br>Retry                                | Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.   |
| i icon            | Initiation,<br>Approval and<br>Hand-off<br>Retry | To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the 'i' icon is used. The 'i' icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The 'i' icon is useful to inquire customer information about both the debit and the credit account numbers.   |
| Minimize          | Initiation,<br>Approval and<br>Hand-off<br>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.   |
| Maximize          | Initiation,<br>Approval and<br>Hand off<br>Retry | User can maximize the transaction input screen.  |
| Close             | Initiation,<br>Approval and<br>Hand off<br>Retry | Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.  |
| Save and<br>Close | Initiation                                       | In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option.  On 'Save & Close', the input details are saved and the transaction screen is closed. Saved transaction details will be available in 'My task'. Users can select the transaction from 'My Task' and proceed with the transaction or delete it.   |
| Submit            | Initiation                                       | After submitting the initiation stage, the system validates the transaction with the host and displays the errors or overrides if any. In case of an error, you can modify and resubmit or cancel the transaction. In case of an override, you can modify and resubmit or proceed with the transaction by accepting the overrides.   |



Table 2 (Cont.) Common Icons and its Definitions

| Icon Names | Applicable<br>Stages                             | Operation   |
|------------|--|---|
| Cancel     | Initiation,<br>Approval and<br>Hand off<br>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.  |
| Approve    | Approval   | The system displays a section where approval remarks if any can be input. Click <b>OK</b> to submit. The transaction is sent to the Host system through OBRH. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the system displays an error message, and the transaction is moved to Hand-off retry stage. 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. |
| Reject     | Approval and<br>Hand off<br>Retry                | When an authorizer chooses to reject a transaction, the 'Reject' icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.   |
| Retry      | Hand off<br>Retry                                | The possibility of retrying a transaction arises when transaction input from the mid-office system fails authorization due to Host System rejection. Such host-rejected transactions will be present in the Hand off Retry queue in the Task Wizard. The Retry option is available only to the authorizer. Upon 'Retry', the transaction is sent to the host once again through Oracle Banking Routing Hub. Optionally, the authorizer can also 'Reject' the transaction in which case it is routed back to the maker.                                    |
| Audit      | Initiation,<br>Approval and<br>Hand off<br>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.   |
| Reset      | Hand off<br>Retry                                | The reset button clears all the details displayed on the screen and allows input or selection of a different customer number.   |
| Overrides  | Initiation,<br>Approval and<br>Hand-off<br>Retry | 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. 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. After verifying the transaction and override details, the authorizer can either approve or reject the transaction.   |
|            |  | The existing Approve Transaction section is modified to display the overrides, if any overrides are raised during the initiation submits.   |

# **List of Topics**

This manual is organized as follows:



Table 3 List of Topics

| Topics                           | Description  |
|----------------------------------|--|
| Preface                          | This topic provides the general information about the manual. It also list   |
|                                  | the various topics covered in the User Manual.   |
| Dashboard                        | The Dashboard provides an overview of the goings-on at the bank to its users, which helps the user in managing the transaction life cycle of different activities in an efficient manner.  Pending Documentation Bulletin Board My Diary Service Request                                     |
|                                  | My Pending Tasks   |
| Standing Instruction Maintenance | The topics which are part of Standing Instructions are:  Scheduled Transfer  View and Modify Scheduled Transfer  Sweep In to Account  View and Modify Sweep In to Account  Sweep Out from Account  View and Modify Sweep Out from Account  Term Deposit Instruction  Online Account Sweep In |
| Cheque Book                      | The topics which are part of Cheque Book are:  Stop Cheque Payment  View and Modify Stop Cheque Payment  Cheque Book Status  |
|                                  | Cheque Book Request  |
| Debit Card                       | The topics which are part of Debit Card are:   |
| Status Update                    | The topics which are part of Status update are:  |
| Others                           | The topics which are part of Others are:   |
| Statement                        | The topics which are part of Statement are:     Ad hoc Account Statement     Account Statement Frequency   |
| Limits                           | The topics which are part of Limits are:  Overdraft Limits Summary  Temporary Overdraft Limit  Secured Overdraft Limits  Unsecured Overdraft Limits  Advance against Uncollected Funds   |



Table 3 (Cont.) List of Topics

| Topics            | Description                                      |  |  |  |  |  |
|-------------------|--|--|--|--|--|--|
| Amount Block      | The topics which are part of Amount Block are:   |  |  |  |  |  |
|                   | Amount Block                                     |  |  |  |  |  |
|                   | View and Modify Amount Block                     |  |  |  |  |  |
|                   | Consolidated Amount Block                        |  |  |  |  |  |
| Maintenance       | The topics which are part of Maintenance are:    |  |  |  |  |  |
|                   | Account Address Update                           |  |  |  |  |  |
|                   | Account Documents Update                         |  |  |  |  |  |
|                   | Primary Party Change                             |  |  |  |  |  |
|                   | Joint Holder Maintenance                         |  |  |  |  |  |
|                   | Nominee Details Update                           |  |  |  |  |  |
|                   | Memo Maintenance                                 |  |  |  |  |  |
|                   | Bulletin Board Maintenance                       |  |  |  |  |  |
| Inquiry           | The topics which are part of Inquiry are:        |  |  |  |  |  |
|                   | Account 360                                      |  |  |  |  |  |
|                   | Account Balance Inquiry                          |  |  |  |  |  |
|                   | Account Transaction Inquiry                      |  |  |  |  |  |
|                   | Cheque Status Inquiry                            |  |  |  |  |  |
|                   | Tax Deducted at Source Inquiry                   |  |  |  |  |  |
|                   | Online Account Sweep History                     |  |  |  |  |  |
| Track Receivables | This topic describes about the Track Receivables |  |  |  |  |  |
|                   | Release Track Receivable                         |  |  |  |  |  |
|                   | Delete Track Receivable                          |  |  |  |  |  |

## **Screenshot Disclaimer**

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



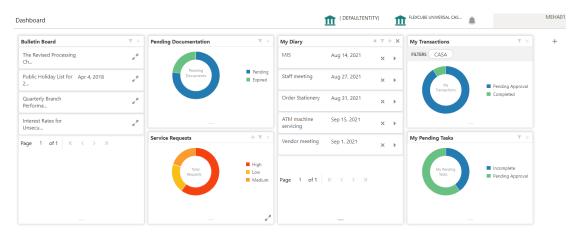
1

## Dashboard

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

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

Figure 1-1 Dashboard



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

#### Pending Documentation

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

#### Bulletin Board

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

#### My Diary

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

#### Service Request

This topic describes the systematic instruction about the Service Request widget in Dashboard.

My Pending Tasks

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

## 1.1 Pending Documentation

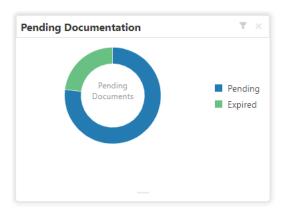
This topic describes the systematic instruction about the Pending Documentation widget in Dashboard.

The Pending documentation widget provides users a view of pending, expired, expiring this month documents.

The Pending Documentation doughnut is classified as follows:

- Pending
- Expired
- Expiring this Month

Figure 1-2 Pending Documentation



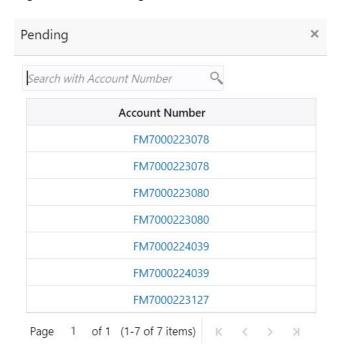
- 1. Hover the mouse on each section of the widget, it displays the total number of documents outstanding for each respective segment.
- 2. Click on a particular section of the widget.

For example, when you click on the Pending section, the pop-up window lists all the account numbers from which documents are pending to be collected.

A pop-up window displays the account numbers available.



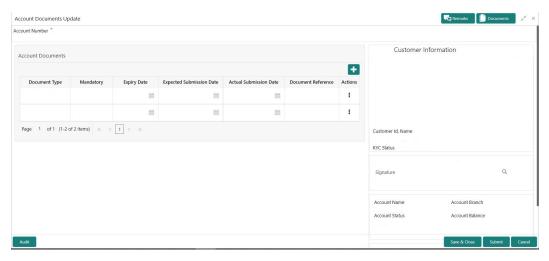
Figure 1-3 Pending



- 3. Search for a specific account number by entering the search field and click the search icon.
- 4. Click the account number.

Account Documents Update screen is displayed.

Figure 1-4 Account Documents Update



- 5. On the Account Documents Update screen, the following fields are displayed.
  - a. Document Type
  - b. Mandatory
  - c. Expiry Date



- d. Expected Submission Date
- e. Actual Submission Date
- Document Reference
- g. Actions

For more information on the fields, refer to .

**6.** Click to filter the pending documentation based on the sub domain and product.

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

Table 1-1 Pending Documentation-Filter

| Field                | Description   |  |  |  |
|----------------------|---|--|--|--|
| Filter by Sub Domain | Displays all the modules supported by widget from the drop down list.   |  |  |  |
| Filter by Product    | Enter the Account Class Code or click the search icon to view the Filter by Product pop-up window. By default, this window lists all the Account Class codes present in the system. You can search Account Class code, Account Class description or Account Type and click on the Fetch button. |  |  |  |

7. Click the Filter button.

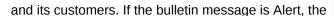
The applied Filters will appear in the band within the widget.

8. To remove the filters, click \( \) icon and click the clear button.

## 1.2 Bulletin Board

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

The Bulletin Board widget posts all messages about the business in between the bank





icon is displayed and if

the bulletin message is information, the The messages are:

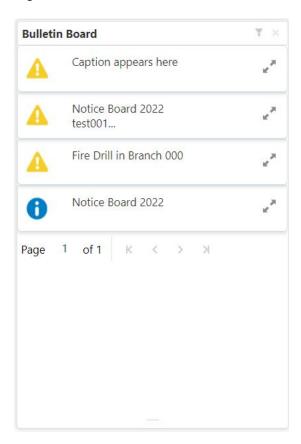


icon is displayed.

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

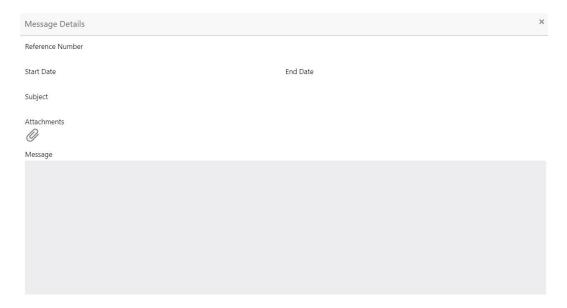


Figure 1-5 Bulletin Board



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

Figure 1-6 Message Details

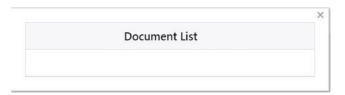




2. Click the icon, to view the list of attachments.

**Document List** pop-up window is displayed.

Figure 1-7 Document List



- 3. Click the attachment to view the document.
- 4. Click \( \text{ icon to filter the bulletin board based on Reference Number, Start Date, End Date.} \)

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

Table 1-2 Bulletin Board-Filter - Field Desription

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

5. Click the **Filter** button.

The applied Filters will appear in the band within the widget.

6. To remove the filters, click \( \) icon and click the clear button.

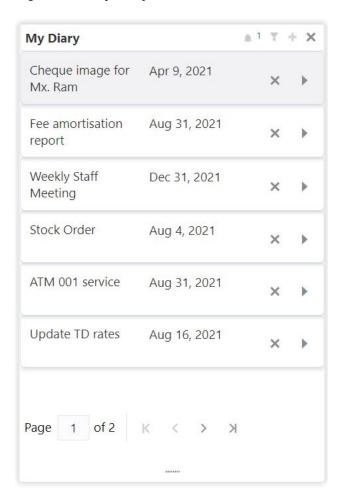
## 1.3 My Diary

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

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



Figure 1-8 My Diary



Click \( \text{ to filter the events based on due date.} \)
 For more information on fields, refer to the field description table.

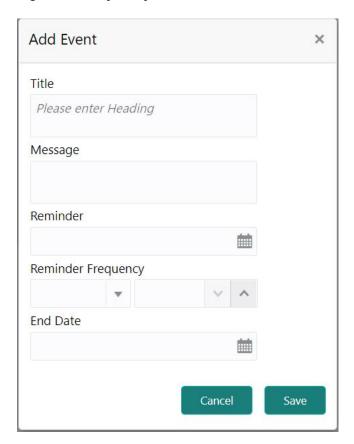
Table 1-3 My Diary-Filter

| Field  | Description |  |
|--|-------------|--|
| Filter By Due Date Click on the adjoining calendar icon and specify the Due da |             |  |

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



Figure 1-9 My Diary - Add Event



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

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

Table 1-4 My Diary-Add Event

| Field              | Description  |  |  |  |  |
|--------------------|--|--|--|--|--|
| Title              | Enter an appropriate title for the diary event. When event is saved, the title appears on the widget.  |  |  |  |  |
| Message            | Enter details about the diary event.   |  |  |  |  |
| Reminder           | Click on the adjoining calendar icon and specify the reminder date.  |  |  |  |  |
| Reminder Frequency | Users can define a reminder frequency for the diary event in Days, Months, or Years. By using the increment and decrement button, the frequency can be increased or decreased. |  |  |  |  |
| End Date           | Click on the adjoining calendar icon and specify the End date.On this date, the event will be removed from the widget.   |  |  |  |  |
|                    | Note:  If the Due Date is not specified, the event remains in the widget indefinitely.   |  |  |  |  |
|                    |  |  |  |  |  |



6. Click the Filter button.

The applied Filters will appear in the band within the widget.

7. To remove the filters, click icon and click the clear button.

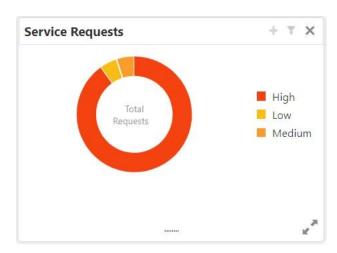
## 1.4 Service Request

This topic describes the systematic instruction about the Service Request widget in Dashboard.

Service Request widget helps the user to capture the service requests on behalf of customers whose transactions cannot be completed in a straight-through processing sequence or which might take time to analyze or investigate. Transactions such as double debits, incorrect charges, ambiguous transactions fall into this category. The Service Requests widget is classified based on priority namely:

- High
- Medium
- Low

Figure 1-10 Service Requests



- 1. To view the Service Requests, hover the mouse on each section of the doughnut.
- 2. The Service Request details are derived from the function id **STDSRQST** (Service Request Input screen). Users can edit and save the details in this screen.
- 3. On the Service Request doughnut, when a section is clicked the doughnut pops out. Whenever the page is navigated away from the dashboard, this pop-out will reset and go back to the default view.

Service Request Doughnut pop-out is displayed.



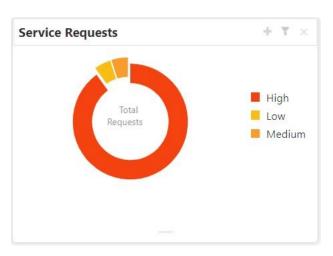


Figure 1-11 Service Request Doughnut pop-out

Click icon to view the bar graph which displays different status of the service requests. Each bar displays the total number of service requests at the top of the bar.

Service Request-Bar Graph is displayed.

Figure 1-12 Service Request-Bar Graph



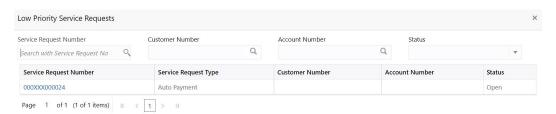
High Low Medium Open

- The bar graph displays different status like Open, Closed, Escalated, Pending. For a specific status, users can click the bar to view the following service request details in a tabular format.
  - Service Request Number
  - Service Request Type
  - **Customer Number**
  - d. Account Number
- Click ≠ icon to close the bar graph.
- On the Service Request widget, click of icon to view available service requests for selected priority with the status in tabular format.

**Priority Service Request** pop-up window gets displayed.



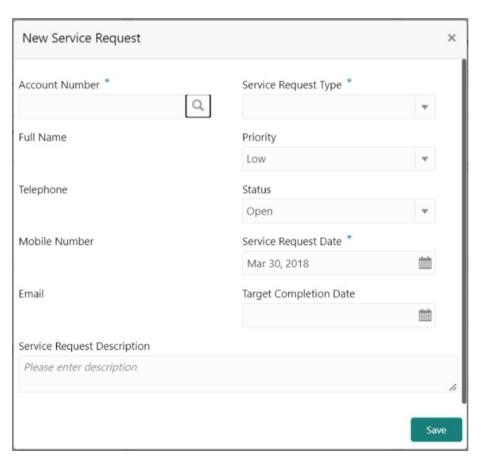
Figure 1-13 Priority Service Request Pop Up Window



- 8. Users can view the following details in the Service Requests table,
  - a. Service Request Number
  - b. Service Request Type
  - c. Customer Number
  - d. Account Number
  - e. Status
- 9. Click + icon to create New Service Requests.

New Service Request screen is displayed.

Figure 1-14 Service request-New Service request



10. On the **New Service Request** screen, specify the fields.

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



 Table 1-5
 Service Request-New Service Request

| Field                          | Description   |  |  |  |  |
|--------------------------------|---|--|--|--|--|
| Account Number                 | Account Number is displayed based on the Customer Number selected.  Alternatively, users can also enter or click the search icon to view the Customer Account Details pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing the Account Number or Account Name and click the Fetch button. After the Account Number is selected, the system defaults the Customer Number. |  |  |  |  |
| Service Request Type           | Select the service request type.  |  |  |  |  |
| Full Name                      | Displays the full name defined at the customer record.  |  |  |  |  |
| Priority                       | Users can select any one of the <b>Priority Type</b> from the drop-down list. The <b>Priority</b> drop-down lists the below values,  High  Medium  Low  |  |  |  |  |
|                                | Note:  By default, the <b>Low</b> option is selected.   |  |  |  |  |
| Telephone                      | Displays the telephone number defined at the customer record.   |  |  |  |  |
| Status                         | Users can select any one of the <b>Status</b> from the drop-down list. The Status drop-down lists the below values,   |  |  |  |  |
| Mobile Number                  | Displays the mobile number defined at the customer record.  |  |  |  |  |
| Service Request Date           | Click on the adjoining calendar icon and specify the Service Request Date.  Note:  By default, the branch date is displayed.  |  |  |  |  |
| Email                          | Display the Email ID defined at the customer record.  |  |  |  |  |
| Target Completion Date         | · · ·   |  |  |  |  |
| Service Request<br>Description | Users can enter the description about the Service Request.  |  |  |  |  |

11. After entering all the details users need to click on **Save** button. The system generates a service request number and populates in the Service Request Number field & displays a success message **SR** is **saved successfully**. When the

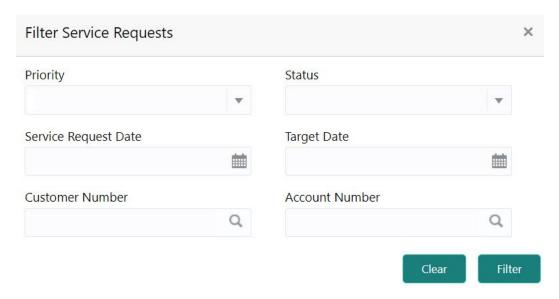


user accepts the message, the screen is closed and the service request appears on the widget.

**12.** Click to filter the service requests

Filter Service Requests pop up window is displayed.

Figure 1-15 Filter Service Requests Pop Up Window



**13.** On **Filter Service Requests** pop up window, specify the fields.

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

Table 1-6 Filter Service Requests

| Field                | Description   |  |  |  |  |
|----------------------|---|--|--|--|--|
| Priority             | Users can select any one of the <b>Priority</b> Type from the drop-down list. The Priority drop-down lists the below values,  High  Medium  Low   |  |  |  |  |
| Status               | Users can select any one of the <b>Status</b> from the drop-down list. The Status drop-down lists the below values,   |  |  |  |  |
| Service Request Date | Click on the adjoining calendar icon and specify the Service Request Date.  |  |  |  |  |
| Target Date          | Click on the adjoining calendar icon and specify the <b>Target Date</b> of the service request.   |  |  |  |  |
| Customer Number      | Enter the Customer Number or click the search icon to view the Customer Details pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Details by providing Customer Number or Customer Name and click the Fetch button. |  |  |  |  |



Table 1-6 (Cont.) Filter Service Requests

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Customer Account Details pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Account Details by providing Customer Number, Account Number or Account Name and click the Fetch button. |

#### 14. Click the Filter button.

The applied Filters will appear in the band within the widget.

**15.** To remove the filters, click icon and click the clear button.

## 1.5 My Pending Tasks

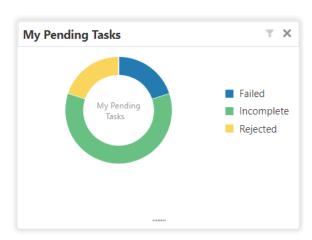
This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

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

My Pending Tasks doughnut is classified as follows:

- Failed
- Incomplete
- Rejected

Figure 1-16 My Pending Tasks



- 1. To view the Pending Tasks, hover the mouse on each section of the doughnut.
- Click to display the transactions based on process name.For more information on fields, refer to the field description table.



Table 1-7 My Pending Tasks-Filter

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

3. Click the **Filter** button.

The applied Filters will appear in the band within the widget.

4. To remove the filters, click \(\neg \) icon and click the clear button.



## **Account View**

Under the **Account View** menu, you can view and perform various vital transactions on a CASA account.

This topic contains the following subtopics:

Account 360

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

## 2.1 Account 360

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

This topic contains the following subtopics:

1. On the **Homepage**, from **Account Services**, under **Inquiry**, click **Account 360**, or specify the **Account 360** in the Search icon bar.

Account 360 screen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 2-1 Account 360



2. On Account 360 screen, specify the account number.

Account 360 details for account is displayed.

Account 360 ,\* × Q С ≡ Current Accounts -ACTIVE Suggested Actions Overdraft Details Alerts Request Cheque Book Unused leaves are No Overdraft Details No Alerts Since Account Holders Manage Overdraft ▼ Account Details Account Address Standing Instructions Pending Requests Frequent Actions No Standing Instructions No Pending Requests ₽  $\mathbb{Z}$ EG Account Preferences Cheque Book Overdraft ₽ <u>-</u> Account Statement Details Add a Request Statement Frequency Last Statement Date Recent Transactions Interest Details Account Transfer Credited GBP No Accrued Interest Track Receivables Receivables Due Receivables Available

Figure 2-2 Account 360 Details for Active Account

3. On Account 360 screen, specify the fields.

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

Table 2-1 Account 360 - Field Description

| Field          | Description   |  |  |  |  |
|----------------|---|--|--|--|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |  |  |  |  |
|                | Note:  The Account Name is displayed adjacent to this field as the account number is selected.  |  |  |  |  |

4. On the **Account 360** screen, click on circle icon to refresh the information on the screen.



5. On the **Account 360** screen, click  $\equiv$  icon to browse the account services menu.

#### Account Balance

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

#### Account Information

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

#### Account Holder Details

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

#### Account Details

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

#### Account Statement Details

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

#### Suggested Actions

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

#### Overdraft Details

This topic describes the systematic instruction about the **Overdraft Details** in the **Account 360** screen. The **Overdraft Details** help the user know the limits and can modify the existing limit details.

#### Alerts

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

#### Standing Instructions

This topic describes the systematic instruction about the Standing Instructions in Account 360 screen. The Standing Instructions widget helps the user to view or modify the existing standing instruction details.

### Pending Requests

This topic describes the systematic instruction about the Pending Requests in the Account 360 screen. Specific requests raised by the customer with the bank sometimes take time to process or investigate. Such requests are captured as Service Requests.

#### Recent Transactions

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

#### Interest Details

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

#### Frequent Actions

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



## 2.1.1 Account Balance

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

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

- Withdrawable Balance
- Available Balance
- Uncollected Fund
- Unutilized Limits
- Minimum Required Balance

#### Figure 2-3 Account Balance

| Withdrawable Balance | Available Balance | Uncollected Fund | Unutilized Limits | Minimum Required Balance |
|----------------------|-------------------|------------------|-------------------|--------------------------|
|                      |                   |                  |                   |                          |

## 2.1.2 Account Information

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

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

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



Figure 2-4 Account Information



Note:

Account status is displayed as Active/Frozen/Dormant/Closed based on account status. If the account is frozen and Dormant, the status is displayed as Frozen. If the account is Dormant and Closed, the status is displayed as Closed.

## 2.1.3 Account Holder Details

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

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

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



Figure 2-5 Account Holder



# 2.1.4 Account Details

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

On the **Account 360** screen, the Account Details widget provides the Account Address.

The Account Details widget displays the below facilities enabled for the account:

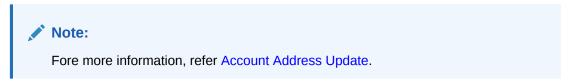
- ATM
- Cheque Book
- Passbook
- Overdraft
- Online Sweep



Figure 2-6 Account Details

# Account Details Account Address #101, Kemp House City Road Sky Line, London EV129291, GB Account Preferences ATM Cheque Book Overdraft Passbook Online Sweep Update Address

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



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

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

# 2.1.5 Account Statement Details

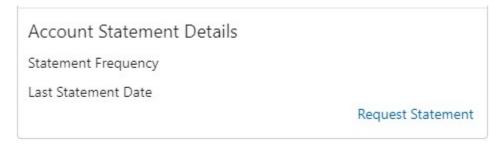
This topic helps the user to know the statement frequency and the last statement details for the account.

The below account statement details are displayed:

- Account Statement Frequency and Cycle
- Last Statement Date



Figure 2-7 Account Statement Details



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



On the **Ad hoc Account Statement** screen, user can generate the account statement using the below details:

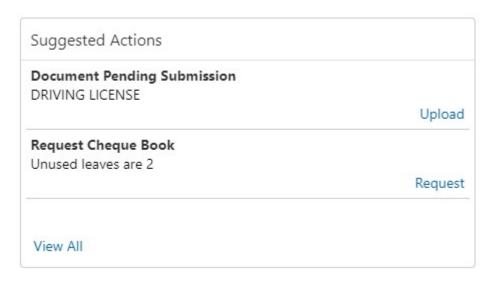
- Period
- Date Range

# 2.1.6 Suggested Actions

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

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

Figure 2-8 Suggested Actions



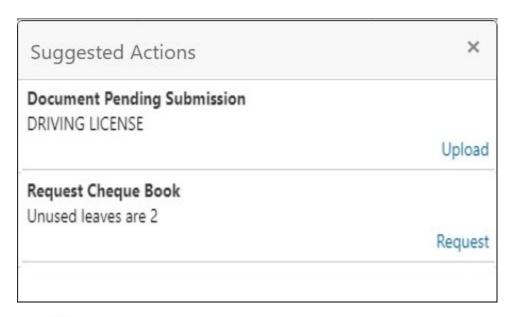


The suggested actions widget displays two suggested actions at a time. If more than 2 suggested actions are present for the account, the **View All** button is enabled to the user.

1. To view all the suggested actions, click on View All button.

**Suggested Actions** pop-up window is displayed.

Figure 2-9 View All - Suggested Actions



2. Click × icon on the Suggested Actions pop-up window.

Suggested Actions pop-up window is closed.

3. On the **Suggested Actions** widget, the below cases are displayed. If no suggested actions are displayed, the system displays the message as **No Suggested Actions**.

Table 2-2 Suggested Actions - Field Description

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



Table 2-2 (Cont.) Suggested Actions - Field Description

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

# 2.1.7 Overdraft Details

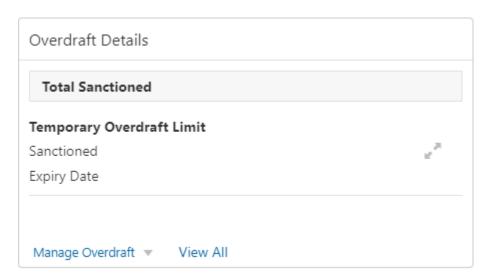
This topic describes the systematic instruction about the **Overdraft Details** in the **Account 360** screen. The **Overdraft Details** help the user know the limits and can modify the existing limit details.

1. On the **Account 360** screen, the system displays the overdraft details linked to the account.

Overdraft Details are displayed.



Figure 2-10 Overdraft Details



The **Total Sanctioned** amount is displayed in the **Overdraft Details** widget. To calculate the total sanctioned amount, the system must consider all the active overdrafts mapped to the account except any expired overdraft available for the account.

The Overdraft Details widget displays one limit at a time. If more than one limit is present for the account, the View All button is enabled to the user.

