Oracle Banking Branch

Current Account and Saving Account User Guide

ORACLE®

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Preface

Purpose

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

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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners,

we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
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.

Related Resources

For more information, see these Oracle resources:

* Getting Started User Guide
* Teller User Guide

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1   List of Acronyms and Abbreviations

Abbreviation	Description
CASA	Current Account Savings Account
GL	General Ledger
AUF	Advance against Uncollected Funds
ATM	Automated Teller Machine
POS	Point of Sale

Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

Table 2   Basic Actions

Action	Applicable Stages	Description
Approve	Approval	To submit a transaction for approval through Oracle Banking Routing Hub (OBRH), click the **Approval** button. The system will display a pop-up screen where you can input any necessary approval remarks. Click **Ok** to submit the transaction to the Host for approval through OBRH. ✎ **Note:** The maker checker validation will be provided if the same maker tries to approve the transaction.
Audit	Initiation, Approval and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Change Log	Approval	When the authorizer clicks on the **Change Log** button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The **Change Log** button has two options, they are, **All** and **Updated**. The **All** button displays both modified and non-modified fields and the **Updated** button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear is red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on 'Document' to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the 'i' icon is used. The 'i' icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The 'i' icon is useful to inquire customer information about both the debit and the credit account numbers.

Table 2 (Cont.) Basic Actions

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

Action	Applicable Stages	Description

Auto Authorization	Initiation	Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.
		The steps to create the Auto authorization as follows:
		
		1. Create the fact value as **LIFECYCLECODE**.
		
		2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as **DEPOSIT** and fact should be selected as **LIFECYCLECODE**.
		
		For Example:
		
		`IF ( LIFECYCLECODE == TDPOMN )`
		
		output
		
		`Section1 LEVEL:0`
		
		3. Create or modify a Rule Group with Name **ApprovalRuleGroup** and map the Rule(s) created in the step (2).
		
		> **Note:**
		> You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.
		
		>> **Note:**
		>> For more information, refer to the *Oracle Banking Common Core User Guide* to create Fact, Rule and Rule Group.

Table 2   (Cont.) Basic Actions

Action	Applicable Stages	Description

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

Table 2   (Cont.) Basic Actions

Action	Applicable Stages	Description
		✏️ authorize the single or multi-level approval tranaction.

Symbols and Icons

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

Table 3   Symbols and Icons

Symbols and Icons	Description
✎	Edit Icon
🗑	Delete Icon
✕	Exit Icon
🔍	Search Icon
ⓘ	Customer Information Icon
➕	Add Tiles to Dashboard
➕	Add New Event
📅	Calender Icon
▼	Filter
I<	First
>I	Last
◄	Previous
►	Next
⤢	Expand
⤡	Collapse
✎	View
✎	Modify

Table 3   (Cont.) Symbols and Icons

Symbols and Icons	Description
	Close
	Bell
	Attachments
	Alert
	Information

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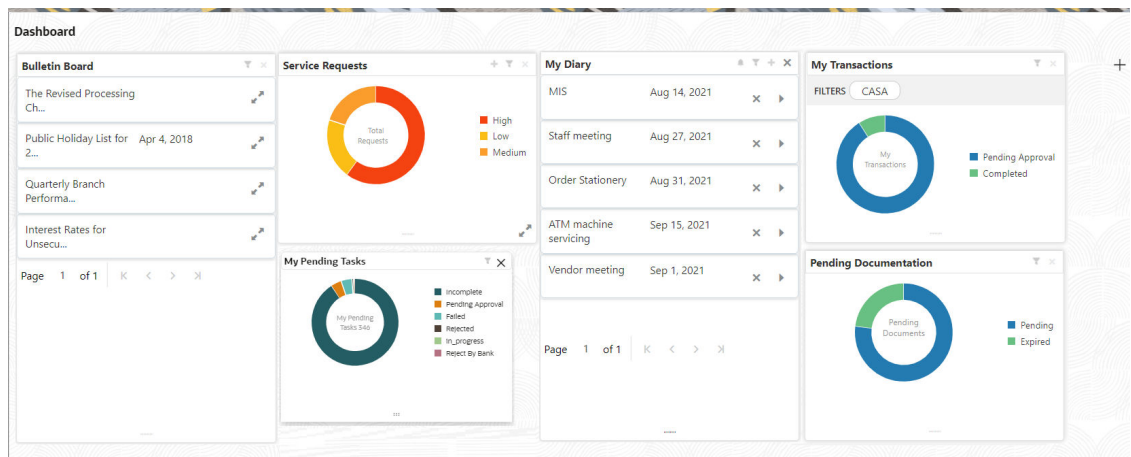
The Dashboard displays widgets for which access is granted to the user. Following widgets are available in the Account Dashboard and described in the sub-sections:

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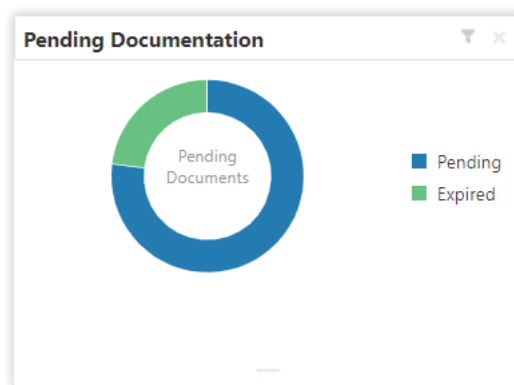
1. Hover the mouse on each section of the widget, it displays the total number of documents outstanding for each respective segment.

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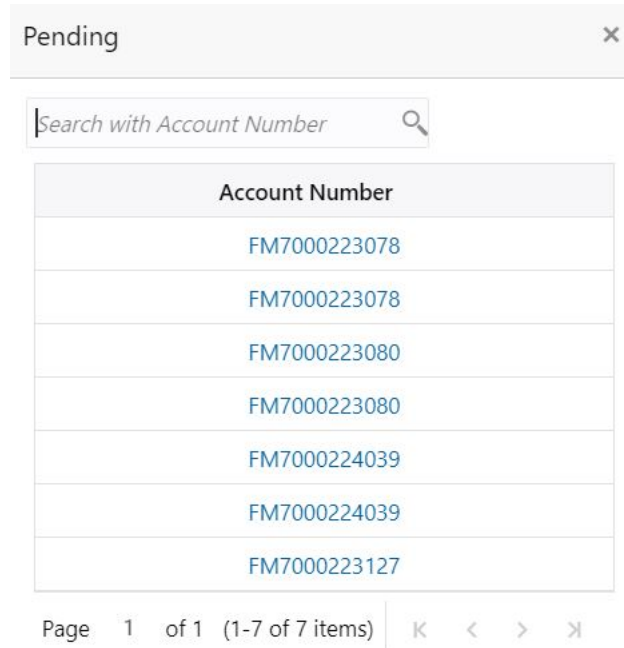
3. Search for a specific account number by entering the search field and click the search icon.

4. Click the account number.

   Account Documents Update screen is displayed.

Figure 1-4   Account Documents Update
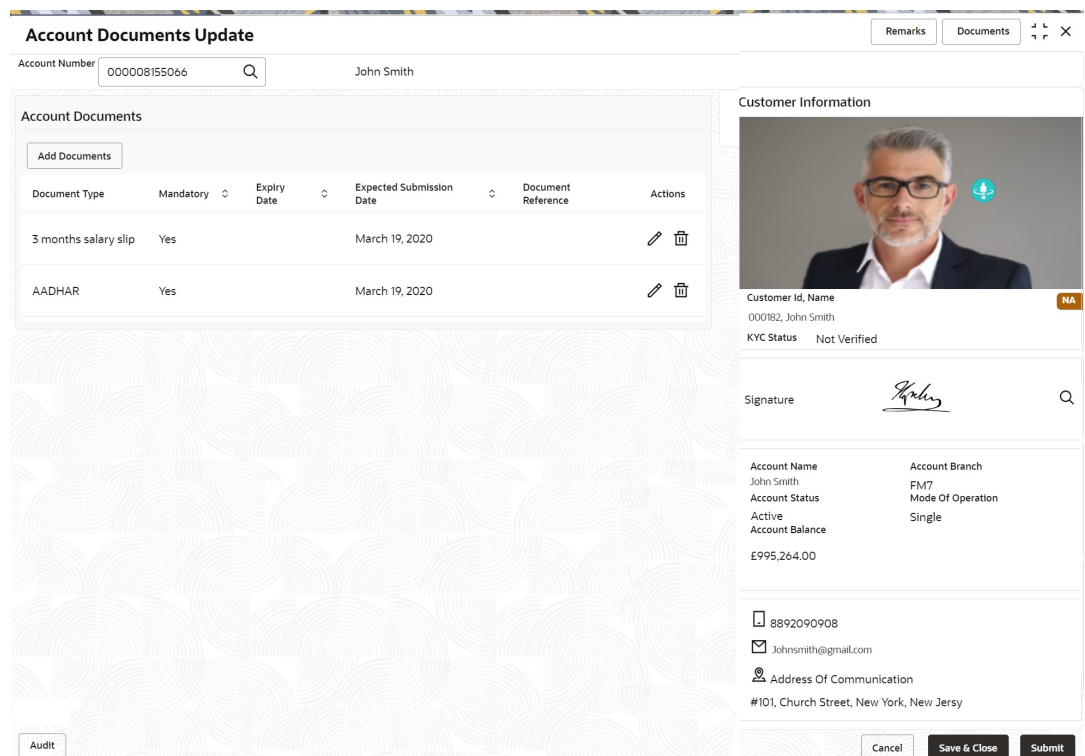
5. On the **Account Documents Update** screen, the following fields are displayed.

   a. Document Type

   b. Mandatory

   c. Expiry Date

   d. Expected Submission Date

   e. Actual Submission Date

   f. 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 and its

customers. If the bulletin message is Alert, the icon is displayed and if the bulletin

message is information, the icon is displayed.
The messages are:

- Public news and its messages

- Bank policies and notices

- System Messages like system downtime information, network failures, etc.

Figure 1-5   Bulletin Board
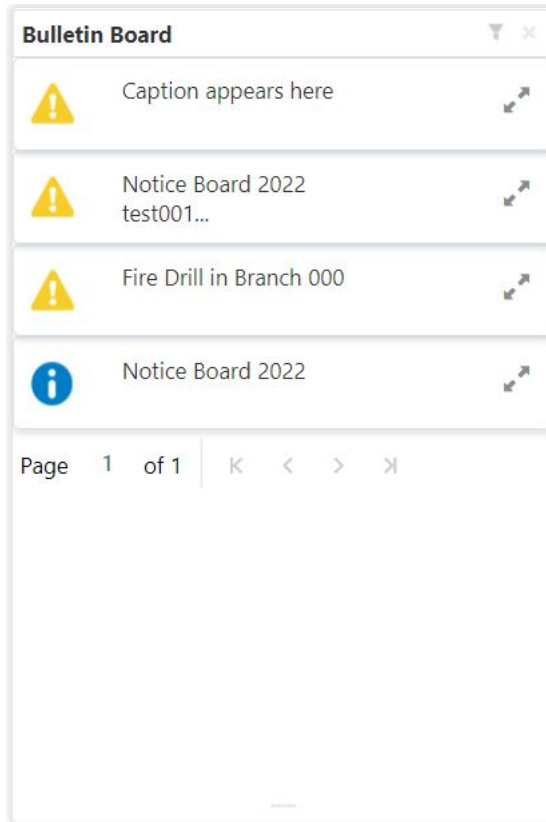
1. To view the details of the bulletin, click ↙↗ icon.