Expiring overdraft details are highlighted based on the number of days defined for overdraft expiring in the account 360 parameters. The badge **Expiring** should be provided to highlight the expiring overdraft details. The default parameter value is **30 Days**. Expired overdraft details are highlighted based on the number of days defined for displaying expired overdraft in the account 360 parameters. The badge **Expired** should be provided to highlight the expired overdraft details. The default parameter value is **30 Days**.



If no overdraft is linked to the account, **No Overdraft Details** message is displayed.

3. To view all limits, click on View All button.

Overdraft Limits pop-up window is displayed.

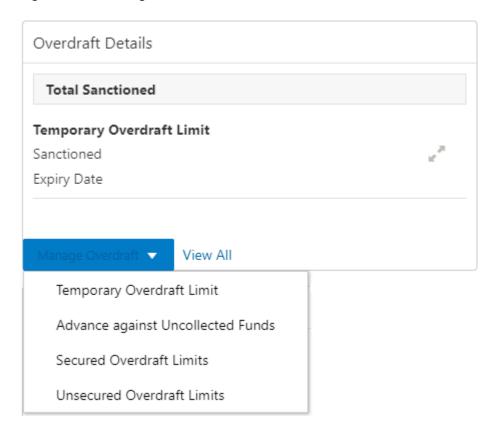
- 4. On the **Overdraft Details** widget, click ricon, to view or modify the limit details. Related limit screen is displayed and user can modify the details.
- 5. To link new limits for an account, click Manage Overdraft drop-down.

The drop-down lists the below values:

- Temporary Overdraft Limit
- Advance Against Uncollected Funds
- Secured Overdraft Limits
- Unsecured Overdraft Limits



Figure 2-11 Manage Overdraft



On clicking the required overdraft option, the system launches the related screen that defaults the **Account Number** and **Overdraft Details** if available, and the user can create or modify the overdraft details. On the **Overdraft Details** widget, the following limit details are displayed:

- Limit Type
- Sanctioned Amount
- Expiry Date
- Collateral Type and Related Reference Number
- Renewal Amount and Renewal Date for a Temporary overdraft, if any.
- The system displays the badge Expiring or Expired based on the number of days specified at the Account 360 parameter.

### 2.1.8 Alerts

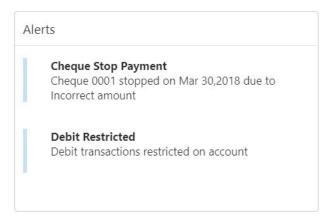
This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.

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

Account Alert details are displayed.



Figure 2-12 Alerts



- 2. The alerts widget displays two alerts at a time. If more than 2 alerts are present for the account, the **View All** button is enabled to the user.
- 3. To view all alerts, click on View All button.

Alerts pop-up window is displayed.

4. Click × icon on the Alerts pop-up window.

Alerts pop-up window is closed.

5. On the **Alerts** widget, the below details are displayed.

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



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

Table 2-3 Alerts - Field Description

| Alerts              | Description   |
|---------------------|---|
| Cheque Stop Payment | Displayed if any active stop payment is available on the account. The alert message displays the cheque number, Stop payment date, and stop payment reason. For example, Cheque 0002 stopped on Jan 10, 2022 due to an incorrect amount.  |
| Debit Card Blocked  | Displayed if any debit card is blocked. The alert message displays the card number and block reason. For example, Card XXXXXXXXXXXXXX1230 is blocked due to a lost card.  |
| Cheque Rejected     | Displayed if any cheque clearing is rejected on the account. The alert message displays the Cheque Number, Rejected date, and Reject reason. For example, Cheque CHQ00000003023063 Rejected on Jan 15, 2022, due to Insufficient Balance. |



Table 2-3 (Cont.) Alerts - Field Description

| Alerts            | Description  |
|-------------------|--|
| Amount Block      | Displayed if any active amount is blocked on the account. The alert message displays the Blocked amount, Date, and Block reason details.  For example, GBP 10,000.00 blocked on Dec 10, 2021, due to legal notice. |
| Memo              | Displayed if any active memo is maintained for the account. The memo message is displayed in the alert.  |
| Debit Restricted  | Displayed if any debit restriction is there for the account.   |
| Credit Restricted | Displayed if any credit restriction is there on the account.   |
| Debit Override    | Displayed if any debit override is there on the account.   |
| Credit Override   | Displayed if any credit override is there on the account.  |

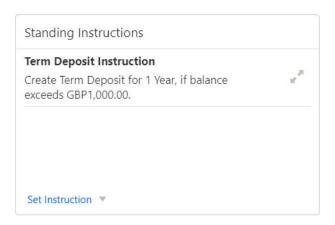
# 2.1.9 Standing Instructions

This topic describes the systematic instruction about the Standing Instructions in Account 360 screen. The Standing Instructions widget helps the user to view or modify the existing standing instruction details.

 On the Account 360 screen, the system displays the Standing Instructions linked to the account

Standing Instructions details for the account are displayed.

Figure 2-13 Standing Instructions



- 2. On the **Standing Instructions** widget, click ricon, to view or modify the instruction details
- The standing instructions widget displays two standing instructions at a time. If more than 2 standing instructions are present for the account, the View All button is enabled to the user.

If no standing instructions are displayed, the system displays the message as **No Standing Instructions**.

4. To view all standing instructions, click on View All button.

View All - Standing Instructions pop-up window is displayed.



- **5.** On the **Standing Instructions** widget, click on **Set Instructions** drop-down to capture new instructions.
  - a. Scheduled Transfer
  - b. Sweep Out from Account
  - c. Term Deposit
  - d. Online Sweep
  - e. Sweep In to Account
- **6.** On the **Standing Instructions** widget the following instruction types are displayed.

Table 2-4 Standing Instructions - Types - Field Description

| Instruction Type   | Description   |
|--------------------|---|
| Scheduled Transfer | Displayed, if any active scheduled transfer is available for the account. The message displays the following details:  Instruction Type  Instruction Amount  Currency  Beneficiary Account Name  Frequency Details  Next Liquidation Date |
| Sweep In           | Displayed, if any active sweep in instruction is available for the account. The message displays the following details:  Instruction Type Threshold Amount Currency Provider Account Name   |
| Sweep Out          | Displayed, if any active sweep out instruction is available for the account. The message displays the following details:  Instruction Type Threshold Amount Currency Benificiary Account Name   |
| Term Deposit       | Displayed, if any active term deposit instruction is available for the account. The message displays the following details:  Instruction Type Threshold Amount Currency Deposit Account Tenor Details                                     |
| Online Sweep       | Displayed, if any active online sweep instruction is available for the account. The message displays the following details:  Instruction Type  Sweep Eligible Balance  Currency   |



# 2.1.10 Pending Requests

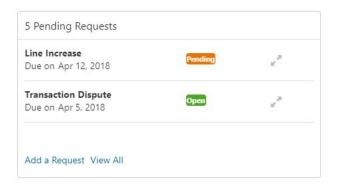
This topic describes the systematic instruction about the Pending Requests in the Account 360 screen. Specific requests raised by the customer with the bank sometimes take time to process or investigate. Such requests are captured as Service Requests.

Service Requests help the users track customer requests, maintain a target completion date, priority for a request, change severity for an ageing request, and update brief details of information exchanged with the customer. The Pending Requests widget helps the user Add, Modify, Edit, or View the service requests raised by the Customer.

 On the Account 360 screen, the system displays the Pending Requests for the account.

Pending Request details for the account are displayed.

Figure 2-14 Pending Requests



- 2. On the **Pending Request** widget, the system displays the total number of requests available for the account. If no pending requests are displayed, the system displays the message as **No record to display**.
- 3. On the **Pending Request** widget, the system displays the following fields.

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

Table 2-5 Pending Request - Field Description

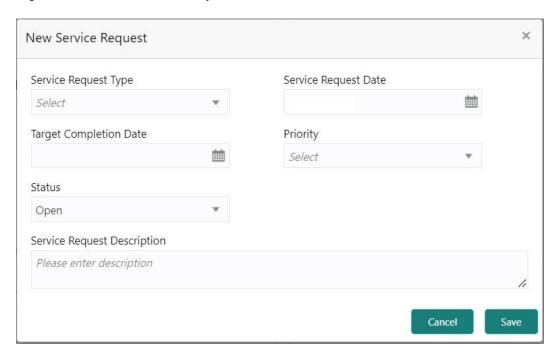
| Field                | Description   |
|----------------------|---|
| Service Request Type | Displays the Service Request type. For example, Statement Copy, Transaction Dispute etc.      |
| Due Date             | Displays the target completion date.  |
| Status               | Displays the service request status. The status types are:     Escalated     Pending     Open |

4. To add a new request, click on Add a Request button.

New Service Request pop-up window is displayed.



Figure 2-15 New Service Request



5. On the **New Service Request** pop-up window, specify the fields.

For more information on fields, refer to Table 1-5.

6. Click the Save button.

Request saved successfully message is displayed.

7. Click OK.

A new record is displayed in the **Pending Request** widget.

- 8. On the **Pending Requests** widget, click icon to view or modify the service requests. **Service Request Details** screen is displayed.
- 9. The Pending Requests widget displays two service request details at a time. If more than two service request details are present for the account, the View All button is enabled to the user.
- 10. To view all Pending Requests, click on View All button.

View All - Pending Requests pop-up window is displayed.

## 2.1.11 Recent Transactions

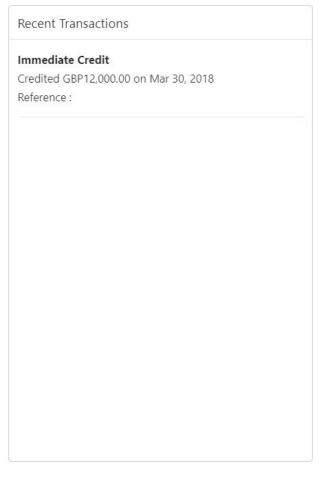
This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.

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

Recent Transactions details for the account are displayed.



Figure 2-16 Recent Transactions



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

**Account Transaction** screen is displayed.



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

# 2.1.12 Interest Details

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

The below Interest Details widget displays the following details:

- Accrued Credit Interest
- Accrued Debit Interest
- Receivable Due



Receivable Available

Figure 2-17 Interest Details



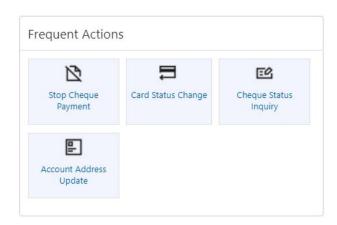
The system displays the No Accrued Interest message if accrued debit and credit interest are unavailable.

# 2.1.13 Frequent Actions

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

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

Figure 2-18 Frequent Actions





A maximum of 6 transactions are allowed for frequent actions.

Users can configure the frequently used account servicing transactions screens.



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



# Maintenance

Under the **Maintenance** menu, you can maintain the details of a CASA account.

This topic contains the following subtopics:

#### Account Address Update

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

#### Account Documents Update

This topic describes the systematic instructions about Account Documents Update. This screen helps you view, update, or delete documents submitted by the customer against document types specified for the account class.

#### Joint Holder Maintenance

This topic describes the systematic instruction to update joint account details. A Customer can be the sole owner of the account he owns or it can be held jointly. Joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

#### Nominee Details Update

This topic describes the systematic instruction to update nominee details.

#### Primary Party Change

This topic provides systematic instructions to change the primary **Customer Id** linked to an account on the customer request. The new primary **Customer Id** can be the existing joint holder or any existing customer.

#### Memo Maintenance

This topic describes the systematic instruction to maintain the Memo instructions against the Current and Savings Account or Deposit Account.

#### Bulletin Board Maintenance

This topic helps you to create, view, modify or delete the bulletin messages.

# 3.1 Account Address Update

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

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

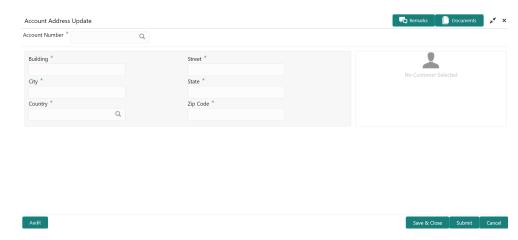
 On the Homepage, from Account Services, under Maintenance,, click Account Address Update, or specify the Account Address Update in the Search icon bar.

Account Address Updatescreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 3-1 Account Address Update



2. On the Account Address Update screen, specify the fields.

Table 3-1 Account Address Update - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. |
|                | <ul> <li>Note:</li> <li>The Account Name is displayed adjacent to this field as the account number is selected.</li> <li>The customer information is also displayed to the left of the screen.</li> </ul>   |
| Building       | Current <b>Building</b> details will be displayed and the user can modify the details.  |
| Street         | Current <b>Street</b> details will be displayed and the user can modify the details.  |
| City           | Current <b>City</b> details will be displayed and the user can modify the details.  |
| State          | The current <b>State</b> will be displayed and the user can modify it.  |



Table 3-1 (Cont.) Account Address Update - Field Description

| Field    | Description   |
|----------|---|
| Country  | Click the search icon to view the <b>Country</b> pop-up window. On the <b>Country</b> pop-up window, specify any one of the following fields, and click <b>Fetch</b> . By default, this window lists all the Country codes present in the system. You can search for a specific Country by providing <b>Country Code</b> or <b>Country Name</b> and clicking on the <b>Fetch</b> button. The available fields on the <b>Country</b> Pop-Up window are:  Country Code Country Name |
| Zip Code | The current <b>Zip code</b> will be displayed, and the user can modify it.  |

# 3.2 Account Documents Update

This topic describes the systematic instructions about Account Documents Update. This screen helps you view, update, or delete documents submitted by the customer against document types specified for the account class.

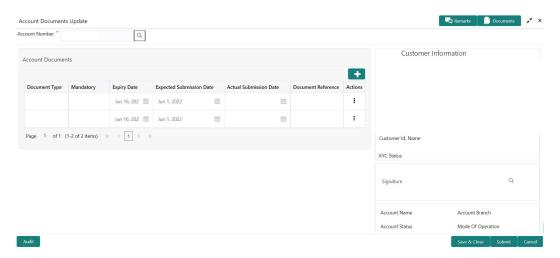
The documents in the screen are displayed in the following order:

- 1. Expected Date of Submission
- 2. Expiry Date
- 3. Actual Submission Date
- On the Homepage, from Account Services, under Other Services, click Account Documents Update, or specify the Account Documents Update in the Search icon bar.

Account Documents Updatescreen is displayed.



Figure 3-2 Account Documents Update





#### Note:

After the Account Number is selected, the system displays the available documents in the Account Documents table.

2. On Account Documents Update screen, specify the fields.

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

**Table 3-2 Account Documents Update - Field Description** 

| Field          | Description  |
|----------------|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  Note:  The Account Name is displayed adjacent to this field as the account number is selected.  The customer information is also displayed to the left of the screen. |
|                |  |

3. By default, the system displays all documents attached to the account. To add a

new document, click icon on the **Account Documents**. On **Account Documents**, specify the fields.

**Table 3-3** Account Documents - Field Description

| Field         | Description  |
|---------------|--|
| Document Type | Click the search icon to view the Document Type pop-up window. By default, this window lists all the Document Types present in the system. You can search for a specific Document Type and click on the <b>Fetch</b> button. |
| Mandatory     | Displays Yes or No against each document type, which conveys whether a document is mandatory or optional.  |



Table 3-3 (Cont.) Account Documents - Field Description

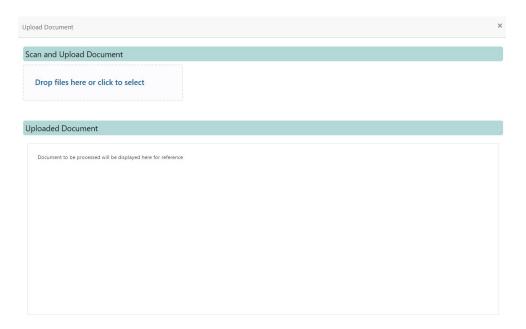
| Field                    | Description  |
|--------------------------|--|
| Expiry Date              | Displays the expiry date for the document.   |
|                          | Note:  The expiry date cannot be the current business date or lesser than the current business date.  If any document does not have an expiry date, then the expiry date is not displayed.   |
| Expected Submission Date | You can click the calendar icon to update the expected date of document submission if the document is not submitted on the current business date.  This field is optional by default.  |
|                          | <ul> <li>Note:</li> <li>The expected submission date cannot be the current business date or lesser than the current business date.</li> <li>If a mandatory document is deleted, the user cannot submit the transaction until a new document is uploaded or the Expected Submission Date is updated.</li> </ul> |
| Actual Submission Date   | The Actual Submission Date field is automatically updated with the current business date whenever a document is uploaded.  |
| Document Reference       | Displays the document name created by the Document Management System when a document is uploaded.  |
| Actions                  | Click icon to display the following options:  View Document  Upload Document  Delete Document  |
|                          | Delete Document Type   |

To upload the document, click the Upload Document option from the Actions icon.
 Upload Document pop up window is displayed.



The document preview is available only to those document types that support the preview feature by default. Where the preview feature is not supported, click on the **Download** button to download the attached document before viewing.

Figure 3-3 Upload Document



5. On the **Upload Document** screen, drag and drop the files directly or click to select link and browse the file from the local drive.



- If there is an existing document already, the uploaded document will overwrite the existing document.
- The screen supports only one document upload against one Document type.
- The system will not allow to proceed with document upload, if the document is of 0 KB and have a long name.
- 6. To view the document, click the **View Document** option from the icon.
- 7. To delete the document, click the **Delete Document** option from document types marked as Yes, either the document reference number or the Expected date of submission must be present.

A message **Document will be deleted. Do you want to continue?** is displayed. The uploaded document, Document Reference is deleted from the from the Document Management System.

8. To delete the Document Type, click the **Delete Document Type** option from

The **Document Type** is deleted from the Account Documents list.

For the documents that are expired, for such rows, the Expiry Date is highlighted in red.



# 3.3 Joint Holder Maintenance

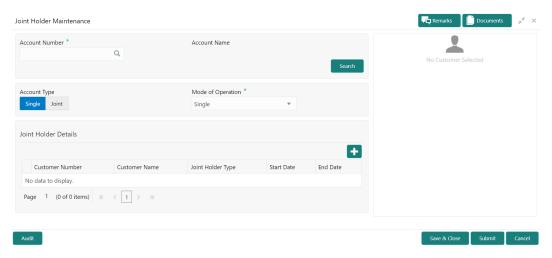
This topic describes the systematic instruction to update joint account details. A Customer can be the sole owner of the account he owns or it can be held jointly. Joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

However, Joint account holders share equal responsibility for charges or any other liability arising from holding such accounts.

 On the Homepage, from Account Services, under Maintenance, click Joint Holder Maintenance, or specify the Joint Holder Maintenance in the Search icon bar.
 Joint Holder Maintenancescreen is displayed.



Figure 3-4 Joint Holder Maintenance



2. On the **Joint Holder Maintenance** screen, specify the fields.



**Table 3-4 Joint Holder Maintenance - Field Description** 

| Field                | Description  |
|----------------------|--|
| Account Number       | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  Click the Search icon after providing the Account Number. If the account is already held jointly, Account Type, Mode of Operation, and Joint Holder Details are defaulted and the record is open for editing. If the account is held Singly, you can update the Joint Holder details for the first time.  When users enter the account number, the customer information is displayed. |
| Account Name         | Account Name is displayed by default based on the account selected.  |
| Account type         | Select the Account Type from the following: <ul><li>Single</li><li>Joint</li></ul>   |
| Mode Of Operation    | If the account is individually owned, Account Type and Mode of Operation are defaulted to Single. Joint Holder Details multigrid table does not display any record.  If the account is jointly owned, the Account Type has defaulted as Joint. Mode of Operation has defaulted to any one of Jointly, Either Anyone or Survivor, Former or Survivor or Mandate Holder. Joint Holder Details multi-grid table will contain one or more than one record.   |
| Joint Holder Details | The joint Holder Details screen can be used to either input Joint Holder details for the first time or to modify existing details of Joint Holding. The Joint Holder Details will display:  Customer Number  Customer Name  Joint holder Type  Start Date  End Date  |

# 3.4 Nominee Details Update

This topic describes the systematic instruction to update nominee details.

1. On the Homepage, from Account Services, under Maintenance, click Nominee Details Update, or specify the Nominee Details Update in the Search icon bar.

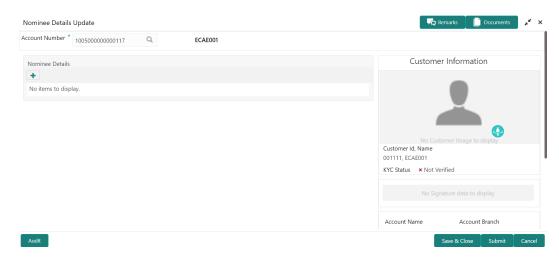
Nominee Details Updatescreen is displayed.



The fields which are marked in asterisk blue are mandatory.



Figure 3-5 Nominee Details Update



2. On **Update Nominee Details** screen, specify the fields

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

Table 3-5 Update Nominee Details - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Account Name   | Account Name is displayed by default based on the account selected.   |

3. When user input account number, the system displays existing nominee details if any or the system displays an information message as **Nominee does not exists**.

Nominee Details screen is displayed.



Figure 3-6 Nominee Details

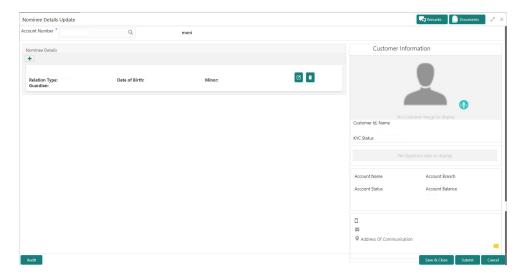
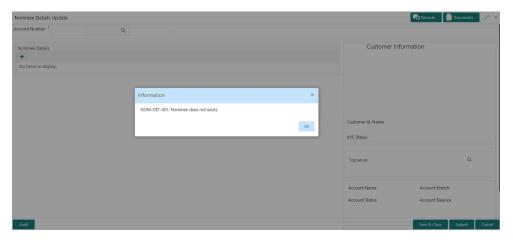


Figure 3-7 No Nominee Details

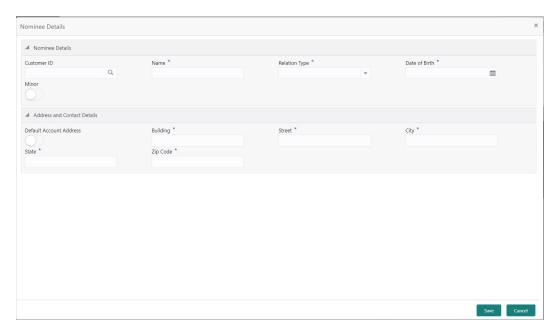


- 4. After the input of account number, the existing nominee are displayed in list view format and the below nominee details are displayed:
  - a. Nominee Name
  - b. Relation Type
  - c. Date of Birth
  - d. Minor
  - e. Guardian
- 5. To create a new nominee details, click icon

Nominee Details pop-up window is displayed.



Figure 3-8 Nominee Details



**6.** On **Nominee Details** pop up window, specify the fields.

Table 3-6 Nominee Details - Field Description

| Field       | Description   |
|-------------|---|
| Customer ID | When the nominee is an existing customer, the below details are defaulted by selecting the customer ID.  Title  Name  Date of Birth  Address Details  Enter the Customer ID or click the search icon to view the Customer ID pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing Customer ID or Customer Name and click on the Fetch button. |



Table 3-6 (Cont.) Nominee Details - Field Description

| Field           | Description  |
|-----------------|--|
| Nominee Details | <ul> <li>Users can capture the nominee details:</li> <li>Name - Specify the First Name.</li> <li>Relation Type - Specify the Relation Type from the drop-down list.</li> <li>Date of Birth - Specify the Date of birth</li> <li>Minor - Based on the date of birth, the system derives whether the customer is minor or major.</li> <li>Default Account Address - If the Account address and nominee address is the same, the user can default the account address nominee address by enabling the 'Default Account Address' toggle button.</li> <li>Building - Specify the Nominee building</li> <li>Street - Specify the Nominee Street</li> <li>City - Specify the nominee City.</li> <li>State - Specify the nominee Zip Code</li> </ul> |
| Edit Icon       | Users can edit the existing nominee details by a click on the Edit icon. A pop-up window displays with existing nominee details, and the user can edit the details.  |
| Delete Icon     | Users can remove the existing nominee by a click on the Delete icon, while removing the existing nominee system will get a confirmation from the user <b>Do you want to remove this nominee?</b>   |

7. Guardian details are enabled if the nominee is a minor.

Figure 3-9 Guardian Details

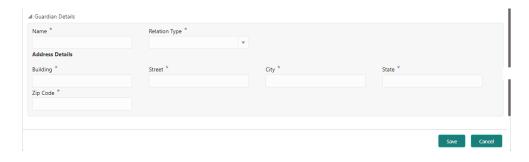


Table 3-7 Guardian Details - Field Description

| Field         | Description  |
|---------------|--|
| Name          | Specify the Name.                                  |
| Relation Type | Specify the Relation Type from the drop-down list. |
| Building      | Specify the Guardian building                      |
| Street        | Specify the Guardian Street                        |
| City          | Specify the Guardian city.                         |



Table 3-7 (Cont.) Guardian Details - Field Description

| Field    | Description                    |
|----------|--------------------------------|
| State    | Specify the Guardian State.    |
| Zip Code | Specify the Guardian Zip Code. |

# 3.5 Primary Party Change

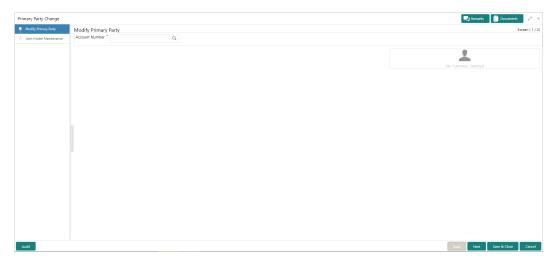
This topic provides systematic instructions to change the primary **Customer Id** linked to an account on the customer request. The new primary **Customer Id** can be the existing joint holder or any existing customer.

1. On the Homepage, from Account Services, under Maintenance, click Primary Party Change, or specify the Primary Party Change in the Search icon bar.

Primary Party Changescreen is displayed.



Figure 3-10 Primary Party Change



2. On the **Primary Party Change** screen, specify the fields.

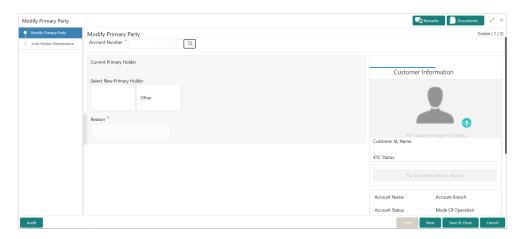


**Table 3-8 Primary Party Change - Field Description** 

| Field          | Description  |
|----------------|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed. |
| Account Name   | <b>Account Name</b> is displayed by default based on the account selected.   |

Current Primary Holder, Joint Holder (if any) details are displayed.

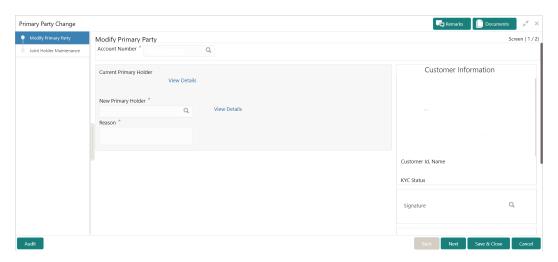
Figure 3-11 Primary Party Change - Joint Account Holder





If the **Account Type** is **Single**, the **New Primary Holder** field displays without any joint holder details.

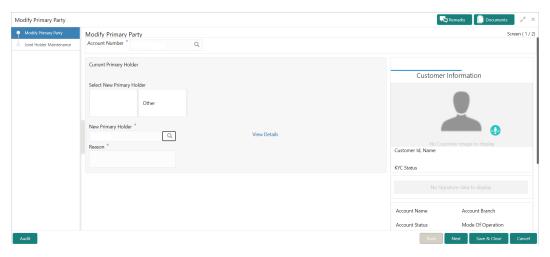
Figure 3-12 Primary Party Change - Single Account Holder



Under Select New Primary Holder, Click the joint holder to change the Joint Holder as the Primary Account Holder or click the Other option to add a new primary account holder from the existing customers.

New Primary Holder field is displayed.

Figure 3-13 Primary Party Change - On Selection of Other Option



On Primary Party Change screen, Modify Primary Party sub-screen, specify the fields.
 For more information on fields, refer to the field description table.

Table 3-9 Primary Party Change - Field Description

| Field                         | Description  |
|-------------------------------|--|
| <b>Current Primary Holder</b> | The system displays the current primary holder's name and customer Id details. |



Table 3-9 (Cont.) Primary Party Change - Field Description

# Select New Primary Holder The new primary holder can be the existing joint holder or any other existing customer. In the case of joint account, the joint holder details (Customer Name, Customer ID, and Joint holder Type) are displayed under the Select New Primary Holder field. Click on the Other option to select an existing customer as the primary account holder than the existing joint holder. Note: If the number of joint holders are more than 3, a navigation button is enabled.

#### **New Primary Holder**

On clicking the **Other** option, the **New Primary Holder** field is displayed.

Enter or select the **New Primary Holder** from the **List of Values** screen. The system displays all existing customer Ids. In the **List of Values** screen, the search criteria provides following details:

- Customer ID
- Customer Name

When the user selects the **New Primary Holder**, the system displays the **Customer Name** and **View Details** button to display the customer information details. On clicking the **View Details** button, the system displays the below customer details:

- Customer Image
- Customer ID
- Customer Name
- KYC Status
- Signature
- Option to view customer 360 details



**New Primary Holder** can not be the same as the **Current Primary Holder**.

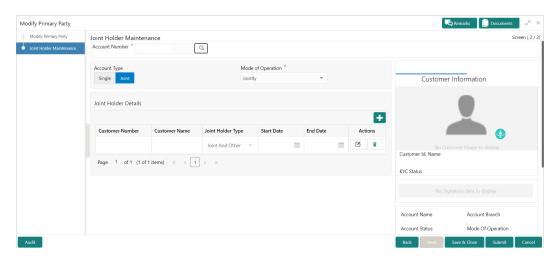
Reason Enter the reason for primary party change.

#### Click the Next button.

While initiating the primary party change, the system validates the party change with the host and displays errors/overrides if any. Users can proceed with the transaction by accepting the overrides.

Joint Holder Maintenance screen is displayed.

Figure 3-14 Joint Holder Maintenance



The Joint Holder Details section can be used to either input joint holder details for the first time or to modify existing details of joint holding.



For More information on Joint Holder Maintenance screen, refer to the topic Joint Holder Maintenance.

6. Click the Submit button.

On submitting, the system validates if the **New Primary Holder** is not the same as the joint holder.

# 3.6 Memo Maintenance

This topic describes the systematic instruction to maintain the Memo instructions against the Current and Savings Account or Deposit Account.

The memo maintenance screen helps you to maintain the information or important actions that take place when the account holder visits the branch or user performs any transactions on the account. This memo details are displayed to the bank user or the account holder performs any channel transactions.

 On the Homepage, from Interaction Services, under Maintenance, click Memo Maintenance, or specify the Memo Maintenance in the Search icon bar.

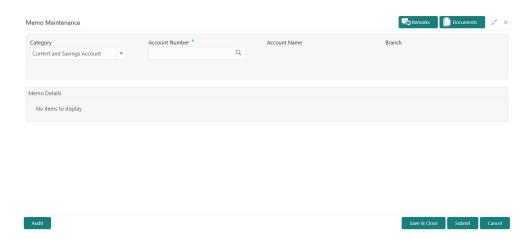
Memo Maintenancescreen is displayed.



The fields which are marked in asterisk blue are mandatory.



Figure 3-15 Memo Maintenance



2. On Memo Maintenance screen, specify the fields.

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

**Table 3-10** Memo Maintenance - Field Description

| Field                     | Description   |
|---------------------------|---|
| Category                  | The user can select the following categories from the drop-down list. The drop-down lists the below values:  Current and Savings Account  Deposit Account  When the user selects the Current and Savings Account category, the system displays the fields Account Number, Account Name, and Branch.   |
|                           | When the user selects the <b>Deposit Account</b> category, the system displays the fields <b>Deposit Account Number</b> , <b>Account Name</b> , and <b>Branch</b> .   |
| Account Number            | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.   |
| Deposit Account<br>Number | Enter the <b>Deposit Account Number</b> or click the search icon to view the <b>Deposit Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Deposit Account Number by providing <b>Customer ID</b> , <b>Deposit Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. |
| Account Name              | Account Name is displayed based on the account number selected.   |
| Branch                    | Displays the branch code for the selected Current and Savings Account Number or Deposit Account Number.   |

3. When users input the Current and Savings Account Number or Deposit Account Number, the system displays the existing memo instructions if any or the system displays a message as Active Memo instruction details are not available.

Memo Details screen is displayed.



Figure 3-16 Memo Details

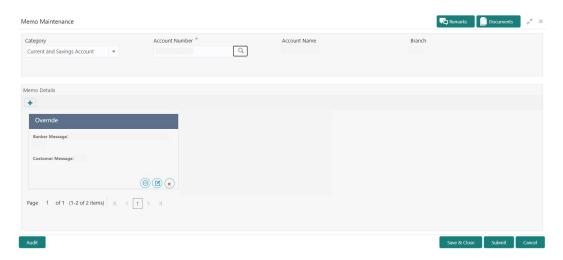
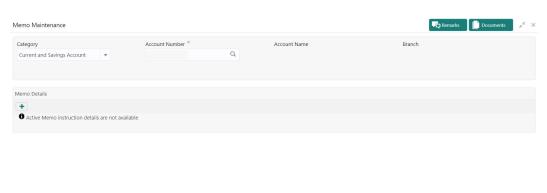


Figure 3-17 No Active memo instructions



4. To create a new memo instructions, click icon.

Add Memo pop up screen is displayed.



Save & Close Submit Cancel

Figure 3-18 Add Memo



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

Table 3-11 Add Memo - Field Description

| Field            | Description  |
|------------------|--|
| Туре             | Select the Type from the drop-down list. The drop-down lists the below values: Information Override  |
| Banker Message   | Specify the memo instruction message which displays to the bank user.  |
| Start Date       | The system defaults the start date as the current branch date, and the user can modify the start date to any future date using the adjoining <b>Calendar</b> button. |
|                  | Note: The Start Date cannot be backdated.  |
| End Date         | Click on the adjoining calendar icon to specify the end date of the memo instruction.  |
| Show to Customer | Users can click on the <b>Show to Customer</b> toggle button to capture memo instruction, which displays to the account holder.                                      |
|                  | Note:  The Customer Message and Channel fields are available if the user enables the Show to Customer toggle button.   |
| Customer Message | Specify the memo instruction message, which displays to the Account holder.  |



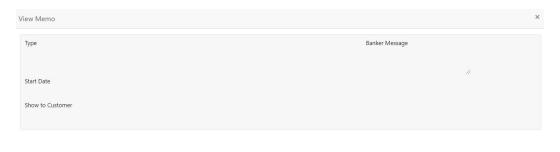
Table 3-11 (Cont.) Add Memo - Field Description

| Field   | Description   |
|---------|---|
| Channel | Select the channel to display the memo to the account holder from the drop-down list. The drop-down lists the below values:  Dashboard E-Mail SMS |

- **6.** On click of **Add Another** button, the **Add Memo** screen refreshes to capture another instruction detail and a new memo tile displays under the Memo Details.
- Click the Add button to add new memo details. After the click on Add button, the Add Memo pop-up window is closed.
- 8. On **Memo Maintenance** screen, under **Memo Details**, click on the tile to view the memo instruction.

View Memo pop up screen is displayed.

Figure 3-19 View Memo



Close

- 9. On the View Memo screen, users can view the following details:
  - a. Type
  - b. Banker Message
  - c. Start Date
  - d. End Date
  - e. Show to Customer
  - f. Customer Message
  - g. Channel
- 10. On **Memo Maintenance** screen, under **Memo Details**, click on the tile to modify the memo instructions.

Modify Memo pop up screen is displayed.



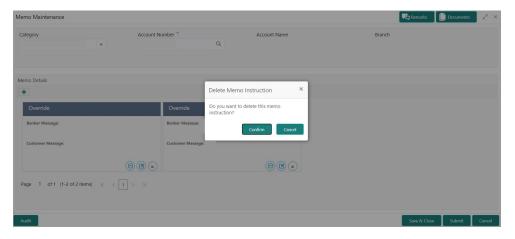
Figure 3-20 Modify Memo



- 11. On the **Modify Memo** screen, users can modify the following fields:
  - a. Type
  - b. Banker Message
  - c. Start Date
  - d. End Date
  - e. Show to Customer
  - f. Customer Message
  - g. Channel
- 12. Click the **Save** button to update the memo details and the updated instruction details displayed in the tile.
- 13. On **Memo Maintenance** screen, under **Memo Details**, click on the tile to delete the memo instruction.

Delete Memo Instruction pop up window is displayed.

Figure 3-21 Delete Memo Instruction



- **14.** Click the **Cancel** button to cancel the Delete Memo Instruction operation.
- **15.** Delete the Memo instruction by clicking on the **Confirm** button.



### 3.7 Bulletin Board Maintenance

This topic helps you to create, view, modify or delete the bulletin messages.

This topic contains the following subtopics:

- Create Bulletin
  - This topics helps you to create, view, modify or delete the bulletin messages.
- View Bulletin
  - This topic describes the systematic instructions to View or Modify the Bulletin Message.

### 3.7.1 Create Bulletin

This topics helps you to create, view, modify or delete the bulletin messages.

However, Joint account holders share equal responsibility for charges or any other liability arising from holding such accounts.

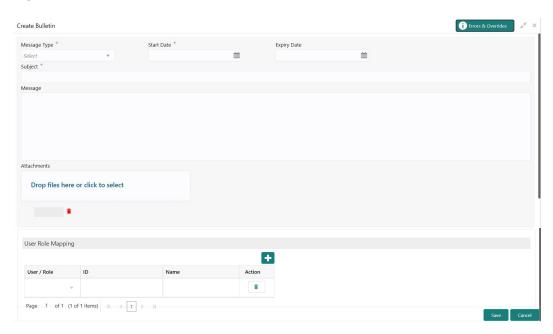
1. On the Homepage, from Interaction Services, under Maintenance, Bulletin, click Create Bulletin, or specify the Create Bulletin in the Search icon bar.

Create Bulletinscreen is displayed.

Note:

The fields which are marked in asterisk blue are mandatory.

Figure 3-22 Create Bulletin



2. On the **Create Bulletin** screen, specify the fields.



Table 3-12 Create Bulletin - Field Description

| Field        | Description   |
|--------------|---|
| Message Type | Select the message type from the drop-down list. The available options are:  • Alert - Select this option if the message requires immediate attention from the users. When this option is   |
|              | selected, the Bulletin message is represented with icon on the widget.  Information - Select this option if the bulletin is for information purposes only. When this option is selected, the Bulletin message is represented with icon on               |
| Start Date   | Select the date from which the bulletin message displays on the widget.   |
|              | Note:  This date cannot be lesser than the current business date.   |
|              |   |
| End Date     | Users can specify the expiry date of the bulletin message. Once the bulletin message reaches the expiry date, the message gets removed from the bulletin board widget.  |
| Subject      | Enter a brief description of the bulletin message.  |
| Message      | Enter a detailed description of the message.  |
| Attachments  | You can attach relevant documents using this option. You can either drag and drop files into the space provided or select documents from your local drive. You can preview or delete an attachment before submitting the transaction for authorization. |

3. To preview an attached document, click on the document hyperlink.

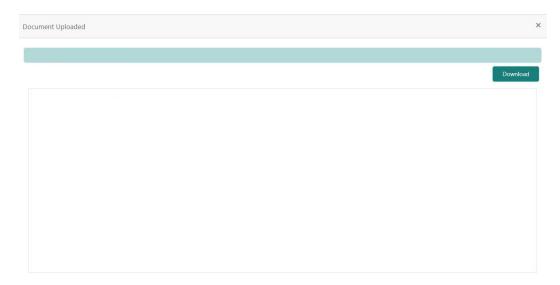
**Document Uploaded** pop up window is displayed.



The document preview is available only to those document types that support the preview feature by default. Where the preview feature is not supported, click on **Download** button to download the attached document before viewing.



Figure 3-23 Document Uploaded



- 4. Click x icon to close the **Document Uploaded** pop up window.
- 5. You can target bulletin messages towards user groups or specific users. Using the **User Role Mapping** table, you can configure User Roles or Users to a particular bulletin.
- 6. Click icon to specify User Role or User mapping to the bulletin message. For more information on fields, refer to the field description table.

Table 3-13 User Role Mapping - Field Description

| Field     | Description   |
|-----------|---|
| User/Role | Select User/Role from the drop-down list.   |
| ID        | When <b>User</b> is selected, click the search icon to view the <b>User Mapping</b> pop-up window. By default, this window lists all the Users present in the system. You can search for a specific User by providing User, or Username and click <b>Fetch</b> .  When <b>Role</b> is selected, click the search icon to view the <b>Role Mapping</b> pop-up window. By default, this window lists all the Roles present in the system. You can search for a specific Role by providing Role, or Role Name and click <b>Fetch</b> . |
| Name      | User or Role name is displayed based on the user id or role id selected.  |
| Actions   | Displays the icon, to remove the respective user or role.   |

After the message is created, the status of the message is updated as Active or Awaited.

System updates the status of the Bulletin message as **Active** if the start date is equal to the current business date.





If the Start Date is future dated, then the status of Bulletin message is updated as **Awaited** until the date is reached. The system automatically updates the status to **Active** once the start date is reached

### 3.7.2 View Bulletin

This topic describes the systematic instructions to View or Modify the Bulletin Message.

1. On the Homepage, from Interaction Services, under Maintenance, Bulletin, click View Bulletin, or specify the View Bulletin in the Search icon bar.

View Bulletinscreen is displayed.

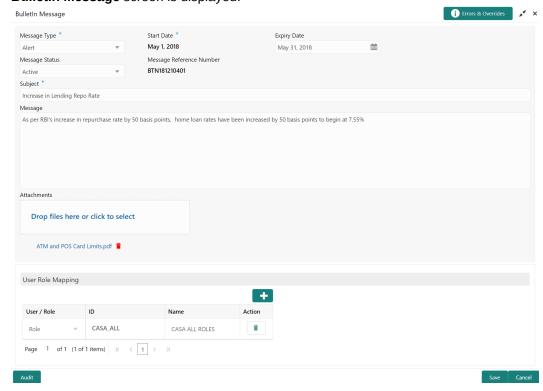
Figure 3-24 View Bulletin



- 2. On **View Bulletin** screen, the system displays all the bulletin messages with status:
  - a. Awaited
  - b. Active
  - c. Paused
  - d. Expired
- 3. On the **View Bulletin** screen, you can search for specific bulletin using the icon. You can use any of the following options to search:
  - a. Message Type
  - b. Message Status
  - c. Message Reference Number
  - d. Subject
  - e. Start Date
  - Expiry Date
  - g. Authorization Status



- h. Record Status
- 4. After the input of any options mentioned above, click the **Search** button.
- 5. Click icon to display the following options:
  - a. Unlock
  - b. Authorize
  - c. Delete
  - d. Close
  - e. Copy
  - f. View
- 6. To modify an existing bulletin message, click the **Unlock** option from icon. **BulletIn Message** screen is displayed.



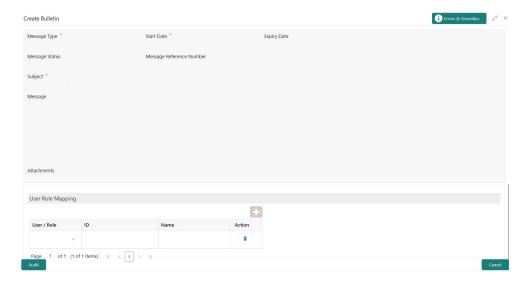
To view the bulletin message, click the View option from icon.
 Create Bulletin screen is displayed.



On the create bulletin screen, all the fields are non-editable.



Figure 3-25 Create Bulletin



- 8. To replicate an existing bulletin, click the **Copy** option from icon.
- 9. To permanently delete the existing bulletin, click the **Delete** option from icon.
- **10.** On **View Bulletin** screen, the system displays all the bulletin messages with status:

Table 3-14 Tax Deducted at Source Inquiry - Field Description

| Field           | Description  |
|-----------------|--|
| Fielu           | Description  |
| Customer ID     | Enter the <b>Customer ID</b> or click the search icon to view the <b>Customer ID</b> pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer Number</b> or <b>Customer Name</b> and click on the <b>Fetch</b> button. |
| Customer Name   | <b>Customer Name</b> is displayed based on the Customer ID selected.   |
| Account Number  | You can enter a specific account number of the customer and search Tax Deducted at Source details or click the drop-down list to select the available account numbers listed for the customer id to search the Tax Deducted at Source details. This is an optional field.  |
| Financial Year  | By default, the current financial year is displayed in this field. You can select the previous financial years from the dropdown. The system displays the Tax Deducted at Source details financial year-wise.  |
| Branch          | The system displays the Branch Code based on the account number.   |
| Account Number  | The system displays the Account Number.  |
| Account Name    | The system displays the Account Name.  |
| Interest Amount | The system displays the Credit interest on the account.  |



Table 3-14 (Cont.) Tax Deducted at Source Inquiry - Field Description

| Field         | Description   |
|---------------|---|
| Taxation Date | The system displays the date of the tax application on the account.   |
| Tax Amount    | The system displays the Tax amount calculated on the credit interest. |



4

## Statement

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

This topic contains the following subtopics:

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

## 4.1 Ad hoc Account Statement

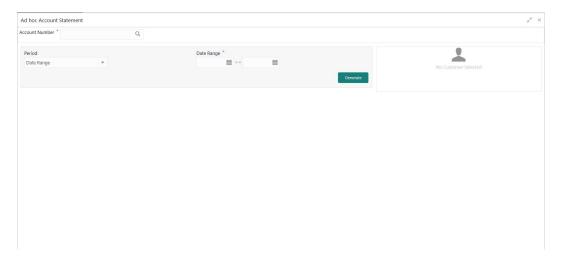
This topic describes the systematic instruction to generate account statement based on a given date range or selected period on the account holder's request.

 On the Homepage, from Account Services, under Statement, click Ad hoc Account Statement, or specify the Ad hoc Account Statement in the Search icon bar.

Ad hoc Account Statementscreen is displayed.

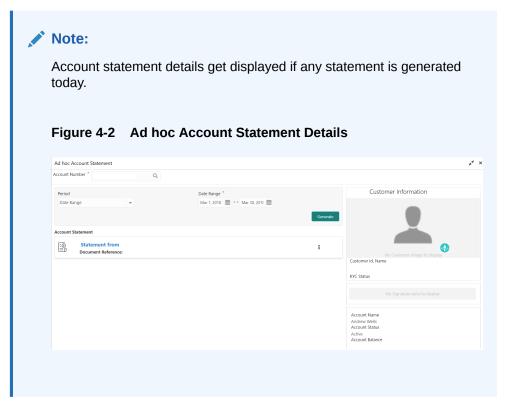


Figure 4-1 Ad hoc Account Statement



2. Enter the Account Number.

Ad hoc Account Statement details are displayed.



3. On the Ad hoc Account Statement screen, specify the fields.

Table 4-1 Ad hoc Account Statement - Field Description

| Field          | Description  |
|----------------|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  Note:  The Account Name is displayed adjacent to this field as the account number is selected.  The customer information is also displayed to the left of the screen. |
|                |  |

Table 4-1 (Cont.) Ad hoc Account Statement - Field Description

| Field      | Description   |
|------------|---|
| Period     | Users can select the period for account statement generation from the drop-down list. The drop-down lists the below values:  Date Range  Last Month  Last 2 Months  Last 3 Months  Last 6 Months  When you select the Date Range in the Period drop-down, you can specify the account statement generation date manually. When you select the Last Month or Last 2 Months or Last 3 Months or Last 6 months in the Period drop-down, the Date Range field defaults, and the user cannot modify the date.  For Example:  If the user selects the Period drop-down as Last Month, the date will be default as last one month from the current date.  If the user selects the Period drop-down as Last 2 Months, the system defaults the account statement generation date as last 2 months from the current date, and the user cannot modify the date.  If the user selects the Period drop-down as Last 3 Months, the system defaults the account statement generation date as last 3 months from the current date, and the user cannot modify the date.  If the user selects the Period drop-down as Last 6Months, the system defaults the account statement generation date as last 6 months from the current date, and the user cannot modify the date. |
| Date Range | Click the calendar and specify the from date and to date.   |
|            | Note:  The Date Range cannot be blank and less than from date.  |

4. On the Ad hoc Account Statement screen, click Generate button to generate the account statement for selected period.

Account Statement is generated.

Figure 4-3 Generated Account Statement



- **5.** On the **Generated Account Statement**, the following details are displayed:
  - Statement Period



- Document Reference
- 6. Click icon to view, or print the generated account statement.

## 4.2 Account Statement Frequency

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

 On the Homepage, from Account Services, under Statement, click Account Statement Frequency, or specify the Account Statement Frequency in the Search icon bar.

Account Statement Frequencyscreen is displayed.



Figure 4-4 Account Statement Frequency



2. On **Account Statement Frequency** screen, specify the account number. For more information on fields, refer to the field description table.

Table 4-2 Account Statement Frequency - Field Description

| Field          | Description  |
|----------------|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed. |



Table 4-2 (Cont.) Account Statement Frequency - Field Description

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



5

# Status Update

Under the Status Update menu, you can update the status of a CASA account.

This topic contains the following subtopics:

- Activate Dormant Account
  - This topic describes the systematic instruction for Activating Dormant Account based on the account holder's request.
- Account Status Change
   This topic describes the systematic instructions about account status change. The bank or the customer can request for changing the status of current and savings account status like No Debit, No Credit, Debit Override, Credit Override, and Frozen.

## 5.1 Activate Dormant Account

This topic describes the systematic instruction for Activating Dormant Account based on the account holder's request.

On the Homepage, from Account Services, under Status Update, click Activate
 Dormant Account, or specify the Activate Dormant Account in the Search icon bar.

Activate Dormant Accountscreen is displayed.



Figure 5-1 Activate Dormant Account





On Activate Dormant Account screen, specify the fields.

**Table 5-1** Activate Dormant Account - Field Description

| Field            | Description  |
|------------------|--|
| Account Number   | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed. |
| Account Name     | <b>Account Name</b> is displayed by default based on the account selected.   |
| Account Status   | <b>Account Status</b> is display-only field. The system displays the current account status (Dormant/Active).  |
| Dormant Since    | Dormant Since is a display-only field, the system defaults the dormant date while choosing/entering the Account Number. No value will be displayed if the account is active.   |
| Activate Account | The user can activate the dormant account by enabling the toggle button.   |

# 5.2 Account Status Change

This topic describes the systematic instructions about account status change. The bank or the customer can request for changing the status of current and savings account status like No Debit, No Credit, Debit Override, Credit Override, and Frozen.

 On the Homepage, from Account Services, under Status Update, click Account Status Change, or specify the Account Status Change in the Search icon bar.

Account Status Changescreen is displayed.



Figure 5-2 Account Status Change





Save & Close Submit Cancel

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

Table 5-2 Account Status Change - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Account Name   | <b>Account Name</b> is displayed by default based on the account selected.  |
| Account Status | The existing account statuses will be displayed, and users can modify them (No Debit, No Credit, Debit Override, Credit Override, and Frozen) by enabling or disabling the toggle button.   |



6

## Limits

Under the Limits menu, you can perform actions related to limits for a CASA account.

This topic contains the following subtopics:

#### Overdraft Limits Summary

This topic provides systematic instructions to inquire about the details of limits granted to the account holder and allows user to view, modify, or add limit types based on customer requests.

#### Secured Overdraft Limits

This topic provides systematic instructions to capture **Term Deposit** or **Local Collateral** details offered by the account holder against the secured overdraft limit and to update, modify or delete the existing limits on the account.

#### Unsecured Overdraft Limits

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

#### Temporary Overdraft Limit

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

#### Advance against Uncollected Funds

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

## 6.1 Overdraft Limits Summary

This topic provides systematic instructions to inquire about the details of limits granted to the account holder and allows user to view, modify, or add limit types based on customer requests.

 On the Homepage, from Account Services, under Limits, click Overdraft Limits Summary, or specify the Overdraft Limits Summary in the Search icon bar.

Overdraft Limits Summaryscreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 6-1 Overdraft Limits Summary



2. On Overdraft Limits Summary screen, specify the fields.

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

Table 6-1 Overdraft Limits Summary - Field Description

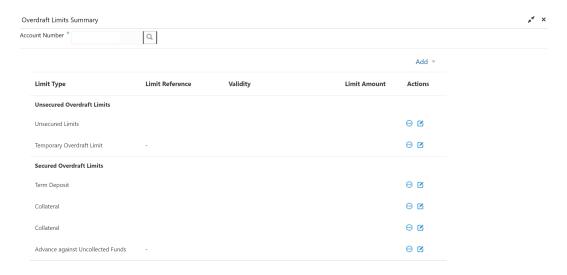
| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
|                | Note:  The Account Name is displayed adjacent to this field as the account number is selected.  |

**Limit Type** details are displayed for the selected **Account Number**.



If account is not linked to any limit type, the system displays the message **Account not Linked to Limit Type**.

Figure 6-2 Limit Type



An accumulative value of all limit amounts is displayed in the **Limit Amount** column at the bottom of all records.

- For Term Deposits and Collateral, the Linked Amount in FCUBS (limits subsystem) is displayed in the Limit Amount column.
- For TOD, AUF, and Unsecured Limits, the limit granted at the time of the creation of the record is displayed in the Limit Amount column.

The TD account number for **Term Deposit**, Collateral Code of **Collateral**, and Unsecured limit reference for Unsecured limits is displayed in **Limit Reference** column. For **TOD** and **AUF**, since there is no reference number, this column displays -.

3. Click icon to view the existing limit.

On clicking this icon, it allows user to view a non-editable summary screen.

4. Click icon to modify the existing limit.

On clicking this icon, in edit mode, it allows user to edit the existing record.

On Overdraft Limits Summary screen, click the Add drop-down button to add new limit types.

If an account is not linked to any account, the system displays the following limit types.

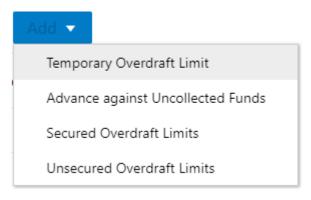
- Temporary Overdraft Limit
- Advance against Uncollected Funds
- Secured Overdraft Limits
- Unsecured Overdraft Limits





Even if an account is linked to multiple limits such as **Secured Limits** (Term deposits and Collaterals) and **Unsecured Limits**, the system displays these limits under the **Add** drop down button.

Figure 6-3 Overdraft Limits Summary - New Limits



**6.** To add a new limit type, click on the required **Limit Type** option.

The respective screen is displayed on the new page.



A newly added limit type is displayed in the **Overdraft Limits Summary** screen after completing the new limit type transaction cycle.

## 6.2 Secured Overdraft Limits

This topic provides systematic instructions to capture **Term Deposit** or **Local Collateral** details offered by the account holder against the secured overdraft limit and to update, modify or delete the existing limits on the account.

On the Homepage, from Account Services, under Limits, click Secured
 Overdraft Limits, or specify the Secured Overdraft Limits in the Search icon
 bar.

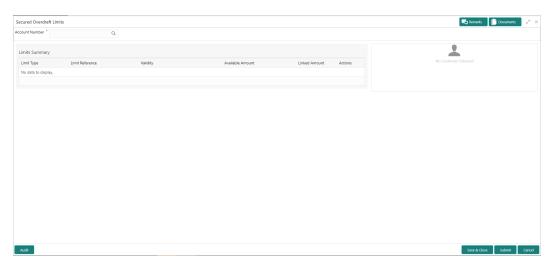
Secured Overdraft Limitsscreen is displayed.



The fields which are marked in asterisk blue are mandatory.



Figure 6-4 Secured Overdraft Limits



2. On Secured Overdraft Limits screen, specify the fields.

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

Table 6-2 Secured Overdraft Limits - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
| Account Name   | <b>Account Name</b> is displayed by default based on the account selected.  |

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



If no secured limits are linked to the account, the system displays the message **No records found**.



Secured Overdard Limits

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Limits Summany

All amounts in GBP

Limits Summany

Limits Summany

Limits Summany

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Figure 6-5 Customer Information - Secured Overdraft Limits

3. On Secured Overdraft Limits screen, under Limits Summary, click

icon.

The system displays the following options:

- View
- Edit
- Delete
- Click on the View, Edit, or Delete option to view, modify or delete the existing secured limits record.

If **View** or **Delete** options are clicked, non-editable **Term Deposit** or **Collateral** window is displayed.

On Secured Overdraft Limits screen, click the Add drop-down button to add new secured limits.

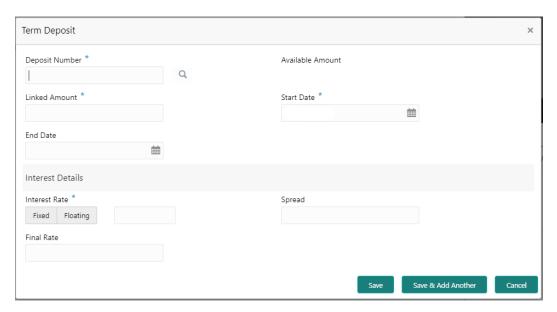
The system displays the following options:

- Term Deposit
- Collateral
- 6. Click the **Term Deposit** option.