   Message Details pop-up window is displayed.

Figure 1-6   Message Details
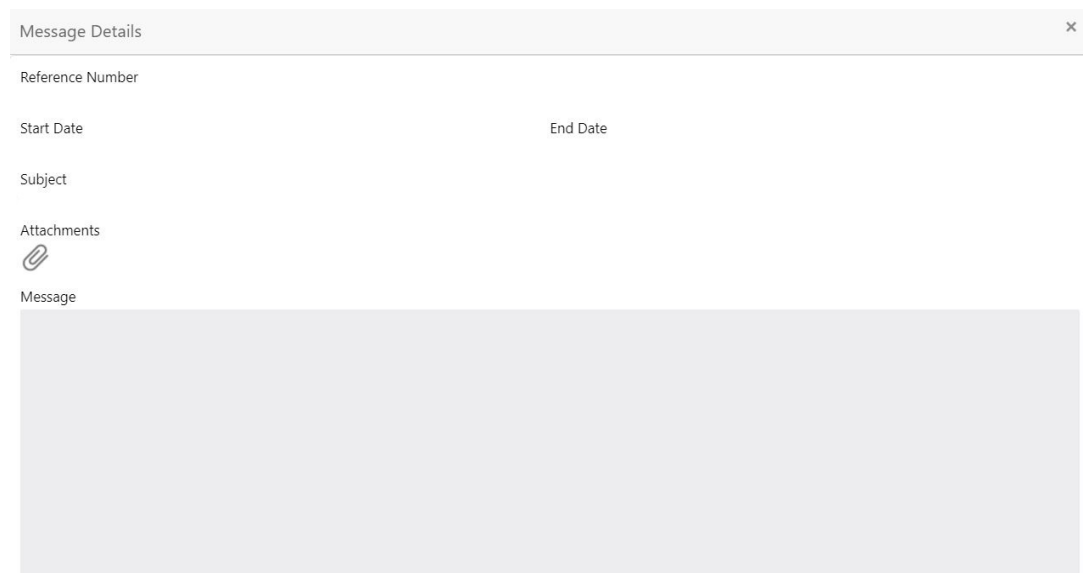
2. Click the ⌇ icon, to view the list of attachments.

   Document List pop-up window is displayed.

Figure 1-7   Document List
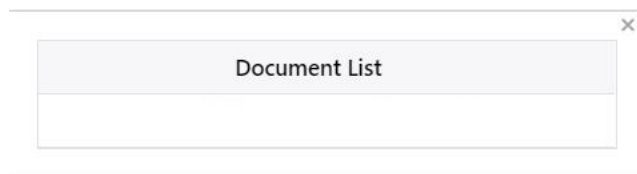
3. Click the attachment to view the document.

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

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

1. Click [filter icon] 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 date.

2. The dairy event within the widget will show the Title and the End-Date. Click [arrow icon] to view or edit the diary event.

3. When the user defines the reminder date for a dairy event, the bell icon with the number of reminder events will be displayed. Click [bell icon] icon to view the events that are due for the day.

4. Click [plus icon] 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
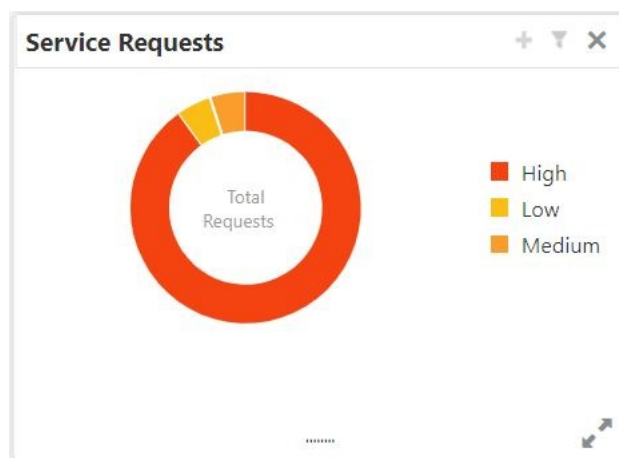
1. To view the Service Requests, hover the mouse on each section of the doughnut.

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

4. 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
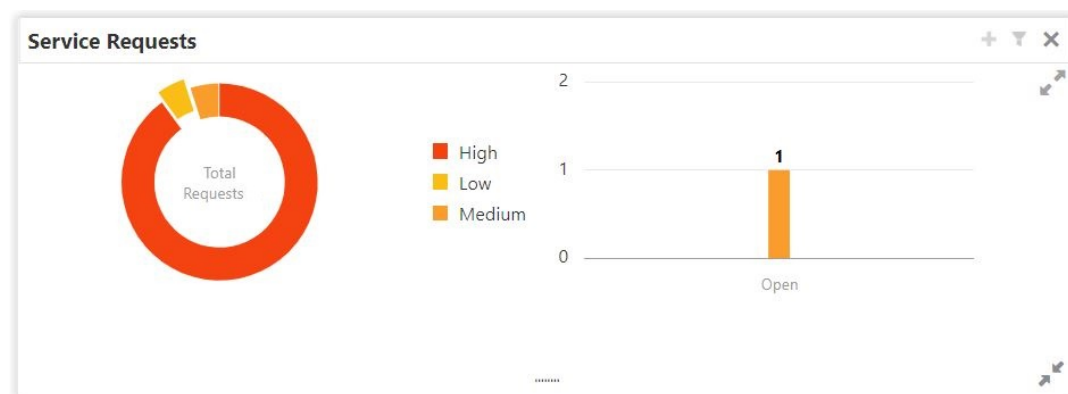
5. The bar graph displays different status like Open, Closed, Escalated, Pending. For a specific status, users can click the bar to view the following service request details in a tabular format.

    a. Service Request Number

    b. Service Request Type

    c. Customer Number

    d. Account Number

6. Click ↗ icon to close the bar graph.

7. On the Service Request widget, click ↗ 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

Low Priority Service Requests					×

Service Request Number		Customer Number		Account Number		Status	
Search with Service Request No	🔍		🔍		🔍		▼

Service Request Number	Service Request Type	Customer Number	Account Number	Status
000XXX000024	Auto Payment			Open

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

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 **Priority Type** from the drop-down list. The **Priority** drop-down lists the below values, • High • Medium • Low **Note:** By default, the **Low** option is selected.
Telephone	Displays the telephone number defined at the customer record.
Status	Users can select any one of the **Status** from the drop-down list. The Status drop-down lists the below values, • Open • Pending • Closed • Escalated
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	Click on the adjoining calendar icon and specify the **Target Completion Date** of the service request.
Service Request 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

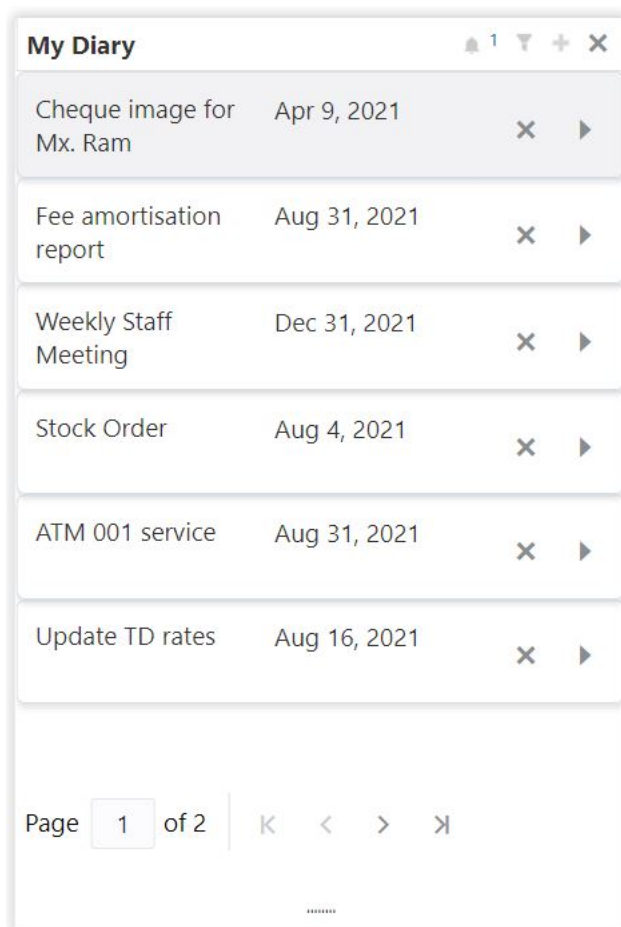| Field	Description
Priority	Users can select any one of the **Priority** Type from the drop-down list. The Priority drop-down lists the below values, • High • Medium • Low
Status	Users can select any one of the **Status** from the drop-down list. The Status drop-down lists the below values, • Open • Pending • Closed • Escalated
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 **Target Date** 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.
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
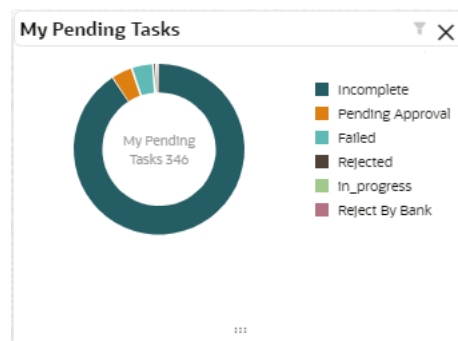
1. To view the Pending Tasks, hover the mouse on each section of the doughnut.

2. 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 **Process Name** or click on the search icon to select the processes available under a particular sub-domain.

3. Click the **Filter** button.

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

4. To remove the filters, click ▼ icon and click the clear button.

2

Servicing Charge

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

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

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

To configure charge details:

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

Figure 2-1   Charge Details

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

Table 2-1   Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.

Table 2-1   (Cont.) Charge Details - Field Description

Field	Description
Defaulted Amount	Displays the defaulted charge amount.
Modified Amount	Displays the modified charge amount.
Charge Details	Displays the icon to view more details on the charge. **✎ Note:** For more information, refer View Charge Details.
Waiver	Swtich to to waive the particular charge applied on the account. Swtich to to retain the charges applied on the account. **✎ Note:** To enabled the field, you need to double click in the field.
Total Charge Amount in Local Currency	Displays the total charge amount in local currency.
Total Charge Amount in Account Currency	Displays the total charge amount in account currency.

View Charge Details

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

Figure 2-2   Charge Details

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

Table 2-2   View Charge Details - Field Description

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

- If there are multiple charges applied on the account, you can click the ⟨ ⟩ icon to move forward or backward, to view the details of a specific charge code.

2. Click ✕ , to close the section.

3

Customer Information

As you specify or select the account number in a screen, the Customer Information is displayed in a widget, to the right of a screen.

To view the customer information:

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

Figure 3-1   Customer Information

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

Table 3-1   Customer Information - Field Description

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

2. You can view the customer's basic information.

4

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.

4.1 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.

To view the 360 account details:

> 🖉 **Note:**
>
> The fields marked as **Required** are mandatory.

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

   The **Account 360**screen is displayed.

   Figure 4-1   Account 360
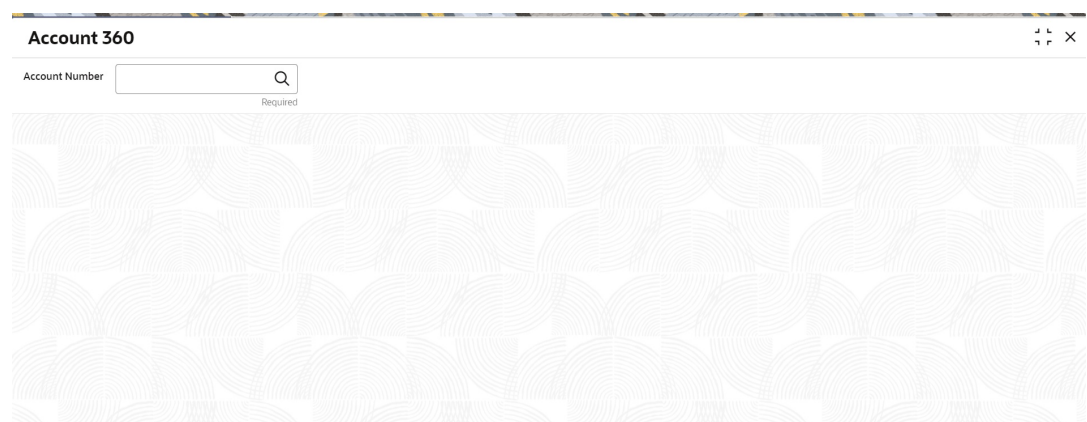
2. On **Account 360** screen, specify the account number.

   Account 360 details for account is displayed.

Figure 4-2   Account 360 Details for Active Account
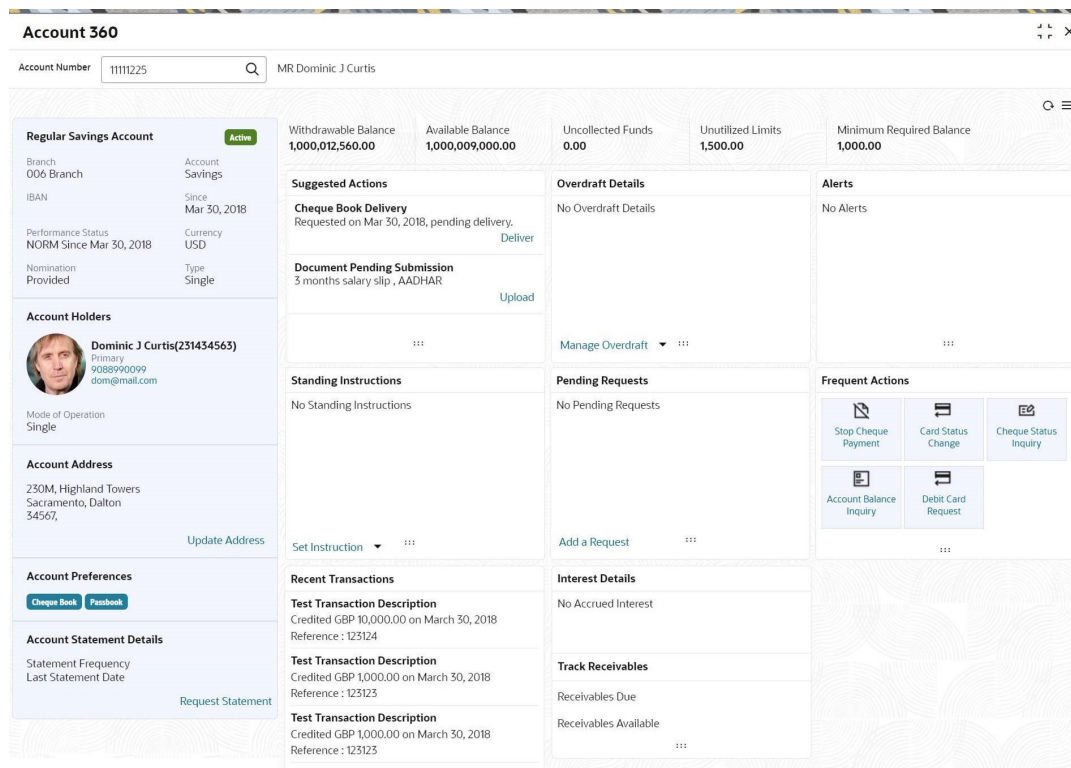
3. On **Account 360** screen, specify the fields.

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

Table 4-1   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 ⟳ icon to refresh the information on the screen.

5. On the **Account 360** screen, click ☰ 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.

4.1.1 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 4-3   Account Balance

Withdrawable Balance	Available Balance	Uncollected Funds	Unutilized Limits	Minimum Required Balance
1,000,012,560.00	1,000,009,000.00	0.00	1,500.00	1,000.00

4.1.2 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 4-4   Account Information

> **Note:**
>
> Account status is displayed as Active, Inactive, Frozen, Dormant, or Closed based on account status.
> Following status is displayed when there are combination of account status:
>
> - If the account is frozen and Dormant, then the status is displayed as Frozen.
> - If the account is Dormant and Closed, then the status is displayed as Closed.
> - If the account is Inactive and Frozen, then the status is displayed as Inactive.

4.1.3 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 4-5   Account Holder

4.1.4 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 4-6   Account Details
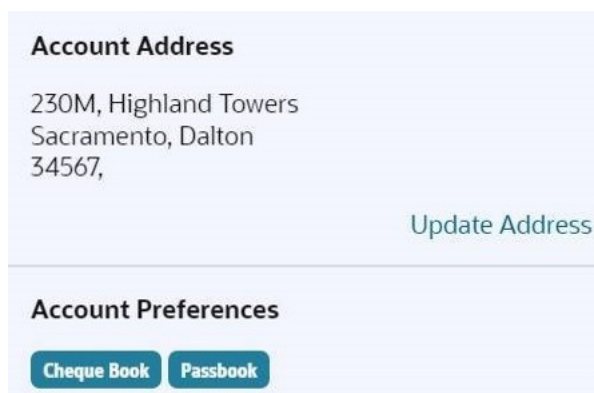
To update the account address, click **Update Address** hyperlink and the system displays the **Account Address Update** screen.

> **Note:**
>
> Fore more information, refer Account Address Update.

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

*   Building
*   Street
*   City
*   State
*   Country
*   Zip Code

4.1.5 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 4-7   Account Statement Details

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

> **Note:**
>
> Fore more information, refer Ad hoc Account Statement.

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

*   Period
*   Date Range

4.1.6 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 4-8   Suggested Actions
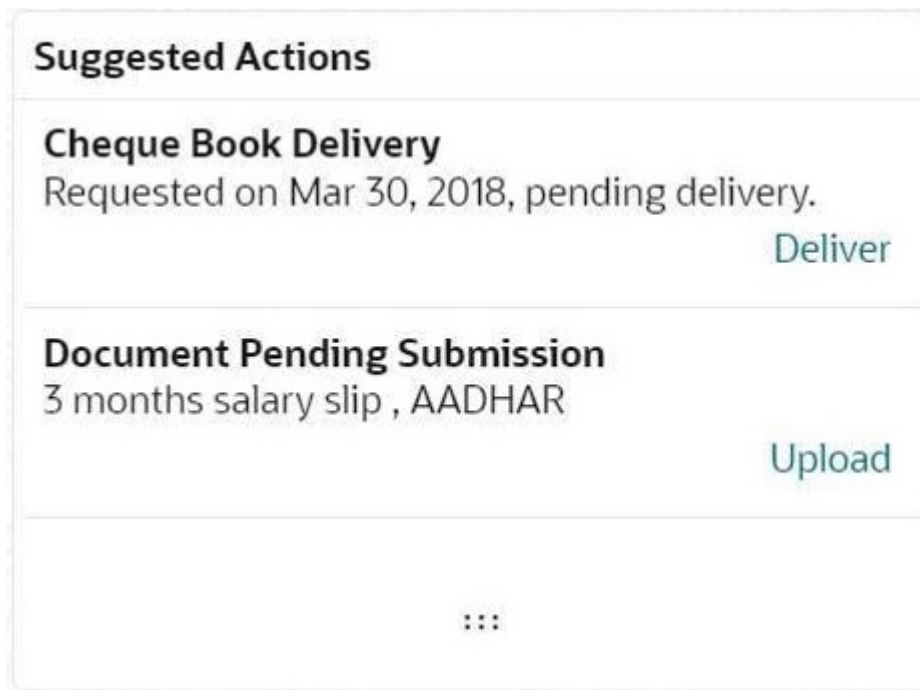
The suggested actions widget displays two suggested actions at a time. If more than 2 suggested actions are present for the account, the **View All** button is enabled to the user.

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

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

   The view all display is closed.

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

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

Table 4-2   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 **Deliver** button, and the **Cheque Book Status** 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 **Renew** button, and the **Debit Card Request** screen is launched. The system displays the message with card number and expiry date. For example, Card 098976569876XXX expiring on Jan 15, 2022.
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 **Request** button, and the **Cheque Book Request** 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 **30** and can modify the value. To upload the new document, click on the **Upload** button, and the **Account Documents Update** screen is launched. The system displays the message with the document name and expiry date. For example, DRIVING LICENSE expiring on Feb 25, 2022.
Document Pending Submission	Displayed, if any document is pending for submission. To upload the new document, click on the **Upload** button, and the **Account Documents Update** screen is launched. For example, AADHAR or PAN or Driving License.
Activate Dormant Account	Displayed, if the account status is dormant. To activate the dormant account, click on the **Activate** button, and the **Activate Dormant Account** screen is launched. The system displays the message with a dormant date. For example: Dormant since Jan 10, 2022.