Term Deposit window is displayed.



Figure 6-6 Term Deposit



7. On **Term Deposit** window, specify the fields.

Table 6-3 Term Deposit - Field Description

| Field            | Description  |
|------------------|--|
| Deposit Number   | The <b>Deposit Number</b> field displays all Term Deposits belonging to the account customer. This field displays the only deposits that are in account currency.  |
| Available Amount | This field displays the available amount for linking the deposit as a limit. The <b>Available Amount</b> is always displayed in the account currency. Deposits created in other branches are also displayed in this LOV. If the deposit is already linked as <b>Collateral</b> to a different account of the same customer, then the only remaining amount is displayed as the <b>Available Amount</b> . |
|                  | Note:  Once Secured Overdraft Limits screen is refreshed, the field displays the available amount.   |
|                  |  |
| Linked Amount    | Enter the amount equal to or lesser than the <b>Available Amount</b> to be linked as the overdraft limit. This amount gets blocked against the deposit until the overdraft limit is manually unlinked or the utilized amount is completely paid off.   |



Table 6-3 (Cont.) Term Deposit - Field Description

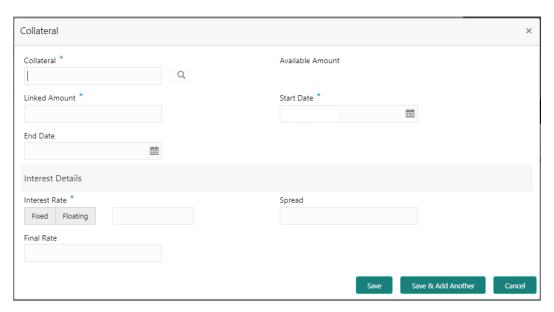
### Field Description **Start Date** The system defaults the **Start Date** as the current **Branch Date**. You can modify the Start Date to any future date. Note: Start Date cannot be backdated. **End Date** This field displays the maturity date of the deposit. You can modify the end date to an earlier date. Note: The end date of the limit cannot be greater than the end date of the deposit. **Interest Rate** Select the **Interest Rate Type** from the following options: Fixed **Floating** The system defaults the interest rate type as Fixed. If the **Floating** option is selected, a field next to the **Floating** button allows the user to select a Floating Rate Id by using a LOV option. If the **Fixed** option is selected, a field next to the **Fixed** button allows the user to input an Interest Rate value. The system allows user to select one option at a time. Note: Interest Rate Type and actual Interest Rates defaults from the account class level if defined. In such cases, the Interest Rate Type and Interest Rates automatically defaults in these fields. **Spread** This is an optional field and can be **Positive Spread** or **Negative** Spread. **Final Rate** The system defaults the Final rate by adding the Interest rate. Note: The additional of interest rate can be +/- spread.

8. Click the Collateral option.

Collateral window is displayed.



Figure 6-7 Collateral



**9.** On **Collateral** window, specify the fields.

Table 6-4 Collateral - Field Description

| Field            | Description   |
|------------------|---|
| Collateral       | Select a Collateral from all local collaterals created in FCUBS for<br>the customer. This field displays the Collateral Code after selecting<br>the collateral.   |
| Available Amount | This field displays the available amount for linking the collateral as a limit. The Available Amount is always displayed in the account currency using mid-rate. Collateral can be in any currency other than the account currency. If the collateral is already linked as Collateral to a different account of the same customer, then the only remaining amount is displayed as the Available Amount. |
|                  | Note:  Once Secured Overdraft Limits the screen is refreshed, the field displays the available amount.  |
| Linked Amount    | Enter the amount equal to or lesser than the Available Amount to be linked as the overdraft limit. This amount gets blocked against the deposit until the overdraft limit is manually unlinked or the utilized amount is completely paid off.   |
| Start Date       | The system defaults the Start Date as the current branch date. You can modify the Start Date to any future date.  |
| End Date         | If the End Date is not entered, the limit is infinite.  |



Table 6-4 (Cont.) Collateral - Field Description

| Field         | Description  |
|---------------|--|
| Interest Rate | Select the Interest Rate Type from the following options:  • Fixed  • Floating  The system defaults the interest rate type as Fixed.  If the Floating option is selected, a field next to the Floating button allows the user to select a Floating Rate Id by using a LOV option. If the Fixed option is selected, a field next to the Fixed button allows the user to input an Interest Rate value.  The system allows user to select one option at a time.  Note:  Interest Rate Type and actual Interest Rates defaults from the account class level if defined. In such cases, the Interest Rate Type and Interest Rates automatically defaults in these fields. |
| Spread        | This is an optional field and can be Positive Spread or Negative Spread.   |
| Final Rate    | The system defaults the Final Rate by adding the Interest rate.  Note:  The additional of interest rate can be +/- spread.   |

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

## 6.3 Unsecured Overdraft Limits

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

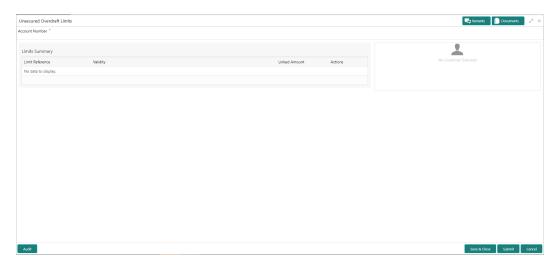
 On the Homepage, from Account Services, under Limits, click Unsecured Overdraft Limits, or specify the Unsecured Overdraft Limits in the Search icon bar.

Unsecured Overdraft Limits screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.

Figure 6-8 Unsecured Overdraft Limits



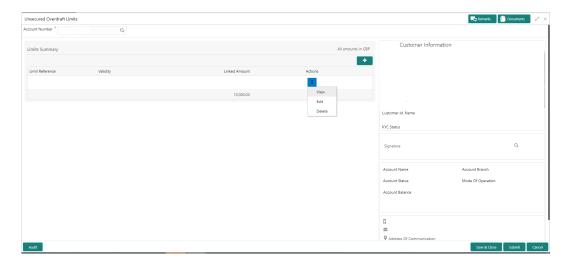
On Unsecured Overdraft Limits screen, specify the fieldsFor more information on fields, refer to the field description table.

Table 6-5 Unsecured Overdraft Limits - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
| Account Name   | Account Name is displayed based on the account number selected.   |

 $\begin{tabular}{ll} \textbf{Customer Information} and \begin{tabular}{ll} \textbf{Limits Summary} is displayed for the selected \begin{tabular}{ll} \textbf{Account Number} with existing records. \end{tabular}$ 

Figure 6-9 Customer Information - Unsecured Overdraft Limits



3. On **Unsecured Overdraft Limits** screen, under **Limits Summary**, click icon.

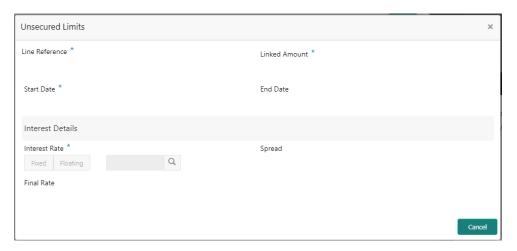


The system displays the following options:

- View
- Edit
- Delete
- Click the View or Delete option to view or delete the existing unsecured limits record.

The non- editable **Unsecured Limits** window is displayed.

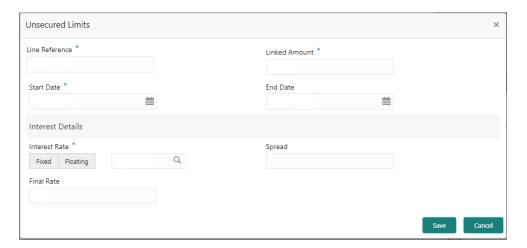
Figure 6-10 Unsecured Limits - View or Delete



5. Click the **Edit** option to modify the existing unsecured limits record.

The editable **Unsecured Limits** window is displayed.

Figure 6-11 Unsecured Limits - Edit



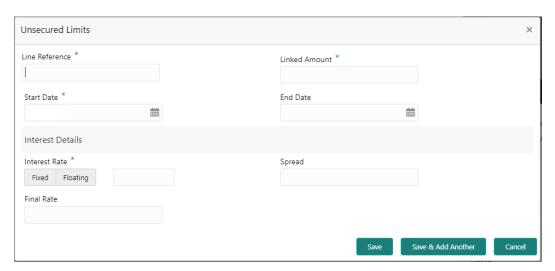
6. To add new unsecured limits, click the



Unsecured Limits window is displayed.



Figure 6-12 Unsecured Limits



7. On **Unsecured Limits** window, specify the fields.

Table 6-6 Unsecured Limits - Field Description

| Field          | Description   |
|----------------|---|
| Line Reference | Enter any reference number to identify the clean unsecured limit being granted to the account holder.   |
| Linked Amount  | Enter the amount of unsecured limit being granted to the customer.  |
| Start Date     | The system defaults the <b>Start date</b> as the current branch date. You can modify the <b>Start Date</b> to any future date using the adjoining calendar button.  Note:  The <b>Start Date</b> cannot be backdated. |
|                |   |
| <u></u>        |   |
| End Date       | Click on the adjoining calendar icon and specify the <b>End Date</b> of the unsecured limit.  |



Table 6-6 (Cont.) Unsecured Limits - Field Description

| Field         | Description  |
|---------------|--|
| Interest Rate | Select the Interest Rate Type from the following options:  • Fixed  • Floating  The system defaults the interest rate type as Fixed.  If the Floating option is selected, a field next to the Floating button allows user to select a Floating Rate Id by using a LOV option. If the Fixed option is selected, a field next to the Fixed button allows user to input an Interest Rate value.  The system allows user to select one option at a time and if one option is selected, the other option is disable.  Note:  Interest Rate Type and actual Interest Rate can default from the account class level if defined. In such cases, the Interest Rate Type and Interest Rate should automatically default in these fields. |
| Spread        | This is an optional field and can be Positive Spread or Negative Spread.   |
| Final Rate    | The system defaults the Final Rate by adding the Interest rate.  |
|               | Note:  The additional of interest rate can be +/- spread.  |

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

# 6.4 Temporary Overdraft Limit

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

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

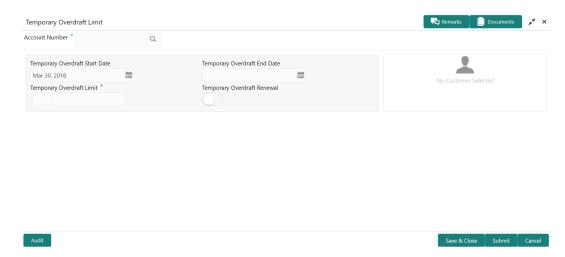
 On the Homepage, from Account Services, under Limits, click Temporary Overdraft Limit, or specify the Temporary Overdraft Limit in the Search icon bar.

Temporary Overdraft Limitscreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 6-13 Temporary Overdraft Limit



2. On **Temporary Overdraft Limit** screen, specify the fields.

Table 6-7 Temporary Overdraft Limit - Field Description

| Field                           | Description   |
|---------------------------------|---|
| Account Number                  | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Temporary Overdraft Start Date  | The current Business Date defaults in the Temporary Overdraft Start Date field. This can be changed to any future date. However, it cannot be backdated.  |
| Temporary Overdraft End<br>Date | The date on which the temporary overdraft limit comes to an end. This date cannot be lesser than the Temporary Overdraft Start Date. Input to this field is optional. If a date is not specified it means that the temporary overdraft facility is extended to the customer for an indefinite period.   |
| Temporary Overdraft<br>Limit    | The limit amount can be input in the Temporary Overdraft Limit field. The ISO currency code will be defaulted in this field based on the Account Currency.  This field highlights the limit up to which any overdraft is allowed for a specified period over and above the limit set for this account.  |
|                                 | This limit is independent of any credit line linked to this account. This is mostly used for short-term overdrawing. Any amount greater than equal one can be input. Negative values not allowed.   |



Table 6-7 (Cont.) Temporary Overdraft Limit - Field Description

| Field                          | Description  |
|--------------------------------|--|
| Temporary Overdraft<br>Renewal | Optionally, temporary overdraft renewal details can also be specified. Fields specific to renewal become visible only when the Temporary Overdraft Renewal slider is turned on. When the Temporary Overdraft Renewal slider is turned on, specifying Renewal Unit, Renewal Frequency and Next Renewal Limit becomes mandatory. |
| Renewal Frequency              | Renewal frequency for temporary overdraft is specified in the Renewal Frequency field. The user has the option to specify the renewal frequency in:  Days  Months  Years   |
| Next Renewal Limit             | Specify the new renewal limit amount in the Next Renewal Limit field. A value greater than or equal to 1 is specified.   |

## 6.5 Advance against Uncollected Funds

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

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

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

Advance against Uncollected Fundsscreen is displayed.



The fields which are marked in asterisk blue are mandatory.



Figure 6-14 Advance against Uncollected Funds



2. On Advance against Uncollected Funds screen, specify the account number.

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

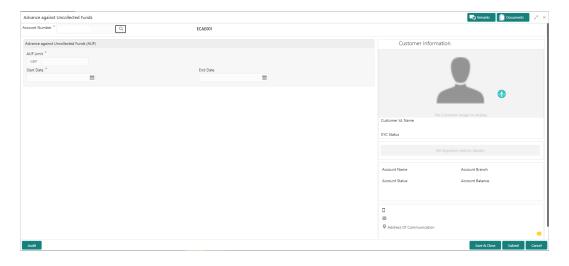
Table 6-8 Advance against Uncollected Funds - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
| Account Name   | <b>Account Name</b> is displayed by default based on the account selected.  |

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

**Customer Information** is displayed for the entered Account Number.

Figure 6-15 Customer Information - Advance against Uncollected Funds



3. On Advance against Uncollected Funds screen, specify the fields.

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

Table 6-9 Advance against Uncollected Funds - Field Description

| Field      | Description   |
|------------|---|
| AUF Limits | Enter the <b>AUF Limit</b> amount. The withdrawable uncollected fund for an account will be either the AUF limit or the uncollected fund whichever is lesser. <b>AUF Limit</b> is always displayed in the account currency. |
| Start Date | The system defaults the <b>Start Date</b> as the current branch date. You can modify the start date to any future date using the adjoining calender button.   |
|            | Note: Start Date cannot be backdated.   |
| End Date   | This is an optional field. Click the calendar icon and specify the expiry date.   |
|            | Note:  End Date cannot be less than Start Date.   |

4. On Advance against Uncollected Funds screen, click Submit button.

Transaction Initiation Successful window is displayed.

Figure 6-16 Transaction Initiation Successful



**5.** On **Transaction Initiation Successful** window, click **OK** to close the transaction.

7

## **Amount Block**

Under the **Amount Block** menu, you can perform the amount block related actions for a CASA account.

This topic contains the following subtopics:

#### Amount Block

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

#### View and Modify Amount Block

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

#### Consolidated Amount Block

This topic describes the systematic instructions about the Consolidated Amount Block. The consolidated amount block allows the user to view all the accounts of the customer and the possible amount blocks or No-debits placed on those accounts.

### 7.1 Amount Block

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

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

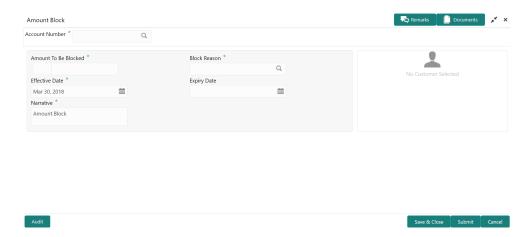
1. On the Homepage, from Account Services, under Amount Block, click Amount Block, or specify the Amount Block in the Search icon bar.

Amount Blockscreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 7-1 Amount Block



2. On the Amount Block screen, specify the fields.

**Table 7-1** Amount Block - Field Description

| Field                | Description   |
|----------------------|---|
| Account Number       | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed.                              |
| Account Name         | <b>Account Name</b> is displayed by default based on the account selected.  |
| Amount To be Blocked | Specify the amount to be blocked. The ISO currency code will be defaulted in this field based on the Account Currency.  |
| Effective Date       | The date from which the funds in the account need to be blocked can be specified in the Effective Date field. The effective date is the current date of the Branch and is defaulted. The effective date can be changed to a future date. However, backdating the effective date is not allowed.   |
| Expiry date          | The date on which the amount block is to be released can be specified in the Expiry Date field. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer. Block instruction amount cannot be modified after the expiry date. This is an optional input field and can be left blank which would mean that the block would remain on the account for an indefinite period. |



Table 7-1 (Cont.) Amount Block - Field Description

| Field        | Description  |
|--------------|--|
| Block Reason | Click the search icon to view the <b>Block Code</b> pop-up window. By default, this window lists all the available Block Codes. You can search for a specific Block Reason by providing <b>Block Code</b> or <b>Block Description</b> and clicking on the <b>Fetch</b> button. The available fields on the <b>Block Code</b> Pop-Up window are:  Block Code  Block Description  When a Block Reason is selected, the Block Description is automatically populated. |
| Narrative    | The <b>Narrative</b> is defaulted to Amount Block. You can edit the defaulted narrative to a narrative of your choice.   |

# 7.2 View and Modify Amount Block

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

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

 On the Homepage, from Account Services, under Amount Block, click View and Modify Amount Block, or specify the View and Modify Amount Block in the Search icon bar.

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

View and Modify Amount Blockscreen is displayed.

Figure 7-2 View and Modify Amount Block





2. On the View and Modify Amount Block screen, specify the fields.

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

Table 7-2 View and Modify Amount Block - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
|                | <ul> <li>The Account Name is displayed adjacent to this field as the account number is selected.</li> <li>The customer information is also displayed to the left of the screen.</li> </ul>  |

If an active amount blocks are unavailable for the account number, the Amount block details display a message **No Amount Blocks for the given Account number**.

View and Modify Amount Block - No Amount Block screen is displayed.

Figure 7-3 View and Modify Amount Block - No Amount Block

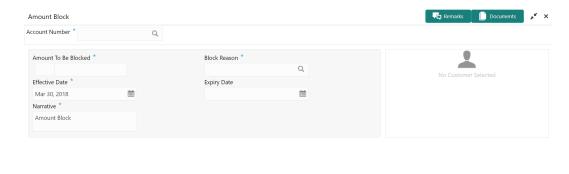


3. Click the icon, to add a new amount block.

Amount Block screen is displayed.

Figure 7-4 Amount Block

Audit

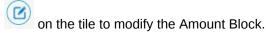


4. On the Amount Block screen, specify the fields and click Submit button.

For more information on fields, refer to Table 7-1.

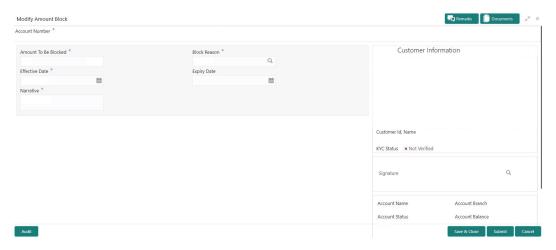
A new amount block tile is displayed on the View and Modify Amount Block screen.

5. On the View and Modify Amount Block screen, under Amount Block Details, click



Modify Amount Block screen is displayed.

Figure 7-5 Modify Amount Block



6. On the **Modify Amount Block** screen, specify the fields the user can modify.



**Table 7-3 Modify Amount Block - Field Description** 

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

- 7. Click the **Submit** button.
- 8. On View and Modify Amount Block screen, under Amount Block Details, click



on the tile to close the Amount block.

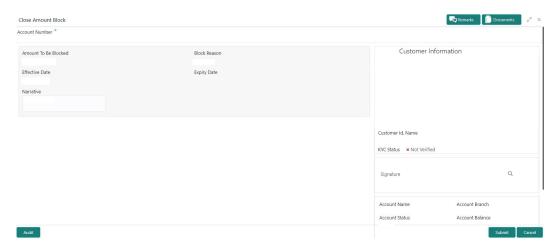
Close Amount Block screen is displayed.



#### Note:

All the fields are non-editable.

Figure 7-6 Close Amount Block



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

#### 7.3 Consolidated Amount Block

This topic describes the systematic instructions about the Consolidated Amount Block. The consolidated amount block allows the user to view all the accounts of the customer and the possible amount blocks or No-debits placed on those accounts.

It also allows users to modify existing records, add new ones, or a premature closure. Multiple transactions can be performed at the same time on different accounts before submitting them for authorization.

 On the Homepage, from Account Services, under Amount Block, click Consolidated Amount Block, or specify the Consolidated Amount Block in the Search icon bar.

Consolidated Amount Blockscreen is displayed.



The fields which are marked in asterisk blue are mandatory.



Figure 7-7 Consolidated Amount Block

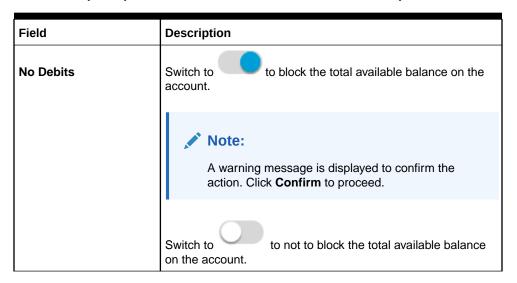


2. On Consolidated Amount Block screen, specify the fields.

Table 7-4 Consolidated Amount Block - Field Description

| Field             | Description   |
|-------------------|---|
| Customer ID       | Enter the Customer ID or click the search icon to view the Customer ID pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing Customer ID or Customer Name and click on the Fetch button. |
|                   | Note:  Customer Name is displayed based on the Customer ID selected.  |
| Account Details   | This section account details of the customer.   |
| Account Number    | Displays the account number of the customer.  |
| Currency          | Displays the currency of the amount.  |
| Available Balance | Displays the available balance on the customer's account.   |
| Amount Blocked    | Displays the amount blocked on the account.   |
| Details           | Displays icon to view the details of the individual amount blocks placed on the selected account.   |
|                   | Note:  If you click the icon, the Account Blocked Details section is displayed. For more information, refer Amount Blocked Details section.   |

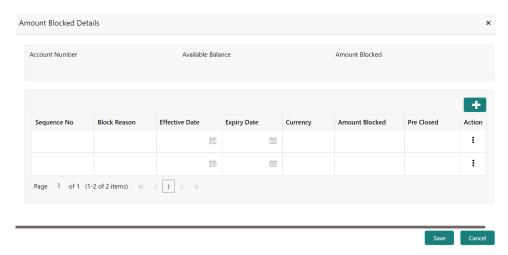
Table 7-4 (Cont.) Consolidated Amount Block - Field Description



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

The Amount Blocked Details section is displayed.

Figure 7-8 Account Holder Details





**b.** In the **Account Blocked Details** section, perform the required action. For more information on fields, refer to the field description table.

Field Description Account Number Displays the account number of the customer. Available Balance Displays the available balance in the account. **Amount Blocked** Displays the total amount blocked for the account. Sequence No Displays the sequence number for the details. **Block Reason** Displays the reason for blocking the account. **Effective Date** Displays the effective date of the amount block. **Expiry Date** Displays the expiry date of the amount block. Currency Displays the currency of the account. Amount Blocked Displays the amount blocked for each sequence. **Pre Closed** Displays a blank field or a value as Yes. Note: A blank field is displayed when the amount block is active. Yes value is displayed when amount block is pre-closed before its expiry date. Displays icon to perform the following action: Action Edit: If you select this option, then the fields are enabled. You can update the required details and click icon to confirm the updates. Pre-close: If you select this option, then a warning message is displayed before submitting the record. You need to click Confirm to proceed.

Table 7-5 Account Blocked Details - Field Description

- c. Click Save.
- To add new amount block:
  - a. Click

A new row is added and enabled.

- b. All the fields are similar as displayed in the Table 7-5 table, except here all the fields are enabled and there are Edit and Delete links displayed in the Action field.
- c. Click Save.
- 3. Click Submit.



8

# Cheque Book

Under the **Cheque Book** menu, you can perform the cheque book related actions for a CASA account.

This topic contains the following subtopics:

#### Cheque Book Request

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

#### Stop Cheque Payment

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

#### View and Modify Stop Cheque Payment

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

Cheque Book Status

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

### 8.1 Cheque Book Request

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

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

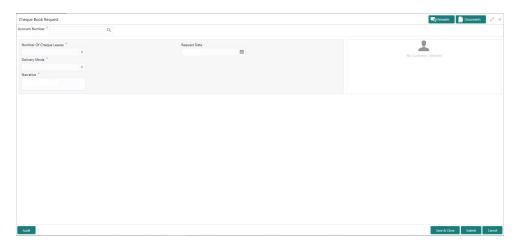
 On the Homepage, from Account Services, under Cheque Book, click Cheque Book Request, or specify the Cheque Book Request in the Search icon bar.

Cheque Book Requestscreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 8-1 Cheque Book Request



2. On Cheque Book Request screen, specify the fields.

Table 8-1 Cheque Book Request - Field Description

| Field                      | Description   |
|----------------------------|---|
| Account Number             | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
|                            | <ul> <li>Note:</li> <li>The Account Name is displayed adjacent to this field as the account number is selected.</li> <li>The customer information is also displayed to the left of the screen.</li> </ul>   |
|                            |   |
| Number of Cheque<br>Leaves | Input the <b>Number of Cheque Leaves</b> per Cheque book. The number of leaves is a drop-down field that contains numbers that define the size of the Cheque book.  |
|                            | Note:  The cheque book sizes for a given account number can differ based on the configuration maintained in the Business Product Maintenance.   |
| Request Date               | The <b>Request Date</b> defaults to the current business date and   |
| 14                         | this field is not allowed to edit.  |



Table 8-1 (Cont.) Cheque Book Request - Field Description

| Field            | Description  |
|------------------|--|
| Delivery Mode    | In the Delivery Mode drop-down, the available options are: Post/Courier Branch Selecting the Branch option indicates that the customer would collect the Cheque book at the Branch whereas selecting the Post/Courier option indicates that the Cheque book will be delivered at the registered mailing address of the account.  |
|                  | Note:  There will be no option to select a delivery address since the mailing address is verified at the time of account opening and all customer communication happens at this address.   |
| Delivery Address | If the <b>Delivery Mode</b> field is selected as <b>Post/Courier</b> , the <b>Delivery Address</b> field displays. The <b>Delivery Address</b> defaults to the address maintained at the Account. This field cannot be edited.   |
| Delivery Branch  | If the <b>Delivery Mode</b> field is selected as <b>Branch</b> , the <b>Delivery Branch</b> field displays. The <b>Delivery Branch</b> field displays the account branch by default but this field can be edited.  |
|                  | This field allows selecting a branch Id different from the account branch while requesting a new cheque book to be delivered or collected. Enter the new Delivery Branch or click the Search icon to view the Branch ID pop-up window. By default, this window lists all the branches present in the system. You can search for a specific Delivery Branch by providing a Branch ID or Branch Name, and click on the Fetch button. |
| Narrative        | The Narrative field defaults to the Cheque Book Request and allows editing.  |

# 8.2 Stop Cheque Payment

This topic describes the systematic instructions for stopping the payment of the cheque. Based on customer requests, the bank can stop payment on an uncleared cheque. Stop

payment requests can either be for a single cheque or a continuous sequence of cheques or an amount.



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

 On the Homepage, from Account Services, under Cheque Book, click Stop Cheque Payment, or specify the Stop Cheque Payment in the Search icon bar. Stop Cheque Paymentscreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 8-2 Stop Cheque Payment - Single Cheque tab

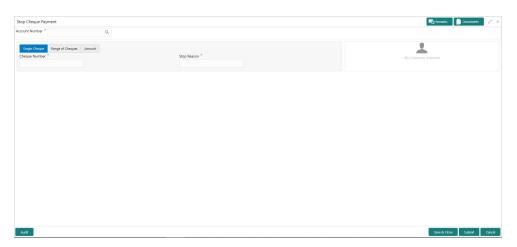




Figure 8-3 Stop Cheque Payment - Range of Cheque tab

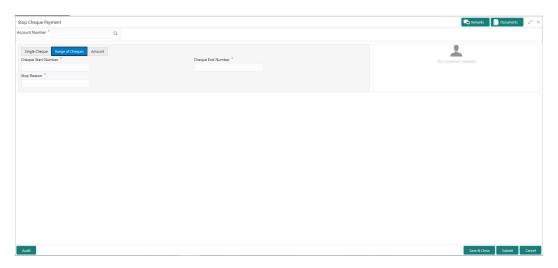
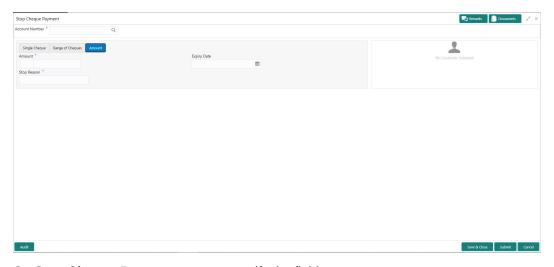


Figure 8-4 Stop Cheque Payment - Amount tab



2. On Stop Cheque Payment screen, specify the fields

Table 8-2 Stop Payment Cheque - Single Cheque - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Account Name   | Account Name is displayed by default based on the account selected.   |



Table 8-2 (Cont.) Stop Payment Cheque - Single Cheque - Field Description

| Field         | Description  |
|---------------|--|
| Cheque Number | Enter the Cheque Number on which payment has to be stopped.  Note:  The option to input a single cheque number is available when Single Cheque is selected. This field is mandatory. |
| Stop Reason   | User can capture the reason for stop payment instruction.  |

Table 8-3 Stop Payment Cheque - Range of Cheque - Field Description

| Field               | Description   |
|---------------------|---|
| Account Number      | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
| Cheque Start Number | Enter the first cheque number in a series of cheques on which payment has to be stopped.  Note:  The option to input Cheque Start Number is available when Range of Cheques is selected.  |
| Cheque End Number   | Enter the last cheque number in a series of cheques on which payment has to be stopped.   |
|                     | <ul> <li>Note:</li> <li>The option to input Cheque End Number is available when Range of Cheques is selected.</li> <li>Cheque End Number cannot be less than the Cheque Start Number.</li> <li>The cheque numbers must always be sequential.</li> </ul>   |
| Stop Reason         | User can capture the reason for stop payment instruction.   |



| Table 8-4 | Stop Payment Cheque - Amount - Field Description |
|-----------|--|
|-----------|--|

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

# 8.3 View and Modify Stop Cheque Payment

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

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

To manage the stop cheque payment details:



The fields which are marked in asterisk blue are mandatory.