4.1.7 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 4-9   Overdraft Details
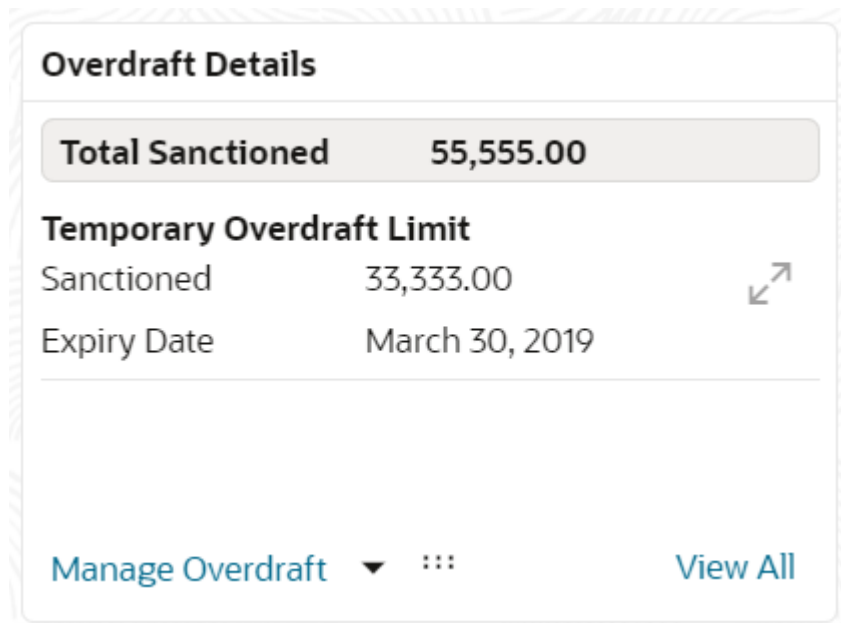
   The **Total Sanctioned** amount is displayed in the **Overdraft Details** widget. To calculate the total sanctioned amount, the system must consider all the active overdrafts mapped to the account except any expired overdraft available for the account.

2. 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**.

   > **Note:**
   >
   > 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 ⌐⌐ icon, 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 4-10   Manage Overdraft
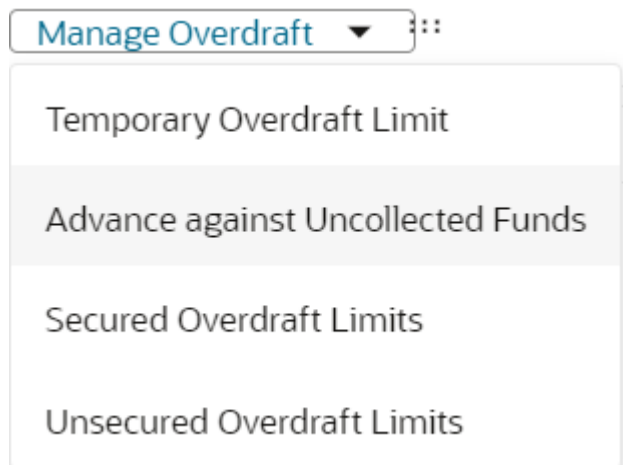
On clicking the required overdraft option, the system launches the related screen that defaults the **Account Number** and **Overdraft Details** if available, and the user can create or modify the overdraft details. On the **Overdraft Details** widget, the following limit details are displayed:

- **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.

4.1.8 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 4-11   Alerts
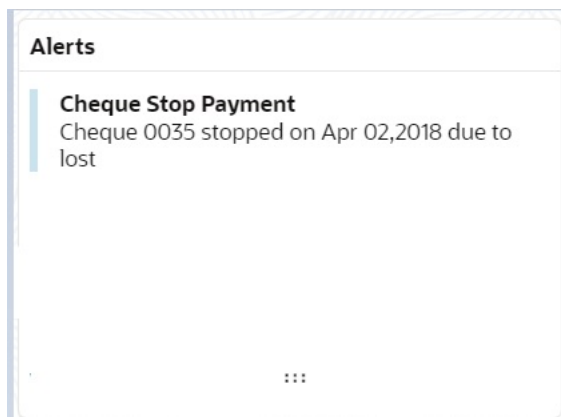
2. The alerts widget displays two alerts at a time. If more than 2 alerts are present for the account, the **View All** button is enabled to the user.

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.

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

Table 4-3   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 XXXXXXXXXXXX1230 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 4-3   (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.

4.1.9 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.

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

   Standing Instructions details for the account are displayed.

Figure 4-12   Standing Instructions
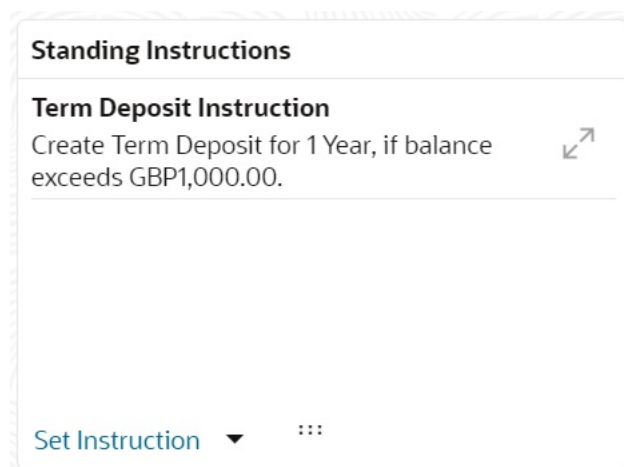
2. On the **Standing Instructions** widget, click ⌐ ¬ icon, to view or modify the instruction details

3. 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 4-4   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

4.1.10 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.

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

   Pending Request details for the account are displayed.

   Figure 4-13   Pending Requests
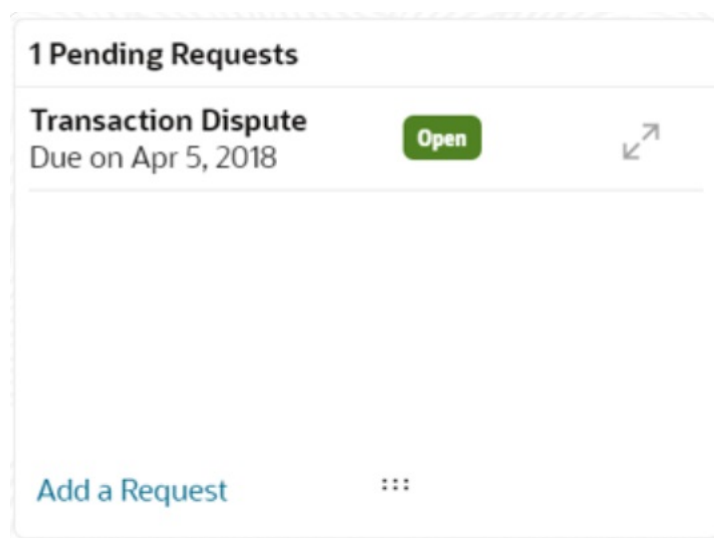
2. On the **Pending Request** widget, the system displays the total number of requests available for the account. If no pending requests are displayed, the system displays the message as **No record to display**.

3. On the **Pending Request** widget, the system displays the following fields.

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

   Table 4-5   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 4-14   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.

4.1.11 Recent Transactions

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

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

   Recent Transactions details for the account are displayed.

Figure 4-15   Recent Transactions

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

3. To view more Recent Transactions, click on **View more** button.

   Account Transaction screen is displayed.

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

4.1.12 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 4-16   Interest Details

Interest Details

No Accrued Interest

Track Receivables

Receivables Due   0.00

Receivables Available   0.00

:::

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

4.1.13 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 4-17   Frequent Actions

Frequent Actions

Stop Cheque Payment

Card Status Change

Cheque Status Inquiry

Account Balance Inquiry

Debit Card Request

:::

> **✎ Note:**
>
> A maximum of 6 transactions are allowed for frequent actions.

Users can configure the frequently used account servicing transactions screens.

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

> **Note:**
>
> If any widgets failed to fetch the details, the system displays the related error message and the retry option is provided to fetch the details.

5

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**
  You can view, update, or delete documents submitted by the customer against document types specified for the account class using the **Account Documents Update** screen.

- **Joint Holder Maintenance**
  You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

- **Nominee Details Update**
  You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the CASA account using this screen.

- **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.

- **Account Preferences**
  You can set or modify the preferences for the CASA account using this screen.

- **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.

5.1 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.
To update the account address:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

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

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

   Figure 5-1   Account Address Update

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

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

   Table 5-1   Account Address 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.

Table 5-1   (Cont.) Account Address Update - Field Description

Field	Description
Building	Current **Building** details will be displayed and the user can modify the details.
Street	Current **Street** details will be displayed and the user can modify the details.
City	Current **City** details will be displayed and the user can modify the details.
State	Specify the current State or click the search icon, select the state from the list of values displayed.
Country	By default, the country is displayed in this field once you select the State.
Zip Code	The current **Zip code** will be displayed, and the user can modify it.

3. Click **Submit**.

The screen is successfully submitted for authorization.

5.2 Account Documents Update

You can view, update, or delete documents submitted by the customer against document types specified for the account class using the **Account Documents Update** screen.

To update the documents for the account:

> ✏ **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Update screen is displayed.

Figure 5-2   Account Documents Update

> **Note:**
>
> After the Account Number is selected, the system displays the available
> documents in the Account Documents section.

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

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

Table 5-2   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.

Table 5-2   (Cont.) Account Documents Update - Field Description

Field	Description
Account Documents	This section displays the available documents.
Document Type	Displays the document type added for the account.
Mandatory	Displays whether the documents are of mandatory type.
Expiry Date	Displays the expiry date for the documents.
Expected Submission Date	Displays the expected submission date of the document.
Document Reference	Displays the document reference number.
Actions	Displays the following icons: • [edit icon] : Click to edit the document details. For more information, refer Edit Documents. • [delete icon] : Click to delete the attached document.

• **To add a document:**

  a. In the **Account Documents** section, click **Add Documents**.

  The **Account Documents** section is displayed.

Figure 5-3   Add Account Documents

b. In the **Account Documents** section, maintain the required details.
    For more information on fields, refer to the field description table.

Table 5-3   Add Account Documents - Field Description

Field	Description
Document Type	Select the type of document to be added to the account.
Mandatory	Displays whether the document is mandatory.

> **Note:**
>
> By default, the field displays the value as **No**.

Table 5-3   (Cont.) Add Account Documents - Field Description

Field	Description
Expiry Date	Select or specify the expiry date of the document.
Expected Submission Date	Select or specify the expected submission date of the document, if the document is not submitted while adding the details.
Upload	Displays the documents uploaded. **✎ Note:** – The uploaded document name appears as link. You can click and view the documents. – To remove the added document, click the 🗑 icon.
Attachments	Click to Drag and Drop box to upload the document. **✎ Note:** You can upload only PDF, JPEG, and PNG document format.

c. Click **Add Documents**.