 On the Homepage, from Account Services, under Cheque Book, click View and Modify Stop Cheque Payment, or specify the View and Modify Stop Cheque Payment in the Search icon bar.

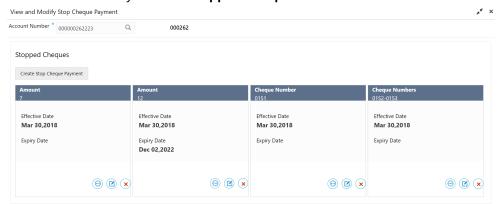
The View and Modify Stop Cheque Payment screen is displayed.





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

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





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

3. On the View and Modify Stop Cheque Payment screen, you can view a summary of the stopped cheques for the account.

Table 8-5 View and Modify Stop Cheque Payment - Field Description

| Field           | Description  |
|-----------------|--|
| Account Number  | Sepcify the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. |
|                 | <ul> <li>Note:</li> <li>As you specify or select the account number:</li> <li>The account name is displayed adjacent to the Account Number field.</li> <li>The customer information is displayed in a widget, to the right of the screen.</li> </ul>   |
| Stopped Cheques | This section lists all the cheques for which the payments are stopped.   |



Table 8-5 (Cont.) View and Modify Stop Cheque Payment - Field Description

| Field  | Description   |
|--|---|
| Amount, Cheque<br>Numbers, or Cheque<br>Number | Displays the type of stop cheque payment created for the account.   |
|  | <ul> <li>While creating the stop cheque payment:         <ul> <li>If you select the Amount option, then Amount is displayed in the widget.</li> </ul> </li> <li>If you select the Range of Cheques option, then Cheque Numbers is displayed in the widget.</li> <li>If you select the Single Cheque option, then Cheque Number is displayed in the widget.</li> <li>For more informtion on creating stop cheque payment, refer Stop Cheque Payment screen.</li> </ul> |
| Effective Date                                 | Displays the effective date from when the stop cheque payment is active.  |
| Expiry Date                                    | Displays the end date till when the stop cheque payment should be active.   |

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



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

- View Stop Cheque Payment
   You can view the detailed information of the stop cheque payment in this screen.
- Modify Stop Cheque Payment
   You can modify the required information of the stop cheque payment in this screen.



Close Stop Cheque Payment

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

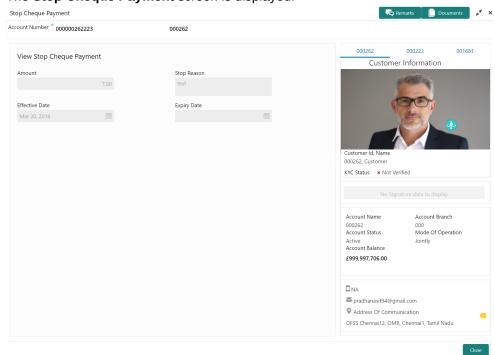
### 8.3.1 View Stop Cheque Payment

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

To view the stop cheque payment details:

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

The Stop Cheque Payment screen is displayed.



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



Table 8-6 View Stop Cheque Payment - Field Description

| Field                       | Description   |
|-----------------------------|---|
| Account Number              | Displays the account number for which the stop payment cheque details are viewed.  Note:  The account holder name is displayed adjacent to this field.  The customer information is displayed on the right. |
| View Stop Cheque<br>Payment | This section displays the stop cheque payment details.  |
| Amount                      | Displays the cheque amount for stop cheque payment.  Note:  This field is displayed if the stop cheuqe payment is of Amount type.   |
| Stop Reason                 | Displays the reason for stop cheque payment.  Note:  This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types.  |
| Effective Date              | Displays the effective date from when the stop cheque payment is active.  Note:  This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types.                  |



Table 8-6 (Cont.) View Stop Cheque Payment - Field Description

| Field               | Description  |
|---------------------|--|
| Expiry Date         | Displays the end date till when the stop cheque payment should be active.  |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types. |
| Start Cheque Number | Displays the start cheque number issued for the stop cheque payment.   |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Cheque Number and Cheque Numbers types.          |
| End Cheque Number   | Displays the end cheque number issued for the stop cheque payment.   |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Cheque Number and Cheque Numbers types.          |

3. Click Submit.

The View and Modify Stop Cheque Payment screen is displayed.

### 8.3.2 Modify Stop Cheque Payment

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

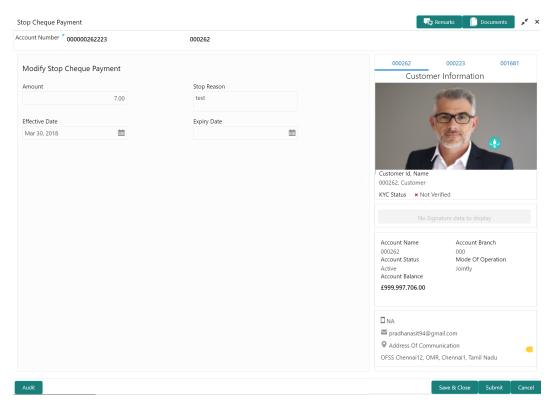
To modify the stop cheque payment details:

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



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





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

Table 8-7 Modify Stop Cheque Payment - Field Description

| Field                         | Description   |
|-------------------------------|---|
| Account Number                | Displays the account number for which the stop payment cheque details are being modified.               |
|                               | Note:   |
|                               | <ul> <li>The account holder name is displayed adjacent to<br/>this field.</li> </ul>                    |
|                               | The customer information is displayed on the right.   |
|                               |   |
| Modify Stop Cheque<br>Payment | This section displays the stop cheque payment details, which can be modified based on your requirement. |

Table 8-7 (Cont.) Modify Stop Cheque Payment - Field Description

| Field          | Description  |
|----------------|--|
| Amount         | Specify the cheque amount for stop cheque payment.   |
|                | <ul> <li>Note:</li> <li>By default, the existing stop cheque payment amount is displayed in this field. You can modify the amount if required.</li> <li>This field is displayed if the stop cheuqe payment is of Amount type.</li> </ul>   |
| Stop Reason    | Specify the reason for stop cheque payment.  |
|                | <ul> <li>Note:</li> <li>By default, the existing reason for stop cheque payment is displayed in this field. You can modify the amount if required.</li> <li>This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types.</li> </ul>         |
| Effective Date | Specify the effective date from when the stop cheque payment should be active.   |
|                | <ul> <li>Note:</li> <li>By default, the existing effective date for stop cheque payment is displayed in this field. You can modify the amount if required.</li> <li>This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types.</li> </ul> |



Table 8-7 (Cont.) Modify Stop Cheque Payment - Field Description

| Field               | Description   |
|---------------------|---|
| Expiry Date         | Specify the end date till when the stop cheque payment will be active.  |
|                     | <ul> <li>Note:</li> <li>By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required.</li> <li>This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types.</li> </ul> |
| Start Cheque Number | Displays the start cheque number initiated for the stop cheque payment.   |
|                     | <ul> <li>Note:</li> <li>By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required.</li> <li>This field is displayed if the stop cheuqe payment is of Cheque Number and Cheque Numbers types.</li> </ul>          |
| End Cheque Number   | Displays the end cheque number initiated for the stop cheque payment.   |
|                     | <ul> <li>Note:</li> <li>By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required.</li> <li>This field is displayed if the stop cheuqe payment is of Cheque Number and Cheque Numbers types.</li> </ul>          |

#### 3. Click Submit.

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

### 8.3.3 Close Stop Cheque Payment

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

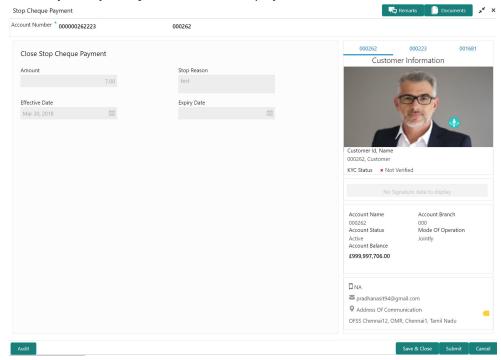
#### To close the stop cheque payment:



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







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

**Table 8-8 Close Stop Cheque Payment - Field Description** 

| Field                        | Description  |
|------------------------------|--|
| Account Number               | Displays the account number for which the stop payment cheque details are viewed.  |
|                              | <ul> <li>Note:</li> <li>The account holder name is displayed adjacent to this field.</li> <li>The customer information is displayed on the right.</li> </ul> |
| Close Stop Cheque<br>Payment | This section displays the stop cheque payment details of the account.  |

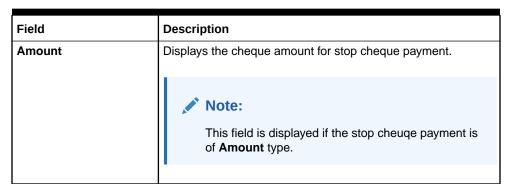


Table 8-8 (Cont.) Close Stop Cheque Payment - Field Description

| Field               | Description  |
|---------------------|--|
| Start Cheque Number | Displays the start cheque number of the cheque initiated for stop cheque payment.                                |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Cheque Number and Cheque Numbers types.          |
| End Cheque Number   | Displays the end cheque number of the cheque initiated for stop cheque payment.                                  |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Cheque Number and Cheque Numbers types.          |
| Effective Date      | Displays the effective date from when the stop cheque payment is active.   |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types. |
| Expiry Date         | Displays the end date till when the stop cheque payment should be active.  |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types. |
| Stop Reason         | Displays the reason for stop cheque payment was initiated.   |
|                     | Note:  This field is displayed if the stop cheuqe payment is of Amount, Cheque Number, and Cheque Numbers types. |



Table 8-8 (Cont.) Close Stop Cheque Payment - Field Description



3. Click Submit.

The View and Modify Stop Cheque Payment screen is displayed.

# 8.4 Cheque Book Status

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

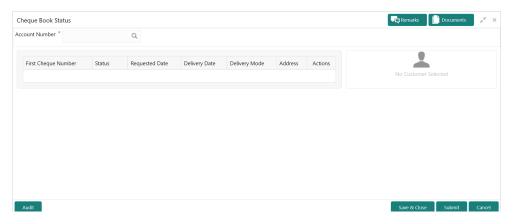
The Cheque Book Status screen helps the user to inquire about the delivery status of the cheque book that the customer has requested for and be able to update its status to Delivered once it is delivered to the customer.

1. On the Homepage, from Account Services, under Cheque Book, click Cheque Book Status, or specify the Cheque Book Status in the Search icon bar.

Cheque Book Status screen is displayed.



Figure 8-5 Cheque Book Status



2. On Cheque Book Status specifiy the fields.



Table 8-9 Cheque Book Status - Field Description

| Field               | Description   |
|---------------------|---|
| Account Number      | Enter the debit account number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
| Account Name        | Account Name is displayed based on the account selected.  |
| First Cheque Number | By default, the system displays the most recent Cheque book request that the customer has made.   |
| Status              | The system displays the following status of the Cheque book request.  Requested Delivered Destroyed Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction.  |
|                     | When the cheque book is updated as the delivery date is updated to the current business date and highlighted in red.  |
| Requested Date      | The system displays the date on which the customer requested the cheque book.   |
| Delivery Date       | The system displays the date on which the cheque book is delivered to the customer. Automatically the current business date is updated when the status of the cheque book is changed to   The delivery date is blank for cheque books where the status is   Requested.  |
| Delivery Mode       | The system defaults the following type of cheque delivery mode.  Branch Delivery  |
| Address             | The system displays the Branch Code and Name by default when the delivery mode is Branch. The system displays the Account Address by default when the delivery mode is Delivery.  |
| Actions             | Click icon to update the cheque book status from updated to: Deliver Destory  |

3. On click of the **Deliver** option, the status is updated as Delivered. Upon authorization the status is updated as Delivered.



4. On click of the **Destory** option, the status is updated as

Destroyed

. Upon

authorization the status is updated as





9

### **Debit Card**

Under the **Debit Card** menu, you can perform the debit card related actions for a CASA account.

This topic contains the following subtopics:

- Card Status Change
  - This topic describes the systematic instructions about Card Status Change.
- Debit Card Request

This topic describes the systematic instructions about Debit Card Request. This screen will help the user to capture the request for a new debit card or reissue an existing debit card or request for an add-on card.

ATM and POS Limits

This topic describes the systematic instructions about ATM and POS Limits. This screen will help to capture the customer's request for editing the existing limits on ATM and POS transactions defined on the debit card.

### 9.1 Card Status Change

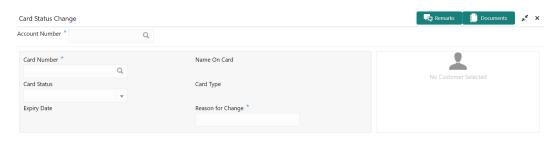
This topic describes the systematic instructions about Card Status Change.

1. On the Homepage, from Account Services, under Debit Card, click Card Status Change, or specify the Card Status Change in the Search icon bar.

Card Status Changescreen is displayed.



Figure 9-1 Card Status Change



2. On Card Status Change screen, specify the fields.

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

Table 9-1 Card Status Change - Field Description

| Field             | Description  |
|-------------------|--|
| Account Number    | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed. |
| Account Name      | <b>Account Name</b> is displayed by default based on the account selected.   |
| Card Number       | Enter the Card Number or click the search icon to view the Card Number pop-up window. By default, this window lists all the Card Numbers linked to the Account Number. You can search for a specific Card Number by providing Card Number, Name on the Card, or Card Type and click on the Fetch button.   |
| Name on the Card  | The system defaults this field, based on the Card Number.  |
| Card Type         | The system defaults this field based on the Card Number.   |
| Expiry Date       | <b>Expiry Date</b> of the Card is defaulted based on the Card Number.  |
| Card Status       | Select the Card status from the drop-down list. Users can Block or Activate the Card by selecting the appropriate value in the drop-down list.   |
| Reason for change | Specify the reason for change.   |

# 9.2 Debit Card Request

This topic describes the systematic instructions about Debit Card Request. This screen will help the user to capture the request for a new debit card or reissue an existing debit card or request for an add-on card.

Service Request widget helps the user to capture the service requests on behalf of customers whose transactions cannot be completed in a straight-through processing sequence or which might take time to analyze or investigate. Transactions such as double debits, incorrect charges, ambiguous transactions fall into this category.

 On the Homepage, from Account Services, under Debit Card, click Debit Card Request, or specify the Debit Card Request in the Search icon bar.

Debit Card Request screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.



Save & Close Submit Cancel

Figure 9-2 Debit Card Request



2. On **Debit Card Request** screen, specify the fields.

Audit

On the **Account Name**, click the **i** icon to view the Customer Information.

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

Table 9-2 Debit Card Request - Field Description

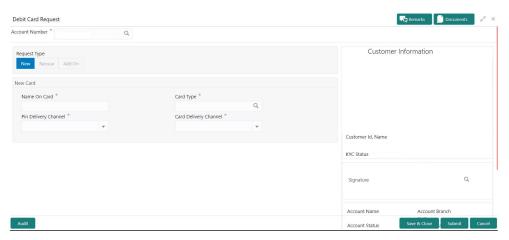
| Field          | Description  |
|----------------|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click on the Fetch button. |
| Account Name   | Account Name is displayed based on the account number selected.  |
| Request Type   | By default the <b>Request Type</b> will be disabled. On the Request Type the following options are available:  New  Reissue  Add On  The button will be enabled only after entering an active account number.  |

3. On **Debit Card Request** screen, under **Card Details**, the **New Debit Card** request screen will be enabled if the account holder does not have any debit card.

New Card screen is displayed.



Figure 9-3 Debit Card Request-New Card



**4.** On the **New Card**, specify the fields.

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

Table 9-3 New Card - Field Description

| Field                 | Description   |
|-----------------------|---|
| Name On Card          | The customer name will be displayed, on selecting the Account number. The user is can change the defaulted name. This name will be printed on the Debit Card.   |
| Card Type             | Enter the <b>Card Type</b> or click the search icon to view the <b>Card Type</b> pop-up window. By default, this window lists all the Card Type present in the system. You can search for a specific Card Type by providing <b>Card Type</b> , <b>Card product</b> , or <b>Card Bin</b> and click on the <b>Fetch</b> button. |
| Card Limits           | The <b>Card Limits</b> link will be displayed on selecting the card type. Click on <b>Card limits</b> link to view the <b>Card Limits</b> pop-up window. Users can view the ATM and POS limits details for the selected card type.  |
| Pin Delivery Channel  | Users can select the appropriate Pin Delivery Channel from the drop-down list.  |
| Card Delivery Channel | Users can select the appropriate Card Delivery Channel from the drop-down list.   |

5. On **Debit Card Request** screen, under **Card Details**, the **Reissue Debit Card** request screen will be active if the account holder has any debit card.

Reissue Card screen is displayed.



Remarks Documents Debit Card Request Account Number Q Customer Information Request Type Reissue Card Name On Card \* Pin Delivery Channel \* Card Delivery Channel \* KYC Status Account Name Account Branch Account Balance Account Status Audit

Figure 9-4 Debit Card Request-Reissue Card

6. On Reissue Card screen, specify the fields.

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

Table 9-4 Reissue Card - Field Description

| Field                 | Description  |
|-----------------------|--|
| Reason                | Users can select the Reason from the drop-down list. Reason drop-down list the below values:  Damaged  Renewal  Lost   |
| Select Card           | On the <b>Select Card</b> drop-down, users can view all the cards available to the customer. The Card Numbers are masked to protect the data privacy of the customers. Hence the last 4 digits of the card are displayed.  |
| Name On Card          | The customer name will be displayed, on selecting the Account number. The user is can change the defaulted name. This name will be printed on the Debit Card.  |
| Card Type             | The Existing card type is displayed on selecting the Card Number. Users can change the <b>Card Type</b> based on the customer request. Click the search icon to view the <b>Card Type</b> pop-up window. By default, this window lists all the Card Type present in the system. You can search for a specific Card Type by providing <b>Card Type</b> , <b>Card product</b> , or <b>Card Bin</b> and click on the <b>Fetch</b> button. |
| Card Limits           | The <b>Card Limits</b> link will be displayed on selecting the card type. Click on Card limits link to view the <b>Card Limits</b> pop-up window. Users can view the ATM and POS limits details for the selected card type.  |
| Pin Delivery Channel  | Users can select the appropriate <b>Pin Delivery Channel</b> from the drop-down list.  |
| Card Delivery Channel | Users can select the appropriate <b>Card Delivery Channel</b> from the drop-down list.   |

7. On **Debit Card Request** screen, under **Card Details**, the **Add On Card request** screen will be active if the account holder has any debit card.

Add On Card screen is displayed.



Debit Card Request

Account Number 

Saving Account

Request Type

New Reissue Add On

Add On Card

Name On Card 

Additional Holder Date Of Birth

Pin Delivery Channel 

Card Delivery Channel 

Account Name

Account Status

Account Statu

Figure 9-5 Debit Card Request-Add On Card

8. On Add On Card screen, specify the fields.

Table 9-5 Add On Card - Field Description

| Field                           | Description  |
|---------------------------------|--|
| Name On Card                    | Users can enter the name, this name will be printed on the Debit Card.   |
| Card Type                       | Users can modify or retain the <b>Card Type</b> based on the customer request. Click the search icon to view the <b>Card Type</b> pop-up window. By default, this window lists all the Card Type present in the system. You can search for a specific Card Type by providing <b>Card Type</b> , <b>Card product</b> , or <b>Card Bin</b> and click on the <b>Fetch</b> button. |
| Card Limits                     | The <b>Card Limits</b> link will be displayed on selecting the card type. Click on Card limits link to view the <b>Card Limits</b> pop-up window. Users can view the ATM and POS limits details for the selected card type   |
| Additional Holder Date Of Birth | Click on the adjoining calendar icon and specify <b>Additional Holder Date Of Birth</b> .  |
| Additional Holder<br>Relation   | Users need to select the Relation type from the drop-down list. The Additional Holder Relation drop-down list the below values,  • Father  • Mother  • Son  • Daughter  • Spouse   |
| Pin Delivery Channel            | Users can select the appropriate <b>Pin Delivery Channel</b> from the drop-down list.  |
| Card Delivery Channel           | Users can select the appropriate <b>Card Delivery Channel</b> from the drop-down list.   |



#### 9.3 ATM and POS Limits

This topic describes the systematic instructions about ATM and POS Limits. This screen will help to capture the customer's request for editing the existing limits on ATM and POS transactions defined on the debit card.

Online sweep enables the customer to utilize funds available in these accounts when there is a shortfall of balance in the Primary Account during a debit transaction.

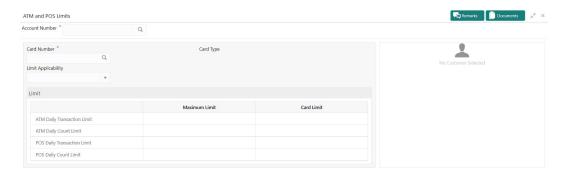
 On the Homepage, from Account Services, under Debit Card, click ATM and POS Limits, or specify the ATM and POS Limits in the Search icon bar.

ATM and POS Limits screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.

Figure 9-6 ATM and POS Limits



2. On ATM and POS Limits screen, specify the fields

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

Table 9-6 ATM and POS Limits - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Account Name   | Account Name is displayed based on the account number selected.   |



Save & Close Submit Cancel

Table 9-6 (Cont.) ATM and POS Limits - Field Description

| Field               | Description   |
|---------------------|---|
| Card Number         | Enter the Card Number or click the search icon to view the Card Number pop-up window. By default, this window lists all the Card Numbers linked to the Account Number. You can search for a specific Card Number by providing, Card Number or Card Type and click on the Fetch button. Once the Card Number is fetched from Card Number pop-up window, the system will populate the Card Type, Limit Applicability, Maximum Limit, and Card Limit fields. |
| Card type           | The system defaults this field based on the Card Number.  |
| Limit Applicability | <ul> <li>The Limit Applicability type will be displayed once the card number is selected.</li> <li>Users can select the Limit Applicability from the drop-down list. The drop-down lists the below values:</li> <li>Default - The Maximum Limit and Card Limit values will be the same and remain non-editable.</li> <li>Special - The system allows the users to enter or edit the daily ATM/POS limits in the Card Limit column.</li> </ul>             |

3. In the ATM and POS Limits, under Limits, specify the fields.

**Table 9-7 Limits - Field Description** 

| Field                          | Description  |
|--------------------------------|--|
| Maximum Limit                  | Account Currency is defaulted when the user inputs the account number. The Maximum Limit column displays the ATM/POS limits maintained at the Card Transaction limit and will remain non-editable.   |
| Card Limit                     | Account Currency is defaulted when the user inputs the account number. The Card Limit column displays the ATM/POS limits maintained at the Card Transaction limit.  Users can edit the Card Limit only when the Limit Applicability is set to Special. |
|                                | Note:  If the user maintain the ATM/POS Card limit amount that exceeds the 'Maximum Limit', a validation error will be displayed.  |
| ATM Daily Transaction Limit    | Daily transaction limit applicable for ATM transactions.   |
| ATM Daily Count Limit          | Daily limit for number of ATM transactions.  |
| POS Daily Transaction<br>Limit | Daily transaction limit applicable for POS transactions.   |
| POS Daily Count Limit          | Daily limit for number of POS transactions.  |



10

## Standing Instructions

Under the **Standing Instructions** menu, you can perform the standing instruction related actions for a CASA account.

This topic contains the following subtopics:

### Online Account Sweep In

This topic describes the systematic instructions about Online Account Sweep In. This screen helps the users to link Savings accounts, Auto Deposits, and Term Deposits to a Primary Account to enable online sweep-in and reverse sweep-in feature.

### Term Deposit Instruction

This topic describes the systematic instructions to Create Term Deposit Instruction, Modify or Close the existing term deposit instruction.

#### Schedule Transfer

This topic describes the systematic instruction to maintain scheduled transfer. A customer can issue standing instructions to the bank, to perform a certain transaction for a particular period without any follow-up or intervention by either party.

#### View and Modify Scheduled Transfer

This topic describes the systematic instruction to View, Modify and Close the Schedule Transfer. A new User Interface is required for finding the existing scheduled transfer contract and modifying or closing the contract or viewing the schedule transfer cycle details.

#### Sweep In to Account

This topic describes the systematic instructions to request Sweep In to Account. This screen helps to define sweep requests on customer accounts that get executed when the account balance falls below a predefined threshold value.

### · View and Modify Sweep In to Account

This topic describes the systematic instructions to **View and Modify Sweep In to Account**. This screen will help the user to Modify, View or Close the existing Sweep In To Account instruction.

#### Sweep Out from Account

This topic describes the systematic instructions to request Sweep Out from Account. This screen will help to define sweep-out requests on customer accounts that get executed when the account balance goes above the threshold value.

#### View and Modify Sweep Out from Account

This topic describes the systematic instructions to View and Modify Sweep Out to Account. This screen will help the user to Modify, View or Close the existing Sweep Out from Account instruction.



### 10.1 Online Account Sweep In

This topic describes the systematic instructions about Online Account Sweep In. This screen helps the users to link Savings accounts, Auto Deposits, and Term Deposits to a Primary Account to enable online sweep-in and reverse sweep-in feature.

Online sweep enables the customer to utilize funds available in these accounts when there is a shortfall of balance in the Primary Account during a debit transaction.

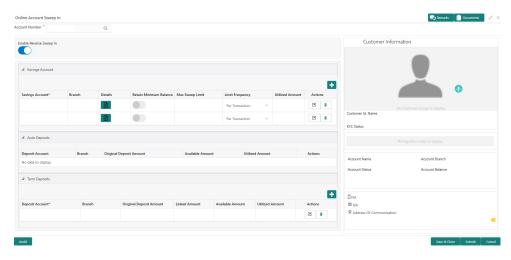
On the Homepage, from Account Services, under Standing Instruction
 Maintenance, click Online Account Sweep In, or specify the Online Account
 Sweep In in the Search icon bar.

Online Account Sweep In screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.

Figure 10-1 Online Account Sweep In



2. On Online Account Sweep In screen, specify the fields.



Table 10-1 Scheduled Transfer - Field Description

| Field          | Description  |
|----------------|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click on the Fetch button. |
|                | <ul> <li>Note:</li> <li>The Account Name is displayed adjacent to this field as the account number is selected.</li> <li>The customer information is also displayed to the left of the screen.</li> </ul>  |
| Search         | Users need to click on Search button to view the Sweep History details.  |

- 3. After clicking on the Search button, the system displays the existing records for Savings Account, Auto Deposits, and Term Deposits in a tabular format. If no records are found, the system displays a message 'No records exist for the given account number'.
- 4. Users can link new Savings Account, Term Deposits by clicking on
- 5. To input the editable fields like Savings Account, Seep Limit, Limit Frequency, Deposit

Account, Linkage Percentage, Linked Amount click icc



6. To link the new Savings Account, Term Deposits click



To delete the linked Savings Account, Auto Deposits and Term Deposits by clicking icon.



8. On Savings Account, specify the fields.

**Table 10-2 Online Account Sweep In-Savings Account** 

| Field           | Description   |
|-----------------|---|
| Savings Account | Displays the saving account numbers that are linked as a part of the sweep structure. |
| Branch          | Displays the branch code for the selected Savings account number.                     |



Table 10-2 (Cont.) Online Account Sweep In-Savings Account

| Field                  | Description  |
|------------------------|--|
| Details                | Displays icon to view more details about the cover account that is linked to the parent account.   |
|                        | Note:  If you click the icon, the following details are displayed:  Customer Name Available Balance Currency Last sweep in Amount  |
| Retain Minimum Balance | Users can click on the toggle button to enable or disable the minimum balance.  When the Toggle button is enabled, the amount swept from the Savings Account is the difference between the available balance and the minimum balance maintained. The system considers the minimum balance of the Savings Account when the account balance goes below the minimum balance.  If the toggle button is not enabled, the available balance in the |
| Sweep Limit            | Savings Account is swept during a transaction.  Users can input the maximum amount to be swept from the Savings  |
| Limit Frequency        | Account.  Users can select the Limit Frequency from the drop-down list. The drop-down lists the below values:  • Per Transaction - The sweep limit maintained for the Savings Account is applied for every transaction that requires the amount to be swept from the Savings Account.  • Daily - The sweep limit maintained for the Savings Account is the cumulative limit up to which the sweep transactions will be allowed for the day.  |
| Utilized Amount        | Displays the amount utilized by the receiving account number durin a sweep in transaction.   |
| Actions                | Enables the options to Create, Modify, Delete.   |

- 9. When Primary Account and Auto Deposit account classes are enabled for Sweep in, then the system by default includes auto deposits of a primary account in Sweep structure maintained for the primary account and allocates 100% of Auto Deposit amount as Linked Amount.
- 10. On Auto Deposits, system displays the following fields.
  - a. Linkage Order
  - b. Branch
  - c. Deposit Account
  - d. Original Deposit Amount
  - e. Available Amount
  - f. Utilized Amount



11. On **Term Deposits**, specify the fields.

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

Table 10-3 Online Account Sweep In-Term Deposits

| Field                          | Description   |
|--------------------------------|---|
| Linkage Order                  | Displays the sequential order of the Term Deposit account linked. This is automatically updated by the system.  |
| Branch                         | Displays the branch code for the selected Deposit account number.   |
| Deposit Account                | Enter the <b>Deposit Account</b> number or click on the search icon to view the <b>Deposit Account</b> pop-up window. By default, this window lists all the <b>Account Numbers</b> present in the system. You can search for a specific <b>Deposit Account</b> by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. |
| Credit Account Name            | Credit Account Name is displayed based on the account selected.   |
| <b>Original Deposit Amount</b> | Displays the amount for the Deposit Account.  |
| Linkage Percentage             | Users can input the percentage. The value can be less than or equal to 100.   |
|                                | Note:  The value cannot be in negative value. If the entered value is more than 100, the system displays an error.  |
|                                |   |
| Linked Amount                  | Users can specify the amount. This amount cannot be greater than the available deposit amount.  |
| Available Amount               | Displays the available amount for the Deposit Account.  |
| Utilized Amount                | Displays the amount utilized by the receiving account number during a sweep in transaction.   |

**12.** To **Enable Reverse Sweep In**, click on the toggle button.

## 10.2 Term Deposit Instruction

**Actions** 

This topic describes the systematic instructions to Create Term Deposit Instruction, Modify or Close the existing term deposit instruction.

Enables the options to Delete, Create.

This screen helps to capture the customer requests for creating a term deposit account if the account balance goes above the threshold limit. This will ensure a better interest return to account holders.

1. On the Homepage, from Account Services, under Standing Instructions, click Term Deposit Instruction, or specify the Term Deposit Instruction in the Search icon bar.

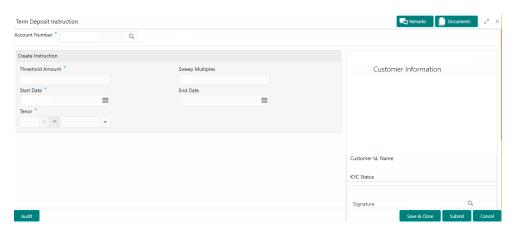
Term Deposit Instructionscreen is displayed.



The fields which are marked in asterisk blue are mandatory.



Figure 10-2 Term Deposit Instruction



- 2. When the user inputs the account number, the system displays **Create Instruction** screen, If an active deposit instruction is unavailable.
- On Term Deposit Instruction screen, specify the fields.For more information on fields, refer to the field description table.

Table 10-4 View and Modify Scheduled Transfer - Field Description

| lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed.  Account Name  Account Name is displayed by default based on the account selected.  Threshold Amount  Account Currency will default to Threshold Amount filed. User can define the threshold amount for creating the term deposit account if the current account and savings account balance exceed the threshold amount, the system creates a term deposit account for the excess amount after considering the sweep multiples.  Sweet Multiples  Users can define the sweep multiples of which the term deposit to be created, this will avoid term deposit creation for a small amount.  Start Date  Users can define the start date from which the term deposit  |                  |   |
|---|------------------|---|
| the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed.  Account Name  Account Name is displayed by default based on the account selected.  Threshold Amount  Account Currency will default to Threshold Amount filed. User can define the threshold amount for creating the term deposit account if the current account and savings account balance exceed the threshold amount, the system creates a term deposit account for the excess amount after considering the sweep multiples.  Sweet Multiples  Users can define the sweep multiples of which the term deposit to be created, this will avoid term deposit creation for a small amount.  Start Date  Users can define the start date from which the term deposit instruction to be valid, using the adjoining calendar. The system will default the start date as the current branch date, user can modify the start date to any future date. | Field            | Description   |
| Selected.  Threshold Amount  Account Currency will default to Threshold Amount filed. User can define the threshold amount for creating the term deposit account if the current account and savings account balance exceed the threshold amount, the system creates a term deposit account for the excess amount after considering the sweep multiples.  Sweet Multiples  Users can define the sweep multiples of which the term deposit to be created, this will avoid term deposit creation for a small amount.  Start Date  Users can define the start date from which the term deposit instruction to be valid, using the adjoining calendar. The system will default the start date as the current branch date, user can modify the start date to any future date.   | Account Number   | the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button.  When users enter the account number, the customer |
| User can define the threshold amount for creating the term deposit account if the current account and savings account balance exceed the threshold amount, the system creates a term deposit account for the excess amount after considering the sweep multiples.  Sweet Multiples  Users can define the sweep multiples of which the term deposit to be created, this will avoid term deposit creation for a small amount.  Start Date  Users can define the start date from which the term deposit instruction to be valid, using the adjoining calendar. The system will default the start date as the current branch date, user can modify the start date to any future date.  Note:  | Account Name     |   |
| deposit to be created, this will avoid term deposit creation for a small amount.  Start Date  Users can define the start date from which the term deposit instruction to be valid, using the adjoining calendar. The system will default the start date as the current branch date, user can modify the start date to any future date.  Note:   | Threshold Amount | User can define the threshold amount for creating the term deposit account if the current account and savings account balance exceed the threshold amount, the system creates a term deposit account for the excess amount after considering  |
| instruction to be valid, using the adjoining calendar. The system will default the start date as the current branch date, user can modify the start date to any future date.  Note:   | Sweet Multiples  | deposit to be created, this will avoid term deposit creation for a  |
|   | Start Date       | instruction to be valid, using the adjoining calendar. The system will default the start date as the current branch date, user can  |
|   |                  |   |



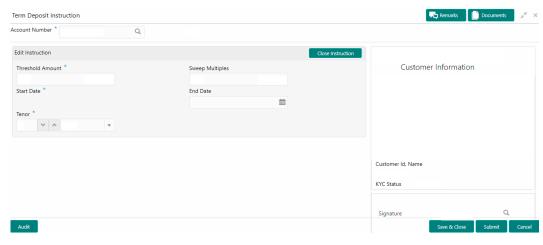
Table 10-4 (Cont.) View and Modify Scheduled Transfer - Field Description

| Field    | Description   |
|----------|---|
| End Date | Users can define the end date of term deposit instruction, using the adjoining calendar, the system will not execute the term deposit instruction after the end date.                   |
|          | Note:  End Date cannot be less than Start Date.   |
|          |   |
| Tenor    | Users can define the tenor details for creating the term deposit account. Term Deposit account will be created for the selected tenor. The tenor drop down list the below values:  Days |
|          | • Months  |
|          | Years   |
|          | Users can increase or decrease the selected tenor with up and down arrow buttons.   |

**4.** When the user input the account number, the system displays **Edit instruction** screen with existing instruction details, If an active deposit instruction is available.

Edit Instruction screen is displayed.

Figure 10-3 Edit Instruction



- 5. On the Edit Instruction screen, users can modify the following details:
  - a. Threshold Amount
  - b. Sweep Multiples
  - c. End Date
  - d. Tenor
- 6. To close the **Term Deposit Instruction**, click on **Close Instruction** button on the **Edit Instruction** screen and click **Submit**.



### 10.3 Schedule Transfer

This topic describes the systematic instruction to maintain scheduled transfer. A customer can issue standing instructions to the bank, to perform a certain transaction for a particular period without any follow-up or intervention by either party.

For example, a customer can instruct the bank to debit a CASA account by a fixed amount at a predefined frequency and transfer the funds to another account. When the customer requests a scheduled transfer to CASA, the operation officer can capture the instruction details on this screen.

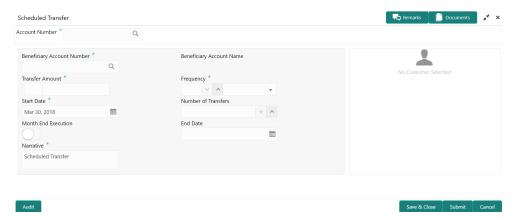
 On the Homepage, from Account Services, under Standing Instruction Maintenance, click Scheduled Transfer, or specify the Scheduled Transfer in the Search icon bar.

Scheduled Transfer screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.

Figure 10-4 Scheduled Transfer



On Scheduled Transfer specifiy the fields.

Table 10-5 Scheduled Transfer - Field Description

| Field                | Description  |
|----------------------|--|
| Debit Account Number | Enter the debit account number or click the search icon to view the <b>Debit Account Number</b> pop-up window. By default, this window lists all the <b>Account Numbers</b> present in the system. You can search for a specific <b>Account Number</b> by providing <b>Customer ID</b> , <b>Debit Account Number</b> , or <b>Debit Account Name</b> and clicking on the <b>Fetch</b> button. |
| Debit Account Name   | <b>Debit Account Name</b> is displayed based on the account selected.  |



Table 10-5 (Cont.) Scheduled Transfer - Field Description

| Field                 | Description   |
|-----------------------|---|
| Credit Account Number | Enter the credit account number, or click the search icon to view the Credit Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Credit Account Number, or Credit Account Name and click Fetch.   |
| Credit Account Name   | Credit Account Name is displayed based on the account selected.   |
| Transfer Amount       | Input the <b>Transfer Amount</b> for scheduled transfer, this amount will be transferred on a predefined frequency. Field Transfer Amount is appended with transaction currency. Credit account number currency will be default as transfer amount currency while choosing the credit account number.                           |
| Frequency             | The user can select the execution frequency from the  Frequency drop-down list. Standing instruction transfer to  CASA will be executed on the selected frequency. Frequency drop-down list the below values:  Days  Months  Years  |
| Start Date            | The system defaults the start date as the current branch date and the user can modify the start date to any future date using the adjoining calendar button. The first Standing instruction will be executed on the start date.  Note:  Start Date cannot be backdated.   |
| Number of Transfers   | The User can define the number of transfers to be executed on   |
| Number of fransiers   | a predefined frequency, it is not a mandatory field, if the user sets the number of transfers, the expiry date will be auto-calculated based on the Start date, Frequency, Month End Execution, and the number of transfers. The value for the Number of Transfers can be increased or decreased using the Up and Down buttons. |
| Month End Execution   | The user can make sure that the standing instruction transfer to CASA is executed every month-end by enabling the month-end execution. Month End execution cannot be defined as the daily frequency. By default month-end, execution will be off.   |
| End Date              | Click the calendar and specify the expiry date. The expiry date is a non-mandatory field. If the expiry date is not captured, the system considers the standing instruction as open-ended   |
|                       | Note:  End Date cannot be less than Start Date.   |
|                       |   |



Table 10-5 (Cont.) Scheduled Transfer - Field Description

| Field     | Description   |
|-----------|---|
| Narrative | The <b>Narrative</b> defaults as Scheduled Transfer. The user can modify the defaulted value. |

### 10.4 View and Modify Scheduled Transfer

This topic describes the systematic instruction to View, Modify and Close the Schedule Transfer. A new User Interface is required for finding the existing scheduled transfer contract and modifying or closing the contract or viewing the schedule transfer cycle details.

 On the Homepage, from Account Services, under Standing Instructions, click View and Modify Scheduled Transfer, or specify the View and Modify Scheduled Transfer in the Search icon bar.

View and Modify Scheduled Transfer screen is displayed.

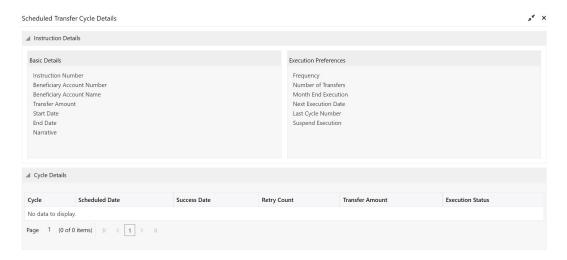


Figure 10-5 View and Modify Scheduled Transfer

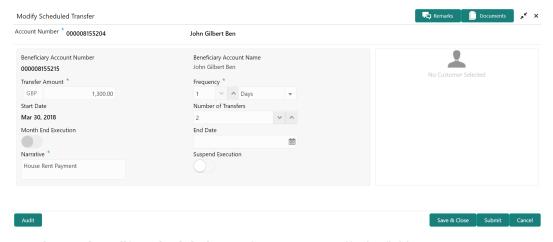




Figure 10-6 Schedule Transfer Cycle Details



### Figure 10-7 Modify Scheduled Transfer



2. On View and Modify Scheduled Transfer screen, specify the fields.

Table 10-6 View and Modify Scheduled Transfer - Field Description

| Field               | Description   |
|---------------------|---|
| Account Number      | Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. |
|                     | Note:  The Account Name is displayed adjacent to this field as the account number is selected.  |
| Instruction Details | This section displays the instruction details for the account selected.   |
| Transfer to <>      | Displays the transfer account number.   |
| Search Result       | The contract details are displayed in tile format. The available basic details displayed are: Instruction Number Beneficiary Account Number Transfer Amount Frequency End Date Narrative  |
| View Transaction    | Click to view the <b>Schedule Transfer Cycle Details</b> . For more information, refer to the Schedule Transfer Cycle Details – Field Description.  |

3. Click icon to view the more details in the **Schedule Transfer Cycle Details** screen.

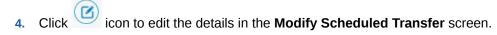
Table 10-7 Schedule Transfer Cycle Details – Field Description

| Field                         | Description   |
|-------------------------------|---|
| Instruction Details           | This section displays the instruction details for the account selected. |
| Basic Details                 | This section displays the basic instruction details.                    |
| Instruction Number            | Displays the instruction number.  |
| Beneficiary Account<br>Number | Displays the account number of the beneficiary.                         |
| Beneficiary Account<br>Name   | Displays the account name of the beneficiary.                           |
| Transfer Amount               | Displays the amount for transfer.                                       |
| Start Date                    | Displays the start date of the instruction.                             |
| End Date                      | Displays the end date of the instruction.                               |
| Narrative                     | Displays the narration for the instruction.                             |



Table 10-7 (Cont.) Schedule Transfer Cycle Details – Field Description

| Field                 | Description  |
|-----------------------|--|
| Execution Preferences | This section displays the execution preferences for the instruction. |
| Frequency             | Displays the frequency defined for the instruction.                  |
| Number of Transfers   | Displays the number of transfers allowed.                            |
| Month End Execution   | Displays whether month end execution is allowed or not.              |
| Next Execution Date   | Displays the date for the new execution.                             |
| Last Cycle Number     | Displays the last cycle number of the instruction.                   |
| Suspend Execution     | Displays whether there was a suspend execution.                      |
| Cycle Details         | This section displays the cycle details for the selected account.    |
| Cycle                 | Displays the cycle number.   |
| Scheduled Date        | Displays the scheduled date for the transfer cycle.                  |
| Success Date          | Displays the success date of the transfer cycle.                     |
| Retry Count           | Displays the number of retries in the transfer cycle.                |
| Transfer Amount       | Displays the transfer amount in the cycle.                           |
| Execution Status      | Displays the execution status in the transfer cycle.                 |



**Table 10-8 Modify Transaction - Field Description** 

| Field              | Description   |
|--------------------|---|
| Modify Transaction | Click to modify the scheduled transfer contract details. User can modify the below details:  Transfer Amount  Frequency  Number of Transfers  Month End Execution  End Date  Narrative  Suspend Execution   |
| Transfer Amount    | The Transfer Amount displayed can be modified by the user.  |
| Frequency          | Users can modify the execution frequency from the Frequency drop-down list. Standing instruction transfer to Current and Savings Account will be executed on the selected frequency. Frequency drop-down list the below values:  • Days  • Months  • Years  Users can easily increase or decrease the value for the selected the frequency with the up and down button. |



Table 10-8 (Cont.) Modify Transaction - Field Description

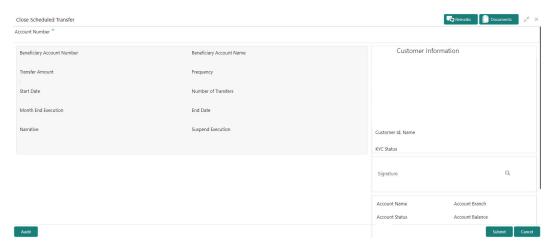
| Field               | Description  |
|---------------------|--|
| Number of Transfers | Users can modify the number of transfers to be executed on predefined frequency, it is not a mandatory field, if the user sets the number of transfers, the expiry date will be auto-calculated based on the following criteria:  Start Date Frequency Month End Execution Number of Transfer  |
| Month End Execution | User can modify and ensure that standing instruction transfer to Current and Savings Account is executed every month-end by enabling the month-end execution.  |
|                     | Month End flag can be enabled only if the start date is falling on month-end.  |
|                     | Month End flag cannot be enabled for daily frequency.  |
| End Date            | The system displays the existing value and the user can modify the value, user can modify the expiry date from the adjoining calendar. The expiry date is a non-mandatory Field, if the expiry date is not captured, the system considers the standing instruction as openended.  In case the number of transfers is defined, the system updates the expiry date based on <b>Start Date</b> , <b>Frequency</b> , and month-end execution. Date format example- Sep 15, 2020. |
|                     | System updates the number of transfers based on start date, Frequency, and End date.   |
| Narrative           | The Narrative defaults as Scheduled Transfer.  |
|                     | Note:  Users can modify the defaulted value.   |
| Suspend Execution   | Scheduled Transfer execution can be stopped or started by enabling or disabling Suspend Execution.   |

5. On View and Modify Schedule Transfer screen, under Instruction Details, click on the tile to close the scheduled transfer.

Close Scheduled Transfer screen is displayed.



Figure 10-8 Close Scheduled Transfer



**6.** Close the schedule transfer by clicking on the **Submit** button.

### 10.5 Sweep In to Account

This topic describes the systematic instructions to request Sweep In to Account. This screen helps to define sweep requests on customer accounts that get executed when the account balance falls below a predefined threshold value.

1. On the Homepage, from Account Services, under Standing Instruction Maintenance, click Sweep In To Account, or specify the Sweep In To CASA in the Search icon bar.

Sweep In To Account screen is displayed.



Figure 10-9 Sweep In to Account



On Sweep In to Account screen, specify the fields.

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

Table 10-9 Sweep In to Account - Field Description

| Field                          | Description  |
|--------------------------------|--|
| Account Number                 | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed. |
| Account Name                   | Account Name is displayed based on the account number selected.  |
| Provider Account<br>Number     | Enter the Provider Account Number or click the search icon to view the Provider Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Provider Account Number, or Provider Account Name, and click Fetch button.   |
| Provider Account Name          | <b>Provider Account Name</b> is displayed by default based on the Provider Account Number selected.  |
| Threshold Amount               | Enter the <b>Threshold Amount</b> , and the account currency is defaulted. The sweep in the transaction will be executed during the end-of-day batch process if the balance in the credit account goes below the threshold amount.   |
| Minimum Balance After<br>Sweep | Minimum Balance After Sweep is the amount that is left in the Provider Account after the Sweep In instruction is executed. The minimum balance after sweep ensures that a certain balance is left in the Provider Account and only the excess amount is swept. This is an optional field.  |
| Start Date                     | Users can define the <b>Start Date</b> for the sweep in instruction. Start date cannot be backdated.   |
| End Date                       | Users can define the <b>End Date</b> for Sweep In instruction, Sweep In instruction will be closed after the end date.   |
| Narrative                      | The narrative will be defaulted to Sweep In to Account. The defaulted value is modifiable.   |

### 10.6 View and Modify Sweep In to Account

This topic describes the systematic instructions to **View and Modify Sweep In to Account**. This screen will help the user to Modify, View or Close the existing Sweep In To Account instruction.

 On the Homepage, from Account Services, under Standing Instructions, click View and Modify Sweep In to Account, or specify the View and Modify Scheduled Transfer in the Search icon bar.

View and Modify Sweep In to Account screen is displayed.





The fields which are marked in asterisk blue are mandatory fields.

Figure 10-10 View and Modify Sweep In to Account



2. On View and Modify Sweep In to Account screen, specify the fields.

Table 10-10 View and Modify Sweep In to Account - Field Description

| Field                                  | Description   |
|--|---|
| Account Number                         | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
|  | Note:  The Account Name is displayed adjacent to this field as the account number is selected.  |
| Instruction Details                    | This section displays the instruction details for the account selected.   |
| Sweep from <account name=""></account> | Displays the account name from which sweep in is to be performed.   |
| Instruction Number                     | Displays the instruction number for sweep in.   |
| Provider Account Number                | Displays the account number of the sweep in provider.   |
| Threshold Amount                       | Displays the threshold amount with currency for sweep in.   |
| Start Date                             | Displays the start date for sweep in.   |
| End Date                               | Displays the end date for sweep in.   |
| Narrative                              | Displays if any narration or description for sweep in.  |





3. On View and Modify Sweep In to Account under Instruction Details, click on the tile to view the sweep in instruction on the tile to view the sweep-in instruction.

View Sweep In To Account screen is displayed.

Figure 10-11 View Sweep In To Account



Table 10-11 View Sweep In to Account - Field Description

| Field                        | Description  |
|------------------------------|--|
| Account Number               | Displays the account number and account name selected in the View and Modify Sweep In to Account screen. |
| Instruction Details          | This section displays the instruction details for the account selected.                                  |
| Basic Details                | This section displays the basic instruction details.   |
| Instruction Number           | Displays the instruction number.   |
| Provider Account<br>Number   | Displays the account number of the provider.   |
| <b>Provider Account Name</b> | Displays the account name of the provider.   |
| Threshold Amount             | Displays the threshold amount for the instruction.   |
| Minimum Balance<br>Sweep     | Displays the minimum sweep amount balance.   |
| Start Date                   | Displays the start date of the instruction.  |
| End Date                     | Displays the end date of the instruction.  |
| Narrative                    | Displays the narration for the instruction.  |
| Sweep History                | This section displays the history for the sweep.   |
| Transaction Date             | Displays the sweep transaction date.   |
| Sweep Amount                 | Displays the sweep amount.   |





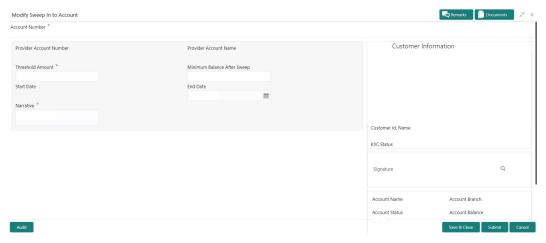
By default, the latest transaction is displayed as the first record in sweep history.

4. On View and Modify Sweep In To Account screen, under Instruction Details, click

on the tile to modify the sweep-in instruction.

Modify Sweep In to Account screen is displayed.

Figure 10-12 Modify Sweep In To Account



5. On the **Modify Sweep In To Account** screen, specify the fields that the user can modify. For more information on fields, refer to the field description table.

Table 10-12 Modify Sweep In To Account - Field Description

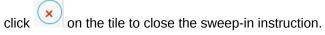
| Field            | Description  |
|------------------|--|
| Threshold Amount | Users can modify the threshold amount. The sweep in to account instruction will be executed during the end-of-day batch process if the balance in the account goes below the threshold amount. |
|                  | Note:  The amount cannot be in negative or zero value.   |



Table 10-12 (Cont.) Modify Sweep In To Account - Field Description

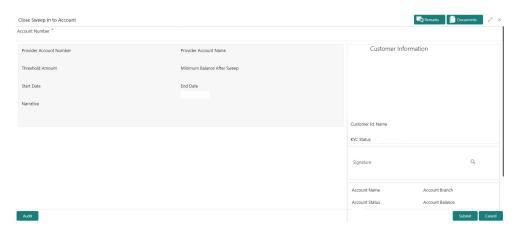
| Field                          | Description  |
|--------------------------------|--|
| Minimum Balance After<br>Sweep | Users can modify the Minimum Balance After Sweep. Minimum Balance After Sweep is the amount that is left in the Provider Account after the Sweep In instruction is executed. The minimum balance after sweep ensures that a certain balance is left in the Provider Account and only the excess amount is swept. |
|                                | Note:  The amount cannot be in negative value.   |
| End Date                       | Users can modify the end date for Sweep In instruction, Sweep In instruction will be closed after the end date.  The calender will display the branch holiday details.   |
|                                | Note:  End Date cannot be less than Start Date.  |
| Narrative                      | Users can modify the Narrative field.  |

6. On View and Modify Sweep In To Account screen, under Instruction Details,



Close Sweep In To Account screen is displayed.

Figure 10-13 Close Sweep in To Account



**7.** Click **Submit** to close the sweep-in instruction.

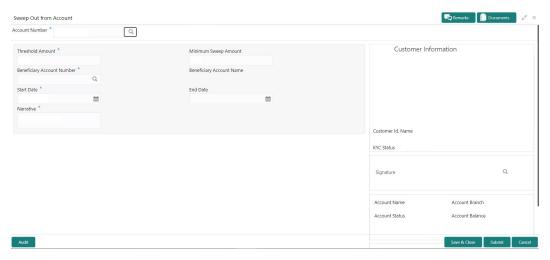
### 10.7 Sweep Out from Account

This topic describes the systematic instructions to request Sweep Out from Account. This screen will help to define sweep-out requests on customer accounts that get executed when the account balance goes above the threshold value.

 On the Homepage, from Account Services, under Standing Instructions, click Sweep Out from Account, or specify the Sweep Out from Account in the Search icon bar.
 Sweep Out from Accountscreen is displayed.



Figure 10-14 Sweep Out from Account



2. On Sweep Out from Account screen, specify the fields.

Table 10-13 Sweep Out from Account - Field Description

| Field          | Description   |
|----------------|---|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Account Name   | Account Name is displayed by default based on the account selected.   |



Table 10-13 (Cont.) Sweep Out from Account - Field Description

| Field                         | Description   |
|-------------------------------|---|
| Threshold Amount              | Enter the <b>Threshold Amount</b> . The currency is defaulted based on the account currency. The Sweep-Out transaction will be executed during the end-of-day batch process if the balance in the account goes above the threshold amount.  |
| Minimum Sweep Amount          | The <b>Minimum Sweep Amount</b> and currency will be defaulted based on the product parameter and account currency. Sweep out instruction is executed only if the derived sweep amount (Account balance minus the Threshold Amount) is greater than or equal to Minimum Sweep Amount. This is an optional field that can be input during the sweep setup.   |
| Beneficiary Account<br>Number | Enter the Beneficiary Account Number or click the search icon to view the Beneficiary Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Beneficiary Account Number, or Beneficiary Account Name and click the Fetch button. |
| Beneficiary Account<br>Name   | <b>Beneficiary Account Name</b> is displayed based on the Beneficiary account number selected.  |
| Start Date                    | Users can define the <b>Start Date</b> for sweep-out instruction. The start date cannot be backdated.   |
| End Date                      | Users can define the <b>End Date</b> for sweep-out instruction, Sweep out instruction will be closed after the end date.  |
|                               | Note:  End Date cannot be less than Start Date.   |
| Narrative                     | The narrative will be defaulted as Sweep Out from Account. The defaulted value is modifiable.   |

### 10.8 View and Modify Sweep Out from Account

This topic describes the systematic instructions to View and Modify Sweep Out to Account. This screen will help the user to Modify, View or Close the existing Sweep Out from Account instruction.

 On the Homepage, from Account Services, under Standing Instructions, click View and Modify Sweep Out from Account, or specify the View and Modify Sweep Out from Account in the Search icon bar.