The documents are added successfully and displayed in the **Account Documents** section.

– To add more documents, you can click **Add Another**.

• **To edit the documents:**

a. In the **Account Documents** section, click the 🖉 icon, from the **Actions** field.

The **Account Documents** section is displayed.

Figure 5-4   Edit Account Documents

b. For information on the fields, refer Add Documents Field Description, as the fields are same.

c. Click **Save**.

3. Click **Submit**.

The screen is successfully submitted for authorization.

5.3 Joint Holder Maintenance

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

The Joint Holder can be a Guarantor, Authorized Signatory, Power if Attorney, and so on. A customer can be the sole or joint owner of a CASA account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

To maintain joint holder details:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

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

   Figure 5-5   Joint Holder Maintenance
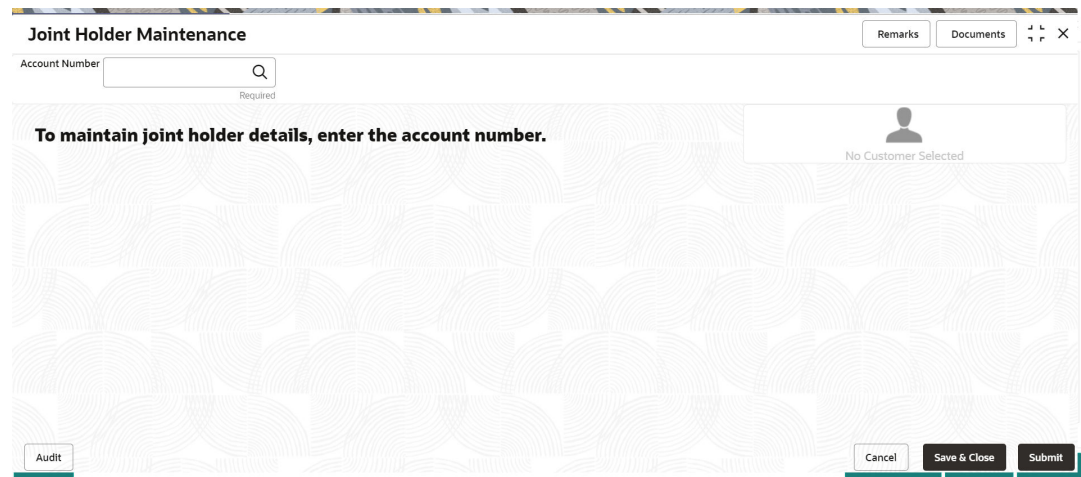
2. Click the ⌕ icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

   The details are displayed in the screen.

Figure 5-6   Joint Holder Details

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

Table 5-4   Joint Holder Maintenance – Field Description

Field	Description
Account Number	Click the [search icon] icon and select the account number or specify the account number to maintain the joint holder details. **Note:** • The customer information is displayed at the right of the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the name of the primary holder of the CASA account.
Mode of Operation	Specify the mode of operation. The options are: • **Single** • **Jointly** • **Either Anyone or Survior** • **Former or Survior** • **Mandate Holder**

Table 5-4   (Cont.) Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details. 📝 **Note:** You can perform the following actions in this section: • **Add Joint Holder Details**: For details on this action, refer Add Joint Holder. • **Edit Joint Holder Details**: For details on this action, refer Edit Joint Holder Details. • **Delete Joint Holder Details**: From the **Actions** field, click the 🗑 icon. A confirmation message is displayed that the action cannot be recovered. Click **Delete** to proceed with the deletion. • **Convert Joint Account to Single Account**: From the **Mode of Operations** field, select the **Single** option. A confirmation message is displayed. Click **Confirm** to proceed with the converstion.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

• Maintain Joint Holder Details
  You can add, edit, or delete a joint holder of a CASA account. Also, you can covert a joint holder account to single holder account.

5.3.1 Maintain Joint Holder Details

You can add, edit, or delete a joint holder of a CASA account. Also, you can covert a joint holder account to single holder account.

To maintain the joint holder details:

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

   • **Add Joint Holder**

      a. Select the **Jointly** option from the **Mode of Operation** field.

      b. In the **Joint Holder Details** section, click **Add Joint Holder**.

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

Figure 5-7   Add Joint Holder Details

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

Table 5-5   Add Joint Holder – Field Description

Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder to be added to the account.
Start Date	Select or specify the date from which the joint holder will be applicable to the account.
End Date	Select or specify the date till which the joint holder will be applicable to the account.

d. Click **Add**.

– You can add multiple joint holders to the account by clicking **Add Another**.

The added joint holder details are displayed in the **Joint Holder Details** section.

Figure 5-8   Joint Holder Details

- **Edit Joint Holder Details**

  a. In the **Joint Holder Details** section, click the ⬚ icon, from the **Actions** field.

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

Figure 5-9   Edit Joint Holder Details

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

2. Click **Submit**.

5.4 Nominee Details Update

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

To update nominee details:
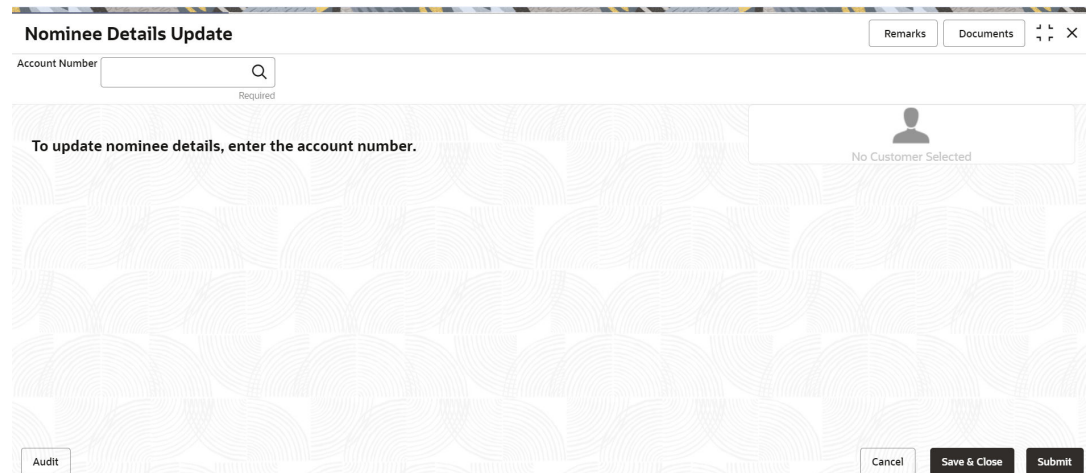
> **Note:**
>
> The fields marked as **Required** are mandatory.

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

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

   Figure 5-10   Nominee Details Update

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

   The details are displayed in the screen.

Figure 5-11   Nominee Details

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

Table 5-6   Nominee Details Update – Field Description

Field	Description
Account Number	Click the [search] icon and select the account number or specify the account number to update the nominee details. **Note:** • The customer information is displayed at the right of the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Nominee Details	This section displays the details of the nominee added to the CASA account. **Note:** For information on adding a nominee, refer Add Nominee.
Nominee Name	Displays the name of the nominee added.

Table 5-6   (Cont.) Nominee Details Update – Field Description

Field	Description
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the nominee is a minor.
Guardian	Displays the name of the guardian, if the nominee is a minor.
Actions	Displays the following icons to perform the action: • 👁 : For information on this action, refer View Nominee Details. • ✎ : For information on this action, refer Edit Nominee Details. • 🗑 : If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click **Delete**.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

   • Add Nominee
     You can add a nominee to a CASA account.

   • View Nominee Details
     You can view the details of the nominee added to a CASA account.

   • Edit Nominee Details
     You can edit the nominee details that are already added to a CASA account.

5.4.1 Add Nominee

You can add a nominee to a CASA account.

To add a nominee:

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

   The **Add Nominee** section is displayed.

Figure 5-12   Add Nominee

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

Table 5-7   Add Nominee – Field Description

Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Customer ID	Select or specify the customer ID to be added as a nominee.
Relationship Type	Select the relationship type with the nominee.
First Name	Specify the nominee's first name.
Date of Birth	Select or specify the nominee's date of birth.

Table 5-7   (Cont.) Add Nominee – Field Description

Field	Description
Minor	Displays whether the added nominee is a minor based on the date of birth selected or specified.
Address Details	This section displays the fields to capture the nominee's address.
Default Account Address	Switch to to default the account holder's communcation address specified. Switch to to not to default the account holder's communcation address specified.
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the nominee.
Country	The country defaults based on the specified state.
Zip Code	Specify the zip code of the nominee.

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

Figure 5-13   Guardian Details

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

Table 5-8   Guardian Details – Field Description

Field	Description
Add Guardian	Switch to to add guardian details. Switch to to not to add the guardian details.
Relationship Type	Select the relationship type with the guardian.
First Name	Specify the guardian's first name.
Address Details	This section displays the fields to capture the guardian's address details.

Table 5-8 (Cont.) Guardian Details – Field Description

Field	Description
Default Address	Select the default address for the guardian. The options are: – **Nominee**: If you select this option, then the guardian address is defaulted from nominee address. – **Account**: If you select this option, then the account holder communication address is defaulted as guardian's address.
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city of the guardian.
State	Specify the state of the guardian.
Country	The country defaults based on the specified state.
Zip Code	Specify the zip code of the guardian.

> **Note:**
>
> • The system defaults the customer's communication address, and personal details when the nominee details are defaulted from the customer.
>
> • The system defaults the customer's communication address when the nominee or guardian address details are defaulted from the account.

3. Click **Save**.

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.

5.4.2 View Nominee Details

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

To view the nominee details:

1. In the **Nominee Details** section, click the 👁 icon from the **Actions** field.

   The **Nominee Details** section is displayed.

Figure 5-14   View Nominee Details

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

Table 5-9   Nominee Details – Field Description

Field	Description
Customer ID	This section displays the customer ID of the nominee.
First Name	Displays the name of the nominee.
Relation Type	Displays the type of relationship with the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the added nominee is a minor.
Relation Type	Displays the type of relationship with nominee.

Table 5-9   (Cont.) Nominee Details – Field Description

Field	Description
First Name	Displays the name of the guardian.
Address Details	Displays the guardian's address details.

3. Click **Close**.

5.4.3 Edit Nominee Details

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

To edit a nominee:

1. In the **Nominee Details** section, click the ⬚ icon from the **Actions** field.

   The **Edit Nominee** section is displayed.

2. For information on fields and description, refer Add Nominee, as the fields in the **Add Nominee** section are same.

3. Click **Save**.

5.5 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.