View and Modify Sweep Out from Accountscreen is displayed.



The fields which are marked in asterisk blue are mandatory.



Figure 10-15 View and Modify Sweep Out from Account



2. On View and Modify Sweep Out from Account screen, specify the fields.

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

Table 10-14 View and Modify Sweep Out from Account - Field Description

| Field                         | Description   |
|-------------------------------|---|
| Account Number                | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |
|                               | Note:  The Account Name is displayed adjacent to this field as the account number is selected.  |
| Instruction Details           | This section displays the instruction details for the account selected.   |
| Sweep to <>                   | Displays the sweep to account holder's name.  |
| Instruction Number            | Displays the instruction number.  |
| Beneficiary Account<br>Number | Displays the account number of the beneficiary.   |
| Start Date                    | Displays the start date of the instruction.   |
| End Date                      | Displays the end date of the instruction.   |
| Threshold Amount              | Displays the threshold amount for the instruction.  |
| Narrative                     | Displays the narration for the instruction.   |

3. On View and Modify Sweep Out from Account screen, under Instruction Details, click



on the tile to view the sweep-out instruction.

View Sweep Out from Account screen is displayed.



Figure 10-16 View Sweep Out from Account



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

**Table 10-15** View Sweep Out from Account - Field Description

| Field                         | Description   |
|-------------------------------|---|
| Account Number                | Displays the account number and account name selected in the View and Modify Sweep Out From Account screen. |
| Instruction Details           | This section displays the instruction details for the account selected.                                     |
| Basic Details                 | This section displays the basic instruction details.  |
| Instruction Number            | Displays the instruction number.  |
| Beneficiary Account<br>Number | Displays the account number of the beneficiary.   |
| Beneficiary Account<br>Name   | Displays the account name of the beneficiary.   |
| Narrative                     | Displays the narration for the instruction.   |
| Threshold Amount              | Displays the threshold amount for the instruction.  |
| Minimum Sweep<br>Amount       | Displays the minimum sweep amount for the instruction.  |
| Start Date                    | Displays the start date of the instruction.   |
| End Date                      | Displays the end date of the instruction.   |
| Sweep History                 | This section displays the history for the sweep.  |
| Transaction Date              | Displays the sweep transaction date.  |
| Sweep Amount                  | Displays the sweep amount.  |



By default, the latest transaction is displayed as the first record in sweep history.

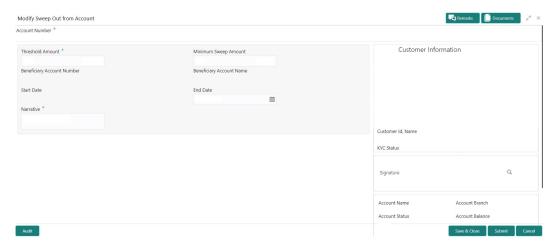
4. On View and Modify Sweep Out from Account screen, under Instruction

**Details**, click on the tile to modify the sweep-out instruction.

Modify Sweep Out from Account screen is displayed.



Figure 10-17 Modify Sweep Out from Account



5. On the **Modify Sweep Out from Account** screen, specify the fields that the user can modify.

Table 10-16 Modify Sweep Out from Account - Field Description

| Field                | Description  |
|----------------------|--|
| Threshold Amount     | Users can modify the Threshold Amount. The sweep out from account instruction will be executed during the end-of-day batch process if the balance in the account goes above the threshold amount.                |
|                      | Note:  The amount cannot be in negative or zero value.   |
| Minimum Sweep Amount | Users can modify the Minimum Sweep Amount. The Sweep out instruction is executed only if the derived sweep amount (Account balance minus the Threshold Amount) is greater than or equal to Minimum Sweep Amount. |
|                      | Note:  The amount cannot be in negative value.   |



Table 10-16 (Cont.) Modify Sweep Out from Account - Field Description

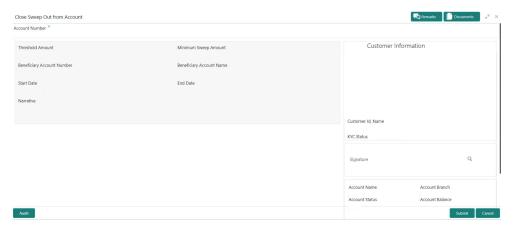
| Field     | Description  |
|-----------|--|
| End Date  | Users can modify the end date for Sweep Out instruction, Sweep Out instruction will be closed after the end date.  Note:  End Date cannot be less than Start Date. |
| Narrative | Users can modify the Narrative field.  |

6. On View and Modify Sweep Out from Account screen, under Instruction

**Details**, click on the tile to close the sweep-out instruction.

Close Sweep Out from Account screen is displayed.

Figure 10-18 Close Sweep Out from Account



7. Click **Submit** to close the sweep-out instruction.



11

# Inquiry

Under the **Inquiry** menu, you can perfrom inquire the details of a CASA account.

This topic contains the following subtopics:

#### Account Balance Inquiry

This topic describes the systematic instructions about Account Balance Inquiry. The Account Balance Inquiry screen helps the users to inquire the account balance, accrued interest and charge due, turnover and receivable tracking details.

#### Account Transactions

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

#### Cheque Status Inquiry

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

#### Online Account Sweep History

This topic describes the systematic instructions about Online Account Sweep History. This screen helps in inquiring about the sweep in and reverse sweep in transactions that have taken place as a result of the customer opting for the Current Account and Savings Account sweep in feature on the primary account.

#### Tax Deducted at Source Inquiry

This topic describes the systematic instructions about Tax Deducted at Source Inquiry. This screen helps to inquire the Tax deducted by the bank on the credit interest (Tax deducted at Source) paid on customer's accounts.

### 11.1 Account Balance Inquiry

This topic describes the systematic instructions about Account Balance Inquiry. The Account Balance Inquiry screen helps the users to inquire the account balance, accrued interest and charge due, turnover and receivable tracking details.

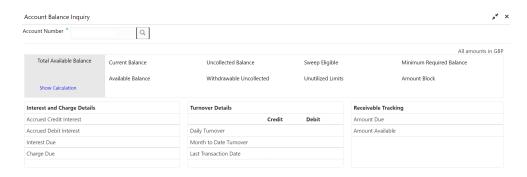
 On the Homepage, from Account Services, under Inquiry, click Account Balance Inquiry, or specify the Account Balance Inquiry in the Search icon bar.

Account Balance Inquiryscreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 11-1 Account Balance Inquiry



2. On Account Balance Inquiry screen, specify the fields.

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

Table 11-1 Account Balance Inquiry - Field Description

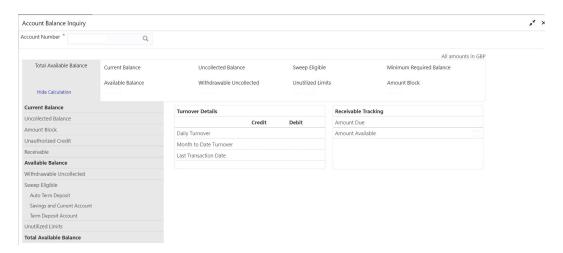
| Account Number or click the search icon to view unt Number pop-up window. By default, this window a Account Numbers present in the system. You can a specific Account Number by providing Customer unt Number, or Account Name and clicking on the ton. |
|---|
| Ote:  The Account Name is displayed adjacent to this field as the account number is selected.  The customer information is also displayed to  |
| the left of the screen.   |
|   |

- **3.** After the account number is input, the system displays the following details:
  - a. Account Currency
  - b. Account Balance
  - c. Interest and Charge Details
  - d. Turnover Details
  - e. Receivable Tracking
- 4. To view the total available balance calculation, click on **Show Calculation**.

Show Calculation screen is displayed.



Figure 11-2 Show Calculation



- **5.** On the **Account Balance**, the system displays the following details:
  - a. Total Available Balance
  - b. Current Balance
  - c. Available Balance
  - d. Uncollected Balance
  - e. Withdrawable Uncollected
  - f. Sweep Eligible
  - g. Unutilized Limits
  - h. Minimum Required Balance
  - i. Amount Block
- 6. On the Interest and Charge Details, the system displays the following details:
  - a. Accrued Debit Interest
  - b. Accrued Credit Interest
  - c. Interest Due
  - d. Charge Due
- 7. On the **Turnover Details**, the system displays the details.

Table 11-2 Turnover Details - Field Description

| Field                  | Description   |
|------------------------|---|
| Daily Turnover         | Displays the sum of Daily Credit and Debit Turnover.                          |
| Month to Date Turnover | Displays the sum of current month to business date debit and credit turnover. |
| Last transaction Date  | Displays the last debit and credit transactions date.                         |

- 8. On the **Receivable Tracking**, the system displays the following details:
  - a. Amount Due



#### b. Amount Available

### 11.2 Account Transactions

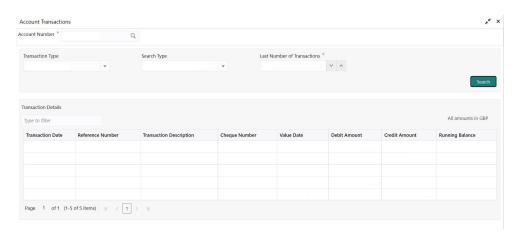
This topic provides the systematic instructions for the users to view, and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.

 On the Homepage, from Account Services, under Inquiry, click Account Transactions, or specify the Account Transaction Inquiry in the Search icon bar.

Account Transactions screen is displayed.



Figure 11-3 Account Transactions



2. On Account Transactions screen, specify the fields.



Table 11-3 Account Transactions - Field Description

| Field                       | Description  |
|-----------------------------|--|
| Account Number              | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click Fetch. |
|                             | Note:  The Account Name is displayed adjacent to this field as the account number is selected.   |
| Transaction Type            | User can view all the transactions posted to the current account and saving account with the below transaction type:  Debits & Credits  Debits Credits   |
| Search Type                 | The Users can select the search type. The below list of values is available:  Data Range Last 2 months Last 3 months Last number of transactions   |
| Date Range                  | This option will be available, if the user selects the search type as <b>Date Range</b> . Click on the <b>Calender</b> and specify the From date and To date for the account transactions.   |
|                             | Note:  To Date cannot less than From Date.   |
|                             | Click <b>Search</b> . Post the inputs, the Account Transaction can be viewed.  |
| Last Number of Transactions | This option will be displayed if the user selects search type as Last number of Transactions. Users can search the account transactions for the last n transactions.  Click Search. Post the inputs, the Account Transaction can be viewed.  |
| Transactional Details       | This field displays the transaction details for the account selected. The following transaction details can be searched and sorted: Transaction Date Reference Number Transaction Description Cheque Number Value Date Debit Amount Running Balance  |



Table 11-3 (Cont.) Account Transactions - Field Description

| Field  | Description  |
|--------|--|
| Filter | Specify a value to filter the details as required. |

### 11.3 Cheque Status Inquiry

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

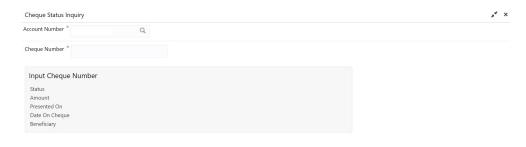
If the cheque is archived, the screen displays two additional fields, Archival Date and Remarks.

1. On the Homepage, from Account Services, under Inquiry, click Cheque Status Inquiry, or specify the Cheque Status Inquiry in the Search icon bar.

Cheque Status Inquiryscreen is displayed.



Figure 11-4 Cheque Status Inquiry



2. On Cheque Status Inquiry screen, specify the fields.



Table 11-4 Cheque Status Inquiry - Field Description

| Field               | Description  |
|---------------------|--|
| Account Number      | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click Fetch. |
|                     | Note:  The Account Name is displayed adjacent to this field as the account number is selected.   |
| Cheque Number       | Enter the <b>Cheque Number</b> and click the <b>Search</b> button to view the Input Cheque Number details.   |
| Input Cheque Number | This section displays the details of specified cheque number.  |
| Status              | The <b>Status</b> displays if the cheque is Used, Not Used, Canceled, Rejected and Part Used. For cheques that are stopped from payment, an additional remark, 'Stopped' will be displayed in the status.  |
| Amount              | Displays the <b>Amount</b> for which the cheque is drawn.  |
| Presented On        | Displays the date on which the Cheque was presented for encashment.  |
| Date On Cheque      | Displays the date mentioned on the cheque.   |
| Beneficiary         | Displays the beneficiary of the cheque.  |

- **3.** After input of the account number, the Sweep History details are displayed in a tabular format.
- 4. On Sweep History details, users can view the fields.

Table 11-5 Sweep History Details

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

- 5. View Sweep Setup remains inactive until the account number is input and the Search button is clicked. When users click on the View Sweep Setup, Account Sweep In Definition pop up window is displayed.
- **6.** In the **Account Sweep In Definition** screen, users can view the Account Sweep In details. The details are as follows:



- a. Enable Reverse Sweep In
- b. Savings Accounts
- c. Auto Deposits
- d. Term Deposits

### 11.4 Online Account Sweep History

This topic describes the systematic instructions about Online Account Sweep History. This screen helps in inquiring about the sweep in and reverse sweep in transactions that have taken place as a result of the customer opting for the Current Account and Savings Account sweep in feature on the primary account.

The system computes the Sweep history details when Savings Accounts, Auto Deposits or Term Deposits are linked to the primary account in 'Online Account Sweep In' screen at a customer account level.

 On the Homepage, from Account Services, under Inquiry, click Online Account Sweep History, or specify the Online Account Sweep History in the Search icon bar.

Online Account Sweep Historyscreen is displayed.



The fields which are marked in asterisk blue are mandatory.

Figure 11-5 Online Account Sweep History





2. On Online Account Sweep History screen, specify the fields.



Table 11-6 Sweep History

| Field          | Description  |
|----------------|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click Fetch. |
|                | Note:  The Account Name is displayed adjacent to this field as the account number is selected.   |

- After input of the account number, the Sweep History details are displayed in a tabular format.
- 4. On **Sweep History** details, users can view the fields.

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

**Table 11-7** Sweep History Details

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

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

## 11.5 Tax Deducted at Source Inquiry

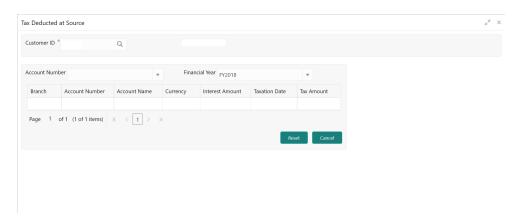
This topic describes the systematic instructions about Tax Deducted at Source Inquiry. This screen helps to inquire the Tax deducted by the bank on the credit interest (Tax deducted at Source) paid on customer's accounts.

1. On the Homepage, from Account Services, under Inquiry, click Tax Deducted at Source Inquiry, or specify the Tax Deducted at Source Inquiry in the Search icon bar.

Tax Deducted at Source Inquiryscreen is displayed.



Figure 11-6 Tax Deducted at Source Inquiry



2. On Tax Deducted at Source Inquiry screen, specify the fields.

Table 11-8 Tax Deducted at Source Inquiry - Field Description

| Field          | Description  |
|----------------|--|
| Customer ID    | Enter the <b>Customer ID</b> or click the search icon to view the <b>Customer ID</b> pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer Number</b> or <b>Customer Name</b> and click on the <b>Fetch</b> button. |
| Customer Name  | <b>Customer Name</b> is displayed based on the Customer ID selected.   |
| Account Number | You can enter a specific account number of the customer and search Tax Deducted at Source details or click the drop-down list to select the available account numbers listed for the customer id to search the Tax Deducted at Source details. This is an optional field.  |
| Financial Year | By default, the current financial year is displayed in this field. You can select the previous financial years from the dropdown. The system displays the Tax Deducted at Source details financial year-wise.  |
| Branch         | The system displays the Branch Code based on the account number.   |
| Account Number | The system displays the Account Number.  |
| Account Name   | The system displays the Account Name.  |

Table 11-8 (Cont.) Tax Deducted at Source Inquiry - Field Description

| Field           | Description   |
|-----------------|---|
| Interest Amount | The system displays the Credit interest on the account.               |
| Taxation Date   | The system displays the date of the tax application on the account.   |
| Tax Amount      | The system displays the Tax amount calculated on the credit interest. |



12

# Track Receivables

Under the **Track Receivables** menu, you can track the receivables and perform required action for a CASA account.

This topic contains the following subtopics:

#### Release Track Receivable

This topic describes the systematic instructions to release the amount tracked against the receivables due. This increases the available balance in the account since the amount is released, and customers can utilize the amount for other priority transactions.

Delete Track Receivable

This topic describes the systematic instructions to delete the track receivable records which are not required to be processed.

## 12.1 Release Track Receivable

This topic describes the systematic instructions to release the amount tracked against the receivables due. This increases the available balance in the account since the amount is released, and customers can utilize the amount for other priority transactions.

The Release Track Receivable screen helps the user view receivable due transaction details and release the amount tracked against the due amount.

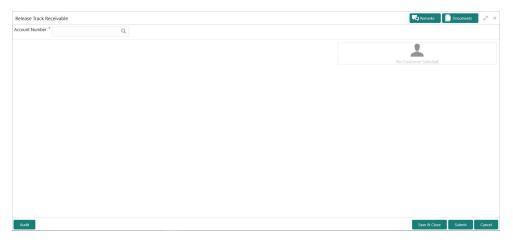
 On the Homepage, from Account Services, under Track Receivables, click Release Track Receivable, or specify the Release Track Receivable in the Search icon bar.

Release Track Receivable screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.

Figure 12-1 Release Track Receivable

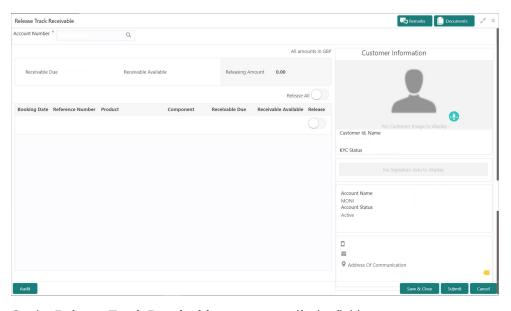


On Release Track Receivable screen, specify the account number.
 Release Track Receivable details for account is displayed.



The system displays the message **Track receivable not available for the account** if no record is available for a selected account for release.

Figure 12-2 Release Track Receivable for Active Account



On the Release Track Receivable screen, specify the fields.For more information on fields, refer to the field description table.



Table 12-1 Release Track Receivable - Field Description

| Field                | Description   |
|----------------------|---|
| Account Number       | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Account Name         | Account Name is displayed based on the account number selected.   |
| Account Currency     | <b>Account Currency</b> is displayed based on the account number selected.  |
| Receivable Due       | The system displays the total receivable due against the account.   |
| Receivable Available | The system displays the total amount tracked to settle the receivable due amount.   |
| Releasing Amount     | The system displays the total amount selected for release. When the user selects the record for release, the system updates the releasing amount.   |
| Release All          | Users can enable the <b>Release All</b> toggle button to select all records for release track receivable and vice versa.  |
| <b>Booking Date</b>  | The system displays the date on which the track receivable record is created.   |
| Reference Number     | The system displays the contract reference number of the track receivable record.   |
| Product              | The system displays the Product description of the track receivable record.   |
| Component            | The system displays the component code of the track receivable record.  |
| Receivable Due       | The system display the receivable due amount for the component.   |
| Receivable Available | The system displays the amount which is tracked against the receivable due.   |
| Release              | Users can enable the toggle button to select the record for release track receivable.   |

4. Click the **Submit** button to submit the record for release.



On submitting, the system validates whether the user selected any record for release; else, the system displays the error message **Record not selected for release**.

# 12.2 Delete Track Receivable

This topic describes the systematic instructions to delete the track receivable records which are not required to be processed.

 On the Homepage, from Account Services, under Track Receivables, click Delete Track Receivable, or specify the Delete Track Receivable in the Search icon bar.

Delete Track Receivable screen is displayed.

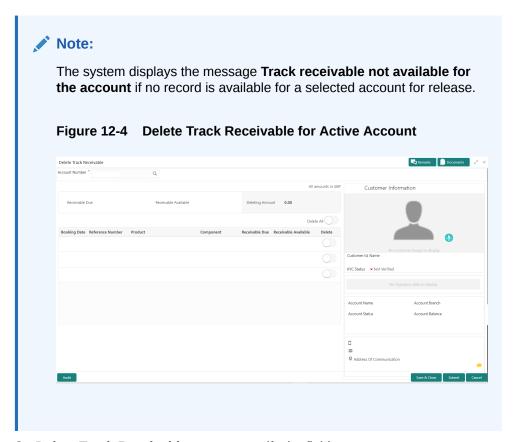


The fields which are marked in asterisk blue are mandatory fields.

Figure 12-3 Delete Track Receivable



On Delete Track Receivable screen, specify the account number.
 Delete Track Receivable details for account is displayed.



On Delete Track Receivable screen, specify the fields.For more information on fields, refer to the field description table.

Table 12-2 Delete Track Receivable - Field Description

| Field                | Description   |
|----------------------|---|
| Account Number       | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. When users enter the account number, the customer information is displayed. |
| Account Name         | Account Name is displayed based on the account number selected.   |
| Account Currency     | <b>Account Currency</b> is displayed based on the account number selected.  |
| Receivable Due       | The system displays the total receivable due against the account.   |
| Receivable Available | The system displays the total amount tracked to settle the receivable due amount.   |
| Deleting Amount      | The system displays the total amount selected for delete. When the user selects the record to delete, the system updates the deleting amount.   |
| Delete All           | Users can enable the <b>Delete All</b> toggle button to select all records for delete track receivable and vice versa.  |
| Booking Date         | The system displays the date on which the track receivable record is created.   |
| Reference Number     | The system displays the contract reference number of the track receivable record.   |
| Product              | The system displays the Product description of the track receivable record.   |
| Component            | The system displays the component code of the track receivable record.  |
| Receivable Due       | The system displays the receivable due amount for the component.  |
| Receivable Available | The system displays the amount which is tracked against the receivable due.   |
| Delete               | Users can enable the toggle button to delete the record for delete track receivable.  |

4. Click the **Submit** button to submit the record for delete.

#### Note:

On submitting, the system validates whether the user selected any record for delete; else, the system displays the error message as **Record not selected** for delete.



13

# **Others**

Under the **Others** menu, you can perform other required actions for a CASA account.

#### Account Branch Transfer

This topic describes the systematic instructions about customer requests for the transfer of their Current and Saving accounts from one branch to a different branch.

#### Uncollected Funds Release

This topic describes the systematic instructions to view or release uncollected funds on a customer account.

#### Tax Waiver at Customer Level

This topic provides systematic instructions to link a specific Tax Group to a Customer Id. By this, the customer becomes eligible for tax waivers on the credit income earned through account and deposit products.

#### Branch Transfer Log

This topic describes the systematic instructions about Branch Transfer Log. Customer requests to transfer their Account from one Branch to another are processed during the End of Day batch process.

#### Account Product Transfer

This topic describes the systematic instructions for Account Product Transfer where the user can change the existing product of the account to a different product. Customers request the account product transfer for enhanced banking features or better facilities and offers without changing the existing account number.

## 13.1 Account Branch Transfer

This topic describes the systematic instructions about customer requests for the transfer of their Current and Saving accounts from one branch to a different branch.

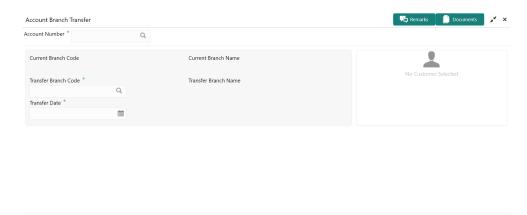
 On the Homepage, from Account Services, under Others, click Account Branch Transfer, or specify the Account Branch Transfer in the Search icon bar.

Account Branch Transfer screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.

Figure 13-1 Account Branch Transfer



On Account Branch Transfer screen, specify the fields For more information on fields, refer to the field description table.

Table 13-1 Account Branch Transfer - Field Description

| Field                | Description  |
|----------------------|--|
| Account Number       | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button.  When users enter the account number, the customer information is displayed. |
| Account Name         | <b>Account Name</b> is displayed based on the account number selected.   |
| Current Branch Code  | <b>Current Branch Code</b> is displayed based on the account number selected.  |
| Current Branch Name  | <b>Current Branch Name</b> is displayed based on the account number selected.  |
| Transfer Branch Code | Enter the <b>Transfer Branch Code</b> or click the search icon to view the list of available branch codes. You can search a specif branch code by providing <b>Branch Code</b> or <b>Branch Name</b> and click on the <b>Fetch</b> button.   |
| Transfer Branch Name | The system displays the transfer branch name based on the transfer branch selected.  |
| Transfer Date        | Click on the Calender icon, and select the From and To date for account statement generation.  |
|                      | Note:  Transfer Date cannot be current date or back dated.   |



## 13.2 Uncollected Funds Release

This topic describes the systematic instructions to view or release uncollected funds on a customer account.

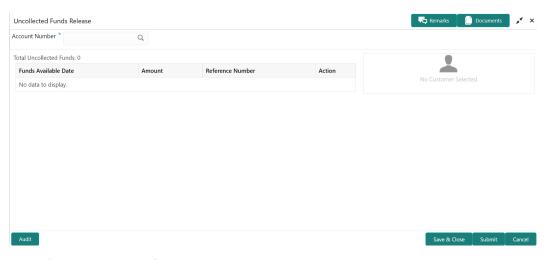
Uncollected funds are funds that become available to the customer for withdrawal after a specified time interval. The availability information is maintained for each kind of transaction at the Bank, represented by transaction codes. The Bank can release uncollected funds before the value date is reached based on the customer request. This screen displays a summary of all uncollected funds, available dates, and the cumulative amount present against a customer's account.

 On the Homepage, from Account Services, under Inquiry, click Uncollected Funds Release, or specify the Uncollected Funds Release in the Search icon bar.

Uncollected Funds Releasescreen is displayed.



Figure 13-2 Uncollected Funds Release



2. Enter the Account Number.

Uncollected funds details are displayed.

Uncollected funds

Account Number \*

Q

Customer Information

Gustomer Information

Customer Information

Customer Information

Customer Information

Customer Information

Account Name

KYC Status

Account Status

Account Status

Account Status

Account Status

Account Status

Signature

Q

Address Of Communication

Figure 13-3 Uncollected funds Details for Account

3. On the **Uncollected funds** screen, specify the fields.

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

Table 13-2 Uncollected Funds Release - Field Description

| Field                   | Description  |
|-------------------------|--|
| Account Number          | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click on the Fetch button. |
| Account Name            | <b>Account Name</b> is displayed by default based on the account selected.   |
| Total Uncollected Funds | <b>Total Uncollected Funds</b> displays the cumulative amount of all uncollected funds across business dates.  |
| Funds Available Date    | The date when the funds become available to the account holder for use is displayed.   |
| Amount                  | The system displays the transaction amount.  |
| Reference Number        | The system displays the reference number.  |



Table 13-2 (Cont.) Uncollected Funds Release - Field Description

| Field  | Description   |
|--------|---|
| Action | By default, the actions field is displayed as Release to release the funds immediately to the account. The system displays the following actions:  Release Unrelease Click on the <b>Release</b> button to release and the entire row gets blurred. Once Release is clicked, you have the option of reversing this action before submitting the transaction for approval. Once the Release action is performed, the system automatically updates the Release action to Unreleased action. |
|        | Note:  Only one button (or hyperlink) is displayed.   |

4. When multiple uncollected fund records are released for an account and subsequently submitted for authorization, the authorizer has to either authorize or decline all transactions at once. The system does not provide the option of partially authorizing a few transactions and declining others.

If the authorizer declines a transaction and is deleted by the initiator, the status of uncollected funds will remain unchanged. In such a case, the funds are automatically released to the account on the Funds available date.

## 13.3 Tax Waiver at Customer Level

This topic provides systematic instructions to link a specific Tax Group to a Customer Id. By this, the customer becomes eligible for tax waivers on the credit income earned through account and deposit products.

When a Tax Group is either modified or linked to a customer id in the mid-office, the customer becomes eligible to receive a tax waiver on all the business products that are linked to that tax group where tax waiver percentages are defined.

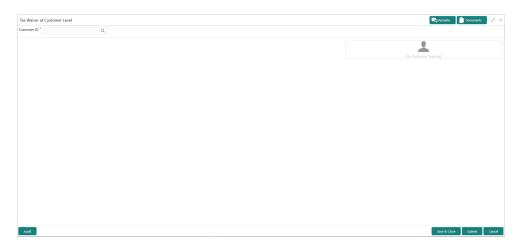
 On the Homepage, from Account Services, under Others, click Tax Waiver at Customer Level, or specify the Tax Waiver at Customer Level in the Search icon bar.

Tax Waiver at Customer Level screen is displayed.



The fields which are marked in asterisk blue are mandatory fields.