To change primary party:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

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 5-15   Primary Party Change
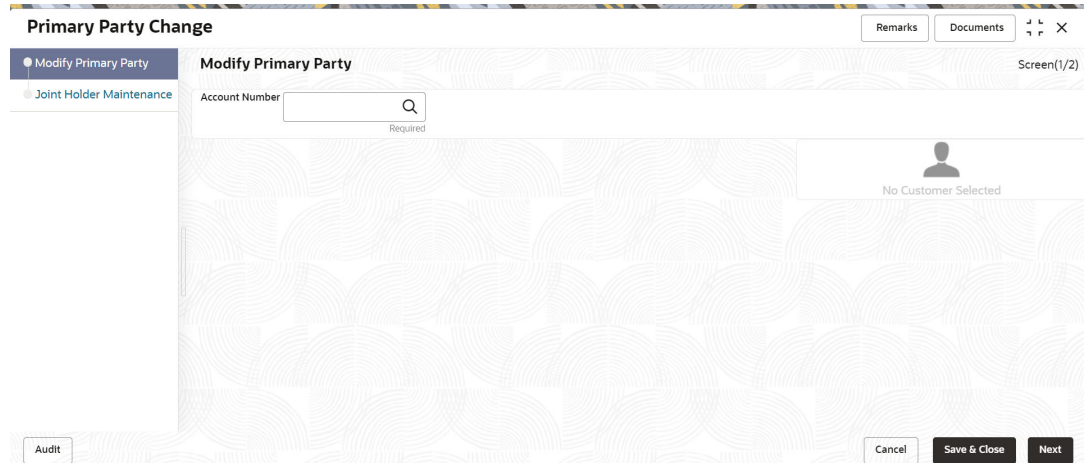
2.   On the **Primary Party Change** screen, specify the fields.

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

Table 5-10   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	**Account Name** is displayed by default based on the account selected.

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

Figure 5-16   Primary Party Change - Joint Account Holder

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

Figure 5-17   Primary Party Change - Single Account Holder

3. 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 5-18   Primary Party Change - On Selection of Other Option

4. 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 5-11   Primary Party Change - Field Description

Field	Description
Current Primary Holder	The system displays the current primary holder's name and customer Id details.
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.

Table 5-11   (Cont.) Primary Party Change - Field Description

Field	Description
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 > **✎ Note:** > **New Primary Holder** can not be the same as the **Current Primary Holder**.
Reason	Enter the reason for primary party change.

5. 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 5-19   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.

> **Note:**
>
> 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.

5.6 Account Preferences

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

To set the account preferences:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

   The **Account Preferences** screen is displayed.

   Figure 5-20   Account Preferences

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

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

   Figure 5-21   Set Account Preferences

3. On the **Account Preferences** screen, you can set the preferences for the account based on the requirement.

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

Table 5-12   Account Preferences - Field Description

Field	Description
Account Number	Sepcify 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. ✏️ **Note:** As you specify or select the account number: • The account name is displayed adjacent to the **Account Number** field. • The customer information is displayed in a widget, to the right of the screen.
ATM Facility	This section displays the field to set preference for the ATM facility.
ATM Required	Swtich to ⬤ to subscribe for ATM facility for the account. Switch to ⬤ to unsubcribe for ATM facility for the account.
Cheque Book Facility	This section displays the fields to set the preferenes for cheque book.
Cheque Book Required	Swtich to ⬤ to subscribe for cheque book facility for the account. Switch to ⬤ to unsubcribe for cheque book facility for the account.
Cheque Book Name 1	Specify the primary name on the cheque book. ✏️ **Note:** This field is displayed if you swtich to ⬤ from the **Cheque Book Required** field.

Table 5-12 (Cont.) Account Preferences - Field Description

Field	Description
Cheque Book Name 2	Specify the secondary name on the cheque book. **Note:** This field is displayed if you swtich to [toggle] from the **Cheque Book Required** field.
Auto Reorder Cheque Book	Swtich to [toggle] to reorder the cheque book automatically. Swtich to [toggle] to stop reordering of the cheque book automatically.
Reorder Cheque Level	Specify the level for the cheque reorder. **Note:** This field is displayed if you swtich to [toggle] from the **Auto Reorder Cheque Book** field.
Reorder Number Of Leaves	Specify the number of leaves for the cheque book reorder. **Note:** This field is displayed if you swtich to [toggle] from the **Auto Reorder Cheque Book** field.
Passbook Facility	This section displays the field to set the preference for passbook.
Passbook	Swtich to [toggle] to avail the passbook facility for the account. Swtich to [toggle] to unavail the passbook facility for the account.
Banking Channels	This section displays the fields to set the preference for banking channels.

Table 5-12   (Cont.) Account Preferences - Field Description

Field	Description
Banking Channel Required	Swtich to ⬤ to set the banking channel facility for the account. Swtich to ⬜ to stop the banking channel facility for the account.
Banking Channel	Select the preferred banking channel for the account. **Note:** • This field is displayed if you swtich to ⬤ from the **Banking Channel Required** field. • This field is enabled if you click **Add Channel**.
Channel Name	Displays the channel name based on the banking channel selected. **Note:** This field is displayed if you swtich to ⬤ from the **Banking Channel Required** field.
Action	Displays the following icons to perform required action: • ✎ : Click to edit the baking channel set for the account. • 🗑 : Click to delete the banking channel set for the account. **Note:** This field is displayed if you swtich to ⬤ from the **Banking Channel Required** field.
Sweep Facility	This section displays the fields to set the preferences for sweep in.

Table 5-12   (Cont.) Account Preferences - Field Description

Field	Description
Enable Sweep in	Swtich to to enable the sweep in facility for the account. Swtich to to stop the sweep in facility for the account. **Note:** This field is displayed if you swtich to from the **Sweep Facility** field.
Enable Reverse Sweep in	Swtich to to enable reverse sweep in facility for the account. Swtich to to stop the reverse sweep in facility for the account. **Note:** This field is displayed if you swtich to from the **Sweep Facility** field.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

5.7 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.
To maintain memo:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

   Memo Maintenance screen is displayed.

   Figure 5-22   Memo Maintenance

2. On **Memo Maintenance** screen, specify the fields.

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

   Table 5-13   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 **Deposit Account** category, the system displays the fields **Deposit Account Number**, **Account Name**, and **Branch**.
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 Number	Enter the **Deposit Account Number** or click the search icon to view the **Deposit Account Number** 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 **Customer ID**, **Deposit Account Number**, or **Account Name** and clicking on the **Fetch** 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 5-23   Memo Details

Figure 5-24   No Active memo instructions

4. To create a new memo instructions, click ![icon] icon.

Add Memo pop up screen is displayed.

Figure 5-25   Add Memo

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

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

Table 5-14   Add Memo - Field Description

Field	Description
Type	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 **Calendar** 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.

Table 5-14   (Cont.) Add Memo - Field Description

Field	Description
Show to Customer	Users can click on the **Show to Customer** 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.
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.

7. 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.
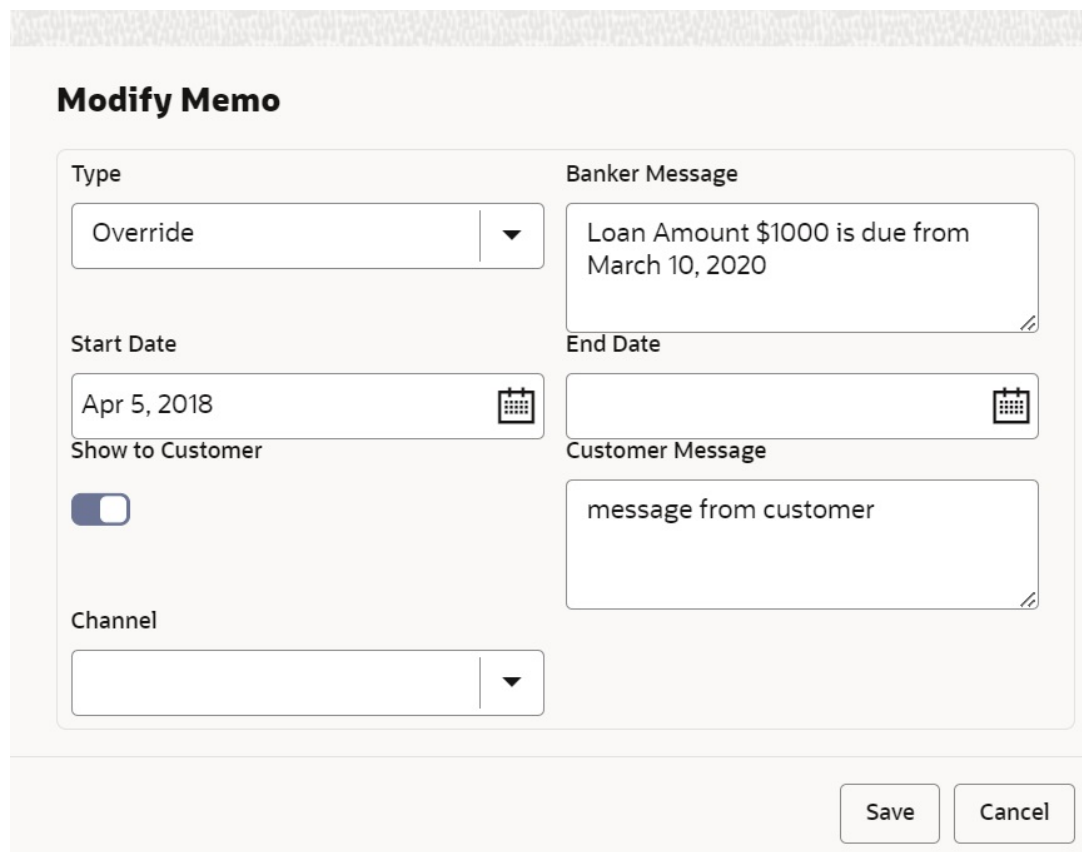
Figure 5-26   View Memo
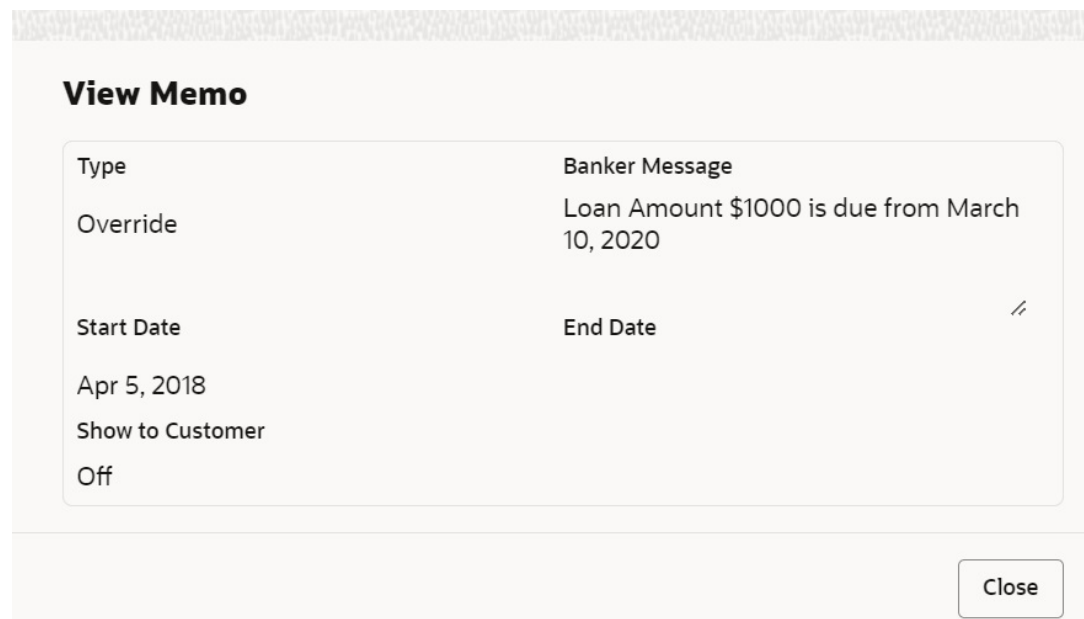
9. On the **View Memo** screen, users can view the following details:

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 5-27   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 5-28   Delete Memo Instruction
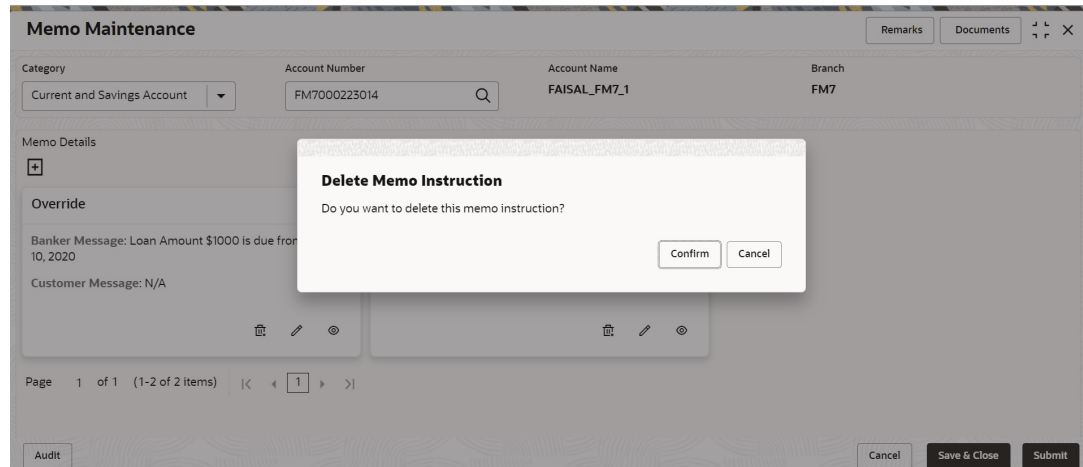
14. Click the **Cancel** button to cancel the Delete Memo Instruction operation.

15. Delete the Memo instruction by clicking on the **Confirm** button.

5.8 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.

5.8.1 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.
To create bulletin:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

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

   Create Bulletin screen is displayed.

   Figure 5-29   Create Bulletin

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

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

   Table 5-15   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 the widget.

Table 5-15   (Cont.) Create Bulletin - Field Description

Field	Description
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 the document link.

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

Note:

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.

4. Click ✕ 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 5-16   User Role Mapping - Field Description

Field	Description
User/Role	Select User/Role from the drop-down list.

Table 5-16   (Cont.) User Role Mapping - Field Description

Field	Description
ID	When **User** is selected, click the search icon to view the **User Mapping** 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 **Fetch**. When **Role** is selected, click the search icon to view the **Role Mapping** 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 **Fetch**.
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.

7. 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.

   > **Note:**
   >
   > 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

5.8.2 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 5-30   View Bulletin
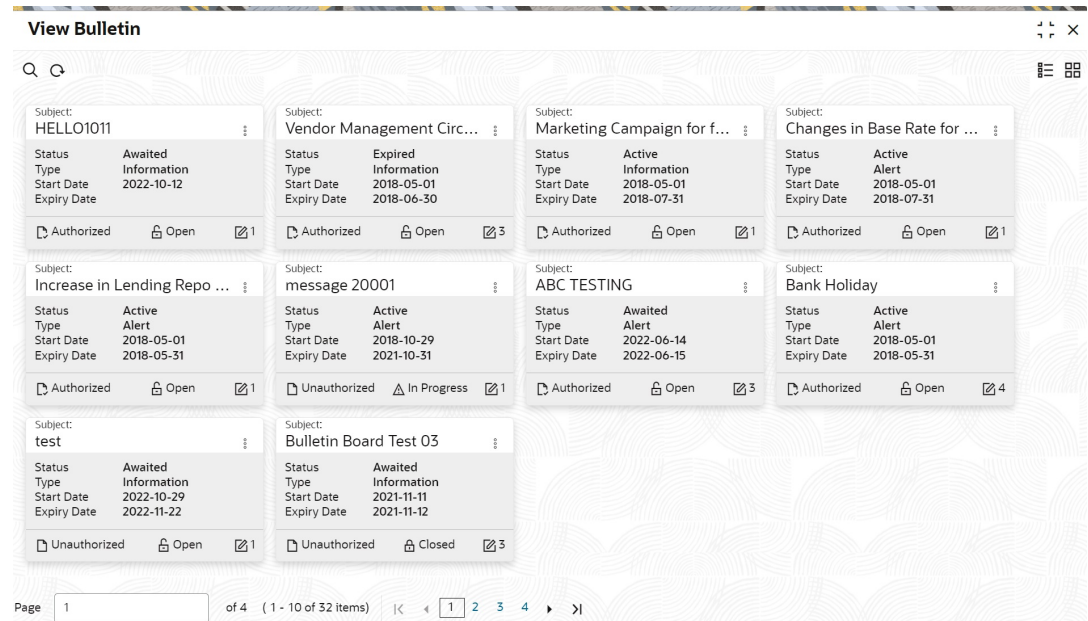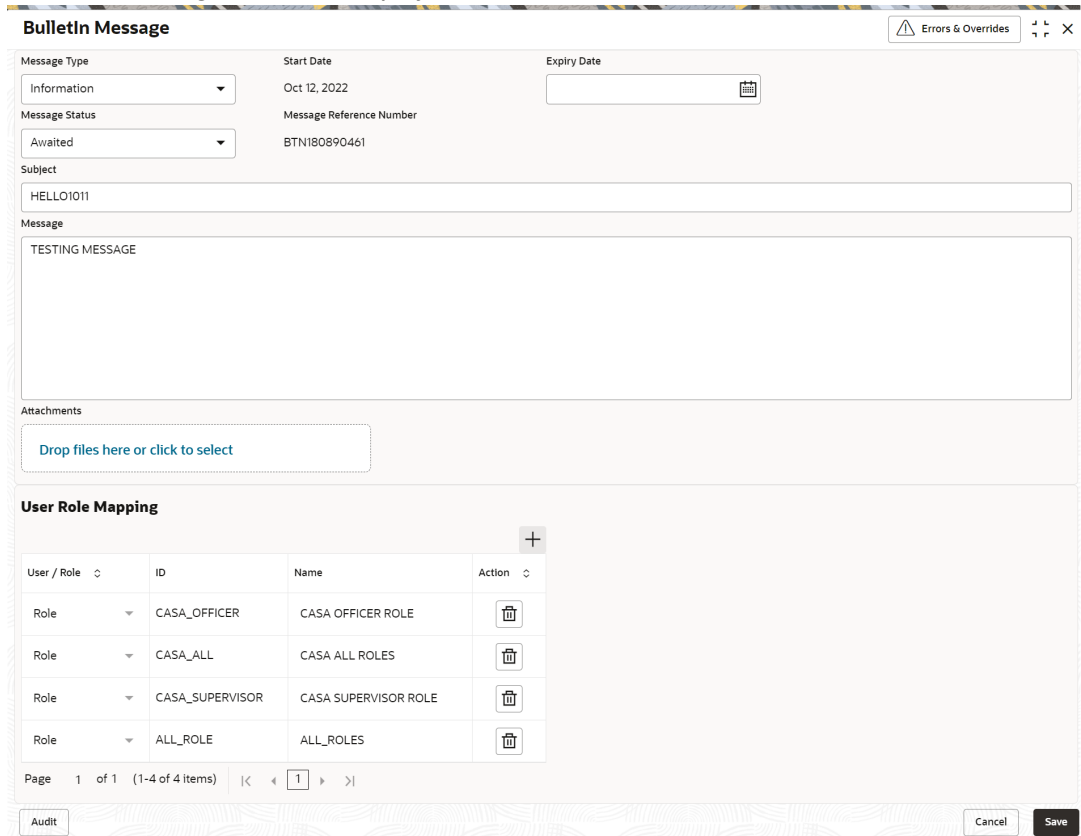
2. On **View Bulletin** screen, the system displays all the bulletin messages with status:

    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

    f. 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.

7. To view the bulletin message, click the **View** option from ⋮ icon.

Create Bulletin screen is displayed.

> **Note:**
>
> On the create bulletin screen, all the fields are non-editable.

Figure 5-31   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:

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

Table 5-17   Tax Deducted at Source Inquiry - 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 Number** or **Customer Name** and click on the **Fetch** button.
Customer Name	**Customer Name** 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 drop-down. 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.
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.

6

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.

- 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.

6.1 Ad hoc Account Statement

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

To generate and view ad hoc account statement:

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

   Ad hoc Account Statement screen is displayed.

   Figure 6-1   Ad hoc Account Statement

2. Enter the **Account Number**.

   Ad hoc Account Statement details are displayed.

> **✎ Note:**
>
> Account statement details get displayed if any statement is generated today.