Figure 13-4 Tax Waiver at Customer Level



On Tax Waiver at Customer Level screen, specify the fields For more information on fields, refer to the field description table.

Table 13-3 Tax Waiver at Customer Level - Field Description

| Field         | Description  |
|---------------|--|
| Customer ID   | Enter the <b>Customer ID</b> or click the search icon to view the <b>Customer ID</b> pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer Number</b> or <b>Customer Name</b> and click on the <b>Fetch</b> button. |
| Customer Name | <b>Customer Name</b> is displayed based on the <b>Customer ID</b> selected.  |

Table 13-4 If the customer is already mapped to any of the Tax Group, Current Tax Group details are displayed as following:

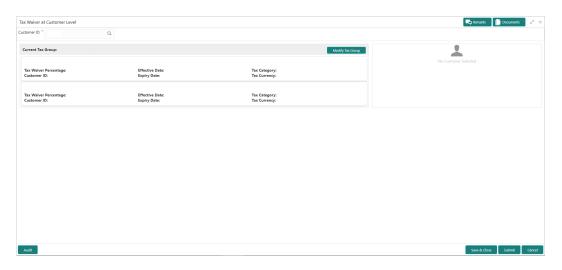
| Field                 | Description   |
|-----------------------|---|
| Product               | This field displays the <b>Product</b> or <b>Account Class</b> for which the tax waiver is defined. The field value <b>ALL</b> indicates that the tax waiver applies to all products and account classes. |
| Tax Waiver Percentage | <b>Tax waiver</b> in percentage that applies for the defined period. The value should be greater than 0 and less than or equal to 100.  |
| Effective Date        | The <b>Effective Date</b> from which the tax waiver rule is applicable.   |



Table 13-4 (Cont.) If the customer is already mapped to any of the Tax Group, Current Tax Group details are displayed as following:

| Field        | Description  |
|--------------|--|
| Expiry Date  | <b>Expiry Date</b> is the date up to which the tax waiver rule is effective. This field can also be left blank which indicates that the tax waiver will be for an open-ended period. When a backdated transaction comes in, the waiver maintenance will be picked up based on <b>Effective Date</b> and <b>Expiry Date</b> . |
|              | Note:  Expiry Date should be greater than or equal to the Effective Date.  |
| Tax Category | Tax Category for which Tax Waiver is maintained.   |
| Tax Currency | The currency in which the tax waiver is defined. <b>All Currencies</b> indicates that tax waiver is for all currencies.  |

Figure 13-5 Tax Waiver at Customer Level - Current Tax Group

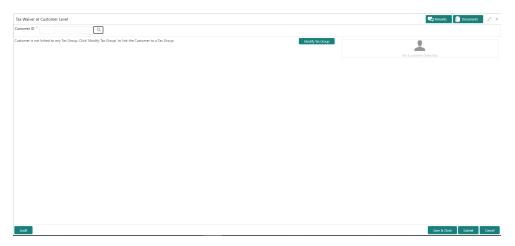


#### Note:

If a single Tax Group Id is linked to multiple Tax Waiver records then, each tax waiver record is displayed separately under the Tax Group.

If the customer is not mapped to any Tax Group, **Tax Waiver at Customer Level** screen is displayed as following:

Figure 13-6 Tax Waiver at Customer Level - No Linked Tax Group



3. Click the **Modify Tax Group** button to modify the existing tax group of the customer or to link the customer to Tax Group.

**Modify Tax Group** window is displayed.

Figure 13-7 Modify Tax Group



4. On **Modify Tax Group** window, specify the fields.

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

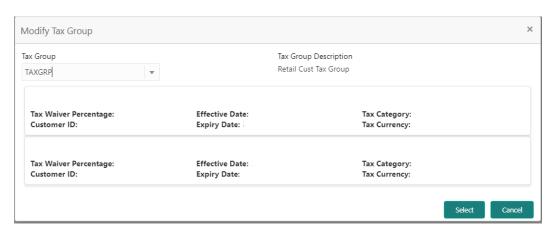
Table 13-5 Modify Tax Group - Field Description

| Field                 | Description  |
|-----------------------|--|
| Tax Group             | Select <b>TAXGRP</b> option from the drop-down list. This window lists all the Tax Groups maintained in the Host (Tax group code and description). |
| Tax Group Description | <b>Tax Group Description</b> is displayed based on the <b>Tax Group</b> selected.  |

On selecting the **TAXGRP** from the drop-down list, the system displays the detailed information of the selected Tax Group.



Figure 13-8 Modify Tax Group - New Tax Group Selection



- To proceed with the transaction, click the Select button, or to cancel the transaction, click the Cancel button.
  - On Tax Waiver at Customer Level screen, newly selected Tax Group is displayed.
- On Tax Waiver at Customer Level screen, click the Submit button and then the Close button to end the tax waiver transaction.

## 13.4 Branch Transfer Log

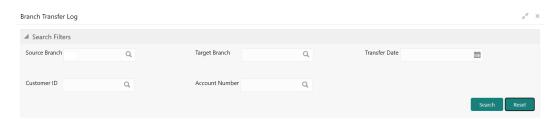
This topic describes the systematic instructions about Branch Transfer Log. Customer requests to transfer their Account from one Branch to another are processed during the End of Day batch process.

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

 On the Homepage, from Account Services, under Others, click Branch Transfer Log, or specify the Branch Transfer Log in the Search icon bar.

Branch Transfer Logscreen is displayed.

Figure 13-9 Branch Transfer Log





2. On the **Branch Transfer Log** screen, provide the search criteria in the **Search Filters** panel.

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

Table 13-6 Branch Transfer Log - Field Description

| Field          | Description   |
|----------------|---|
| Source Branch  | The <b>Source Branch</b> is the branch from which the account is to be transferred from.  Enter the <b>Source Branch</b> or click the search icon to view the <b>Source Branch</b> pop-up window. By default, this window lists all the branch codes present in the system. Users can search for a specific branch codes by providing <b>Source Branch</b> and click the <b>Fetch</b> button. |
| Target Branch  | The <b>Target Branch</b> is the branch to which the account is to be transferred. Enter the <b>Target Branch</b> or click the search icon to view the <b>Target Branch</b> pop-up window. By default, this window lists all the branch codes present in the system. Users can search for a specific branch codes by providing <b>Target Branch</b> and click the <b>Fetch</b> button.         |
| Transfer Date  | Click the calendar icon to specify the date on which the branch transfer transaction was initiated.   |
| Customer ID    | Enter the <b>Customer ID</b> on whose behalf account transfer was initiated or click the search icon to view the <b>Customer ID</b> popup window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer ID</b> or <b>Customer Name</b> and click the <b>Fetch</b> button.                             |
| Account Number | Enter the Account Number whose branch was changed or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click the Fetch button.  |

3. Click the **Submit** button.

Failed Branch Transfer Details are displayed.

Figure 13-10 Failed Branch Transfer Details





- 4. On the **Failed Branch Transfer Details**, the following details are displayed.
  - a. Customer ID
  - b. Account Number
  - c. Account Name
  - d. Transfer Date
  - e. Source Branch
  - f. Target Branch
  - g. Transfer Status
  - h. Actions

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

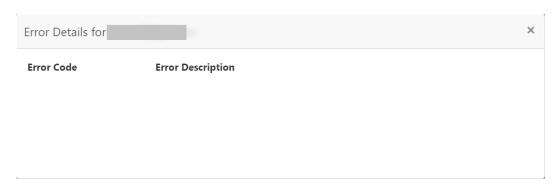
Table 13-7 Failed Branch Transfer Details - Field Description

| Field           | Description  |
|-----------------|--|
| Account Name    | Account Name is displayed based on the account number selected.  |
| Transfer Status | Displays the below values:  Error  Resubmitted  Error status is displayed when the account branch transfer is failed.  When records are selected and <b>Resubmit</b> button is clicked, the value in the <b>Transfer Status</b> changes from Error to Resubmitted. |
| Actions         | Displays only the <b>View</b> button.  |

5. To view the error details, click the **View** button.

Error Details pop-up window is displayed.

Figure 13-11 Error Details for Account Number



- 6. On the **Error Details** pop-up window, the system displays the following details.
  - a. Error Code
  - b. Error Description
- 7. Click x icon to close the Error Details pop-up window.
- B. On the Failed Branch Transfer Details, select the Error record and click the Resubmit button.

The **Transfer Status** changes from Error to Resubmitted.



9. Click the **Reset** button to clear all specified search criteria.

## 13.5 Account Product Transfer

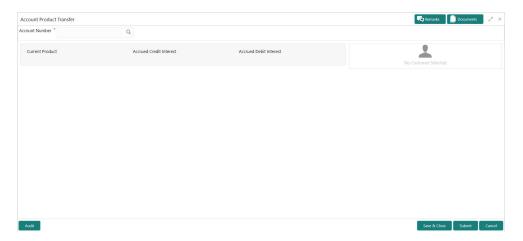
This topic describes the systematic instructions for Account Product Transfer where the user can change the existing product of the account to a different product. Customers request the account product transfer for enhanced banking features or better facilities and offers without changing the existing account number.

 On the Homepage, from Account Services, under Others, click Account Product Transfer, or specify the Account Product Transfer in the Search icon bar.

Account Product Transferscreen is displayed.



Figure 13-12 Account Product Transfer



2. Enter the Account Number.

Account Product Transfer details are displayed.

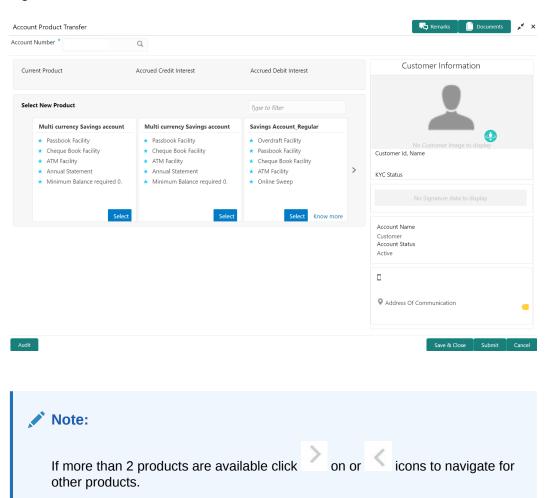


Figure 13-13 Account Product Transfer Details for Account

3. On Account Product Transfer screen, specify the fields.

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

Table 13-8 Account Product Transfer - Field Description

| Field          | Description   |  |  |
|----------------|---|--|--|
| Account Number | Enter the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and clicking on the Fetch button. |  |  |
|                | <ul> <li>Note:</li> <li>The Account Name is displayed adjacent to this field as the account number is selected.</li> <li>The customer information is also displayed to the left of the screen.</li> </ul>   |  |  |

Table 13-8 (Cont.) Account Product Transfer - Field Description

| Field                   | Description   |
|-------------------------|---|
| Current Product         | The system displays the existing product name for the selected account number.                                  |
| Accrued Credit Interest | The system displays the accrued credit interest details if any accrued interest is available for the account.   |
| Accrued Debit Interest  | The system displays the accrued debit interest details if any accrued debit interest available for the account. |
| Filter                  | User can search the product by using this search filter.  |

The system displays all eligible products for the account under the **Select New Product** section. The following details are displayed in this section:

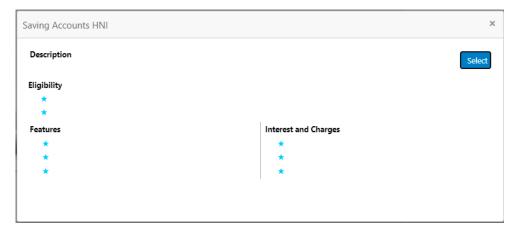
- Product Name
- Product Facilities



- The above details are displayed when the data is fetched from Oracle Banking Onboarding and this can be configured on OBRH.
- When the data is fetched from Oracle FLEXCUBE Universal Banking, the system displays the following product details:
  - Product Name
  - Product Facilities
- 4. Select the product for account product transfer and to know more about the product click on **know more**.
- 5. Click **Know more** hyperlink to view full product details.

Product Details pop-up screen is displayed.

Figure 13-14 Product Details



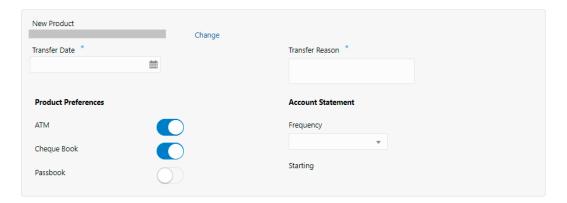
6. On the **Product Details** pop-up screen, the system displays the following details:



- a. Product Name
- b. Product Description
- c. Eligibility
- d. Features
- e. Interest and Charges
- **7.** Click on the **Select** button to which the customer account has to be transferred.

Selected product details are defaulted.

Figure 13-15 Selected Product Details



8. User can specify the product transfer details and modify the defaulted details.

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

**Table 13-9 Select New Product - Field Description** 

| Field              | Description   |  |  |
|--------------------|---|--|--|
| Select New Product | This section displays the product and details in each widget.   |  |  |
| Change             | Click the <b>Change</b> button, and the system displays the account product selection screen where the user can select the product.                                     |  |  |
| Effective Date     | By default, the system displays the effective date as next working day and user can modify to any future date.  The Effective Date cannot be current date or backdated. |  |  |
|                    | Note:  If the effective date is specified as Holiday, the system displays an error as Transfer date cannot be a holiday.  |  |  |



Table 13-9 (Cont.) Select New Product - Field Description

| Field           | Description   |  |
|-----------------|---|--|
| Transfer Reason | Enter the transfer reason.  |  |
|                 | Note:  The Transfer Reason cannot be blank.   |  |
| АТМ             | The user can enable or disable the defaulted ATM facility by clicking the toggle button.  |  |
| Cheque Book     | The user can enable or disable the defaulted Cheque Book facility by clicking the toggle button.  |  |
| Passbook        | The user can enable or disable the defaulted Passbook facility by clicking the toggle button.   |  |
| Frequency       | Users can modify the defaulted frequency for generating the account statements from the drop-down. The drop-down lists the below values:  • Annual  • Semi Annual  • Quarterly  • Monthly  • Fortnightly  • Weekly  • Daily  • Blank  By default, the Frequency is displayed as Blank from selected product.  |  |
| Starting        | Users can modify the defaulted starting details from the drop-down based on the selected frequency. The value gets defaulted from the selected product. The drop-down lists the below values:  January to December - If the user selects statement frequency as Annual or Semi Annual or Quarterly.  1 to 31 - If the user selects statement frequency as monthly.  Sunday to Saturday - If the user selects statement frequency as weekly or fortnightly.  Blank - The system defaults the blank value if the user selects statement frequency as daily. |  |

**9.** Click the **Submit** button to submit the transfer request for authorization.

A

# **Functional Activity Codes**

This topic contains the functional activity codes available in the Current and Savings Accounts.

**Table A-1 Functional Activity Codes** 

| Screen<br>Name/API<br>Name   | Functional<br>Activity Code         | Action        | Description  |
|------------------------------|-------------------------------------|---------------|--|
| Account Status<br>Change     | CSR_FA_ACC<br>STAT_CHANG<br>E_SAVE  | Initiation    | This is required for the Maker to initiate the account status change request.                                      |
| Account Status<br>Change     | CSR_FA_ACC<br>STAT_CHANG<br>E_AUTH  | Authorization | This is required for Authorizer to Approve or Reject the account status change request.                            |
| Account Status<br>Change     | CSR_FA_ACC<br>STAT_CHANG<br>E_RETRY | Handoff Retry | This is required for Authorizer to Retry or Reject the account status change request from handoff retry stage.     |
| Cheque Book<br>Request       | CSR_FA_CHE<br>QUEBOOKRE<br>Q_POST   | Initiation    | This is required for the Maker to initiate the cheque book request.  |
| Cheque Book<br>Request       | CSR_FA_CHE<br>QUEBOOKRE<br>Q_AUTH   | Authorization | This is required for Authorizer to Approve or Reject the cheque book request.                                      |
| Cheque Book<br>Request       | CSR_FA_CHE<br>QUEBOOKRE<br>Q_RETRY  | Handoff Retry | This is required for Authorizer to Retry or Reject the cheque book request from handoff retry stage.               |
| Stop Cheque<br>Payment       | CSR_FA_STO<br>PCHEQUE_SA<br>VE      | Initiation    | This is required for the Maker to initiate the stop cheque payment request.  |
| Stop Cheque<br>Payment       | CSR_FA_STO<br>PCHEQUE_AU<br>TH      | Authorization | This is required for Authorizer to Approve or Reject the stop cheque payment request.                              |
| Stop Cheque<br>Payment       | CSR_FA_STO<br>PCHEQUE_RE<br>TRY     | Handoff Retry | This is required for Authorizer to Retry or Reject the stop cheque payment request from handoff retry stage.       |
| Cheque Book<br>Status Change | CSR_FA_CHE<br>QSTATCHANG<br>E_SAVE  | Initiation    | This is required for the Maker to initiate the cheque book status change request.                                  |
| Cheque Book<br>Status Change | CSR_FA_CHE<br>QSTATCHANG<br>E_AUTH  | Authorization | This is required for Authorizer to Approve or Reject the cheque book status change request.                        |
| Cheque Book<br>Status Change | CSR_FA_CHE<br>QSTATCHANG<br>E_RETRY | Handoff Retry | This is required for Authorizer to Retry or Reject the cheque book status change request from handoff retry stage. |
| Debit Card<br>Request        | CSR_FA_DEBI<br>T_REQ_SAVE           | Initiation    | This is required for the Maker to initiate the debit card request.   |

Table A-1 (Cont.) Functional Activity Codes

|                               | ı                                   |               | ı  |
|-------------------------------|-------------------------------------|---------------|--|
| Screen<br>Name/API<br>Name    | Functional<br>Activity Code         | Action        | Description  |
| Debit Card<br>Request         | CSR_FA_DEBI<br>T_CARD_REQ<br>_AUTH  | Authorization | This is required for Authorizer to Approve or Reject the debit card request.                                     |
| Debit Card<br>Request         | CSR_FA_DEBI<br>T_CARD_REQ<br>_RETRY | Handoff Retry | This is required for Authorizer to Retry or Reject the debit card request from handoff retry stage.              |
| Card Status<br>Change         | CSR_FA_CAR<br>DB_SAVE               | Initiation    | This is required for the Maker to initiate the card status change request.                                       |
| Card Status<br>Change         | CSR_FA_CAR<br>DB_AUTH               | Authorization | This is required for Authorizer to Approve or Reject the card status change request.                             |
| Card Status<br>Change         | CSR_FA_CAR<br>DB_RETRY              | Handoff Retry | This is required for Authorizer to Retry or Reject the card status change request from handoff retry stage.      |
| Account<br>Branch Transfer    | CSR_FA_ACC<br>BRN_TRFR_S<br>AVE     | Initiation    | This is required for the Maker to initiate the account branch transfer request.                                  |
| Account<br>Branch Transfer    | CSR_FA_ACC<br>BRN_TRFR_A<br>UTH     | Authorization | This is required for Authorizer to Approve or Reject the account branch transfer request.                        |
| Account<br>Branch Transfer    | CSR_FA_ACC<br>BRN_TRFR_R<br>ETRY    | Handoff Retry | This is required for Authorizer to Retry or Reject the account branch transfer request from handoff retry stage. |
| Address<br>Update             | CSR_FA_ADD<br>R_SAVE                | Initiation    | This is required for the Maker to initiate the address update request.   |
| Address<br>Update             | CSR_FA_ADD<br>R_AUTH                | Authorization | This is required for Authorizer to Approve or Reject the address update request.                                 |
| Address<br>Update             | CSR_FA_ADD<br>R_RETRY               | Handoff Retry | This is required for Authorizer to Retry or Reject the address update request from handoff retry stage.          |
| Account<br>Document<br>Update | CSR_FA_DOC<br>UPDATE_SAV<br>E       | Initiation    | This is required for the Maker to initiate the account document update request.                                  |
| Account<br>Document<br>Update | CSR_FA_DOC<br>UPDATE_AUT<br>H       | Authorization | This is required for Authorizer to Approve or Reject the account document update request.                        |
| Account<br>Document<br>Update | CSR_FA_DOC<br>UPDATE_RET<br>RY      | Handoff Retry | This is required for Authorizer to Retry or Reject the account document update request from handoff retry stage. |
| Joint Holder<br>Maintenance   | CSR_FA_JOIN<br>T_HOLDER_S<br>AVE    | Initiation    | This is required for the Maker to initiate the joint holder update request.                                      |
| Joint Holder<br>Maintenance   | CSR_FA_JOIN<br>T_HOLDER_A<br>UTH    | Authorization | This is required for Authorizer to Approve or Reject the joint holder update request.                            |
| Joint Holder<br>Maintenance   | CSR_FA_JOIN<br>T_HOLDER_R<br>ETRY   | Handoff Retry | This is required for Authorizer to Retry or Reject the joint holder update request from handoff retry stage.     |



Table A-1 (Cont.) Functional Activity Codes

| Screen<br>Name/API<br>Name        | Functional<br>Activity Code                    | Action        | Description  |
|-----------------------------------|--|---------------|--|
| Nominee<br>Update                 | CSR_FA_NOM<br>_SAVE                            | Initiation    | This is required for the Maker to initiate the nominee update request.   |
| Nominee<br>Update                 | CSR_FA_NOM<br>_AUTH                            | Authorization | This is required for Authorizer to Approve or Reject the nominee update request.   |
| Nominee<br>Update                 | CSR_FA_NOM<br>_RETRY                           | Handoff Retry | This is required for Authorizer to Retry or Reject the nominee update request from handoff retry stage.                    |
| Primary Party<br>Change           | CSR_FA_PRIP<br>AR_CHG_SAV<br>E                 | Initiation    | This is required for the Maker to initiate the primary party change request.   |
| Primary Party<br>Change           | CSR_FA_PRIP<br>AR_CHG_RET<br>RY                | Authorization | This is required for Authorizer to Approve or Reject the primary party change request.                                     |
| Primary Party<br>Change           | CSR_FA_PRIP<br>AR_CHG_AUT<br>H                 | Handoff Retry | This is required for Authorizer to Retry or Reject the primary party change request from handoff retry stage.              |
| Ad hoc<br>Account<br>Statement    | CSR_FA_ACC<br>_STMT_REQ_<br>SAVE               | Initiation    | This is required to launch the ad hoc account statement screen.  |
| Ad hoc<br>Account<br>Statement    | CSR_FA_ACC<br>_STMT_GEN                        | Inquiry       | This is required to generate the ad hoc account statement.   |
| Account<br>Statement<br>Frequency | CSR_FA_ACC<br>T_STATEMENT<br>_FREQ_SAVE        | Initiation    | This is required for the Maker to initiate the account statement frequency request.  |
| Account<br>Statement<br>Frequency | CSR_FA_ACC<br>T_STATEMENT<br>_FREQ_AUTH        | Authorization | This is required for Authorizer to Approve or Reject the account statement frequency request.                              |
| Account<br>Statement<br>Frequency | CSR_FA_ACC<br>T_STATEMENT<br>_FREQ_RETR<br>Y   | Handoff Retry | This is required for Authorizer to Retry or Reject the account statement frequency from handoff retry stage.               |
| Activate<br>Dormant<br>Account    | CSR_FA_ACTI<br>VATE_DORMA<br>NT_ACCT_SA<br>VE  | Initiation    | This is required for the Maker to initiate the activation of the Inactive or Dormant account request.                      |
| Activate<br>Dormant<br>Account    | CSR_FA_ACTI<br>VATE_DORMA<br>NT_ACCT_RE<br>TRY | Authorization | This is required for Authorizer to Approve or Reject the activation of Inactive or Dormant account request.                |
| Activate<br>Dormant<br>Account    | CSR_FA_ACTI<br>VATE_DORMA<br>NT_ACCT_AU<br>TH  | Handoff Retry | This is required for Authorizer to Retry or Reject the activation of Inactive or Dormant account from handoff retry stage. |
| Create Amount<br>Block            | CSR_FA_AMN<br>T_SAVE                           | Initiation    | This is required for the Maker to initiate the create amount block request.  |
| Create Amount<br>Block            | CSR_FA_AMN<br>T_AUTH                           | Authorization | This is required for Authorizer to Approve or Reject the create amount block request.                                      |



Table A-1 (Cont.) Functional Activity Codes

| _                                  |  |               |  |
|------------------------------------|--|---------------|--|
| Screen<br>Name/API<br>Name         | Functional<br>Activity Code                                  | Action        | Description  |
| Create Amount<br>Block             | CSR_FA_AMN<br>T_RETRY  | Handoff Retry | This is required for Authorizer to Retry or Reject the create amount block from handoff retry stage.       |
| View and<br>Modify Amount<br>Block | CSR_FA_AMN<br>TM_SAVE  | Initiation    | This is required for the Maker to initiate the modify amount block request.                                |
| View and<br>Modify Amount<br>Block | CSR_FA_AMN<br>TM_AUTH  | Authorization | This is required for Authorizer to Approve or Reject the modify amount block request.                      |
| View and<br>Modify Amount<br>Block | CSR_FA_AMN<br>TM_RETRY                                       | Handoff Retry | This is required for Authorizer to Retry or Reject the modify amount block from handoff retry stage.       |
| View and<br>Modify Amount<br>Block | CSR_FA_CLO<br>SE_AMNTM_S<br>AVE                              | Initiation    | This is required for the Maker to initiate the close amount block request.                                 |
| View and<br>Modify Amount<br>Block | CSR_FA_CLO<br>SE_AMNTM_A<br>UTH                              | Authorization | This is required for Authorizer to Approve or Reject the close amount block request.                       |
| View and<br>Modify Amount<br>Block | CSR_FA_CLO<br>SE_AMNTM_R<br>ETRY                             | Handoff Retry | This is required for Authorizer to Retry or Reject the close amount block from handoff retry stage.        |
| Consolidated<br>Amount Block       | CSR_FA_CON<br>AMTBLK_SAV<br>E                                | Initiation    | This is required for the Maker to initiate the consolidated amount block request.                          |
| Consolidated<br>Amount Block       | CSR_FA_CON<br>AMTBLK_AUT<br>H                                | Authorization | This is required for Authorizer to Approve or Reject the consolidated amount block request.                |
| Consolidated<br>Amount Block       | CSR_FA_CON<br>AMTBLK_RET<br>RY                               | Handoff Retry | This is required for Authorizer to Retry or Reject the consolidated amount block from handoff retry stage. |
| Account 360                        | CSR_FA_CAS<br>A_DASH   | Inquiry       | This is required to fetch account 360 details.   |
| Account 360                        | CASA_FA_CU<br>ST_ACC_360_<br>ACCOUNT_AM<br>OUNTSANDDA<br>TES | Inquiry       | This is required to fetch account 360 details.   |
| Account 360                        | CASA_FA_CU<br>ST_ACC_360_<br>LAST_TXN_FE<br>TCH              | Inquiry       | This is required to fetch account 360 details.   |
| Account<br>Balance Inquiry         | CSR_FA_ACC<br>_BLN_INQ                                       | Inquiry       | This is required to get account balance details.   |
| Account<br>Transactions            | CSR_FA_ACC<br>_TRN   | Inquiry       | This is required to get account transactions.  |
| Check Status<br>Inquiry            | CSR_FA_CHE<br>QUE_STATUS_<br>INQUIRY                         | Inquiry       | This is required to get cheque status details.   |



Table A-1 (Cont.) Functional Activity Codes

| Screen<br>Name/API<br>Name      | Functional<br>Activity Code                    | Action        | Description  |
|---------------------------------|--|---------------|--|
| Uncollected<br>Funds Release    | CASA_FA_UN<br>COLLECTED_<br>FUNDS_SAVE         | Initiation    | This is required for the Maker to initiate the uncollected funds release request.                          |
| Uncollected<br>Funds Release    | CASA_FA_UN<br>COLLECTED_<br>FUNDS_AUTH         | Authorization | This is required for Authorizer to Approve or Reject the uncollected funds release request.                |
| Uncollected<br>Funds Release    | CASA_FA_UN<br>COLLECTED_<br>FUNDS_RETR<br>Y    | Handoff Retry | This is required for Authorizer to Retry or Reject the uncollected funds release from handoff retry stage. |
| Create<br>Scheduled<br>Transfer | CSR_FA_CUS<br>T_TRANSFER<br>_TO_CASA_S<br>AVE  | Initiation    | This is required for the Maker to initiate the standing instructions request.                              |
| Create<br>Scheduled<br>Transfer | CSR_FA_CUS<br>T_TRANSFER<br>_TO_CASA_A<br>UTH  | Authorization | This is required for Authorizer to Approve or Reject the standing instructions request.                    |
| Create<br>Scheduled<br>Transfer | CSR_FA_CUS<br>T_TRANSFER<br>_TO_CASA_R<br>ETRY | Handoff Retry | This is required for Authorizer to Retry or Reject the standing instructions from handoff retry stage.     |



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