Figure 6-2   Ad hoc Account Statement Details
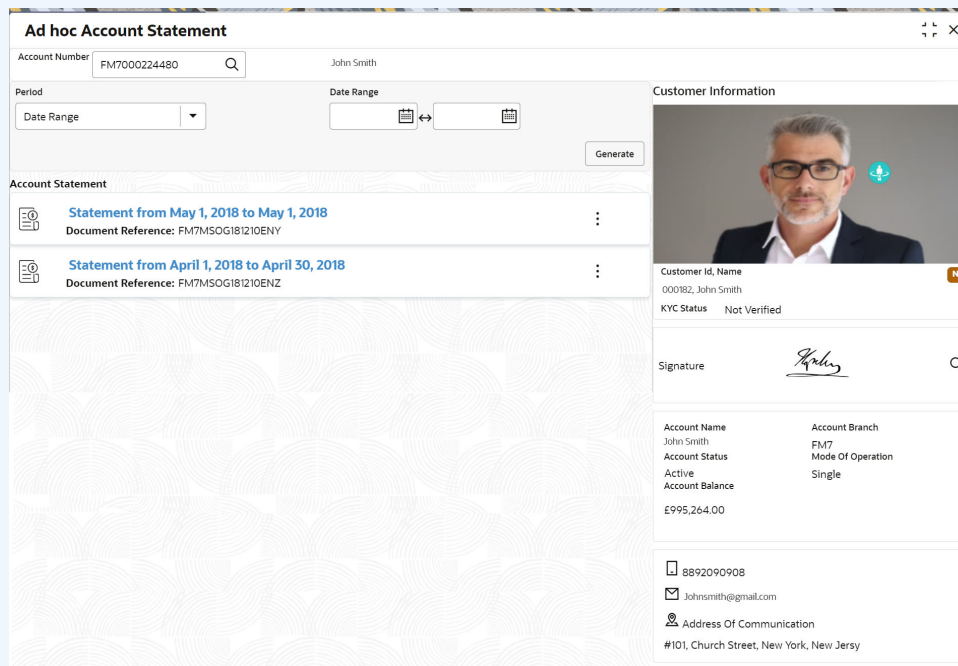
3. On the **Ad hoc Account Statement** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 6-1   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 6-1   (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.

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

   • Statement Period

   • Document Reference

6. Click the ⋮ icon to view, or print the generated account statement.

6.2 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.
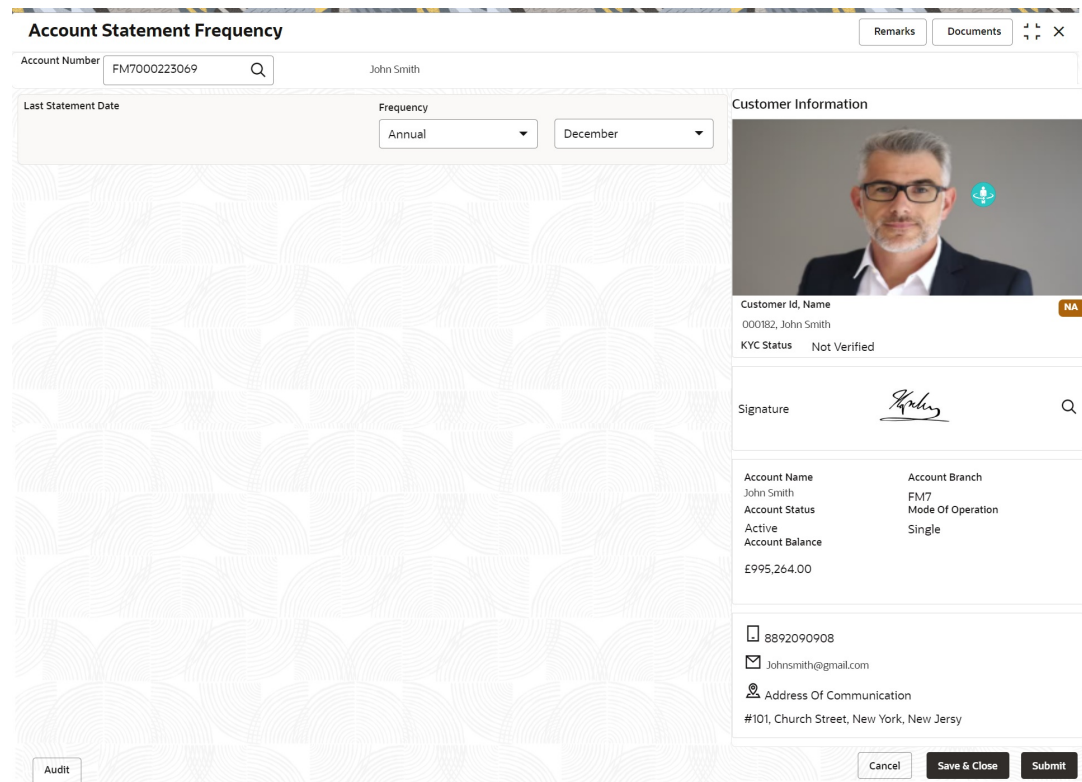
To modify the account statement frequency:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 6-3   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 6-2   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.
Account Name	**Account Name** is displayed by default based on the account selected.
Last Statement Date	The last statement generation date will be displayed.

Table 6-2   (Cont.) Account Statement Frequency - Field Description

Field	Description
Frequency	Users can modify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The 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.

3. Click **Submit**.

7

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

- Account Status Change
  This topic describes the systematic instructions about account status change. The bank 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.

7.1 Activate Dormant Account

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

To activate dormant account:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 7-1   Activate Dormant Account

2.   On **Activate Dormant Account** screen, specify the fields.

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

Table 7-1   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. **Note:** As you specify or select the account number: • The account name is displayed adjacent to the **Account Number** field. • The customer information is displayed in a widget, to the right of the screen.
Activate Dormant Account	This section displays the current status of the account.
Account Status	Displays the current account status. The possible options are: • **Active** • **Dormant**

Table 7-1   (Cont.) Activate Dormant Account - Field Description

Field	Description
Dormant Since	Dormant Since is a display-only field, the system defaults the dormant date while choosing/entering the Account Number. **Note:** This field is not displayed, if the status of the account is Active.
Activate Account	The user can activate the dormant account by enabling the toggle button. **Note:** This field is not displayed, if the status of the account is Active.

3. Click **Submit**.

    The screen is successfully submitted for authorization.

7.2 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.

To change account status:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 7-2   Account Status Change

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

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

Table 7-2   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	**Account Name** 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.

8

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.

8.1 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.

To manage overdraft limit:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Summary screen is displayed.

Figure 8-1   Overdraft Limits Summary
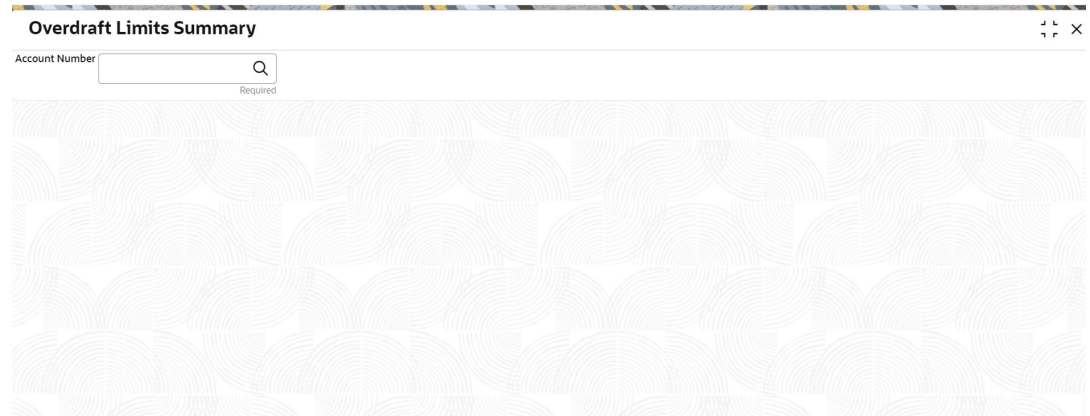
2. On **Overdraft Limits Summary** screen, specify the fields.

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

   Table 8-1   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**.

   ✎ **Note:**

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

Figure 8-2   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.

5. 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**: This option is displayed when temporary overdraft and advance against uncollected funds are not present.

   - **Advance against Uncollected Funds**: This option is displayed when temporary overdraft and advance against uncollected funds are not present.

   - **Secured Overdraft Limits**

   - **Unsecured Overdraft Limits**

   > **Note:**
   >
   > Even if an account is linked to multiple limits such as **Secured Limits** (Term deposits and Collaterals) and **Unsecured Limits**, the system displays limits under the **Add an Overdraft** link.

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

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The respective screen is displayed on the new page.

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

8.2 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.

To maintain secured overdraft limit:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Limits screen is displayed.

   Figure 8-3   Secured Overdraft Limits
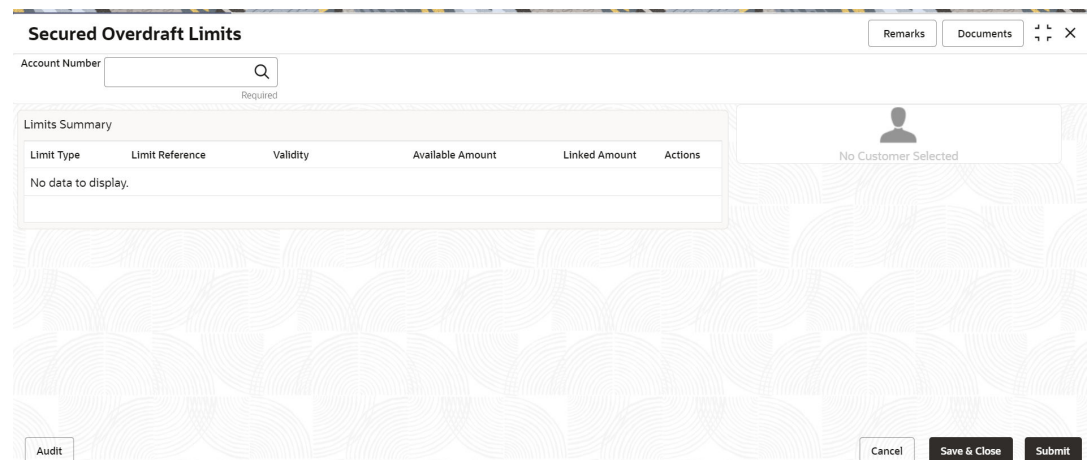
2. On **Secured Overdraft Limits** screen, specify the fields.

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

Table 8-2   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	**Account Name** is displayed by default based on the account selected.

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

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

Figure 8-4   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

4. 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.

5. 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 8-5   Term Deposit

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

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

Table 8-3   Term Deposit - Field Description

Field	Description
Deposit Number	The **Deposit Number** field displays all Term Deposits belonging to the account customer. This field displays the only deposits that are in account currency.

Table 8-3   (Cont.) Term Deposit - Field Description

Field	Description
Available Amount	This field displays the available amount for linking the deposit as a limit. The **Available Amount** 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 **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** 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. **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.

Table 8-3   (Cont.) Term Deposit - 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.

8. Click the **Collateral** option.

   Collateral window is displayed.

Figure 8-6   Collateral

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

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

Table 8-4   Collateral - Field Description

Field	Description
Collateral	Select a Collateral from all local collaterals created in FCUBS for the customer. This field displays the Collateral Code after selecting 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.

Table 8-4   (Cont.) Collateral - 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.
End Date	If the End Date is not entered, the limit is infinite.
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**.

8.3 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.

To create or update unsecured limit for an account:

Note:

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

1. 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.

Figure 8-7   Unsecured Overdraft Limits

2. On **Unsecured Overdraft Limits** screen, specify the fields

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

Table 8-5   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.

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

Figure 8-8   Customer Information - Unsecured Overdraft Limits
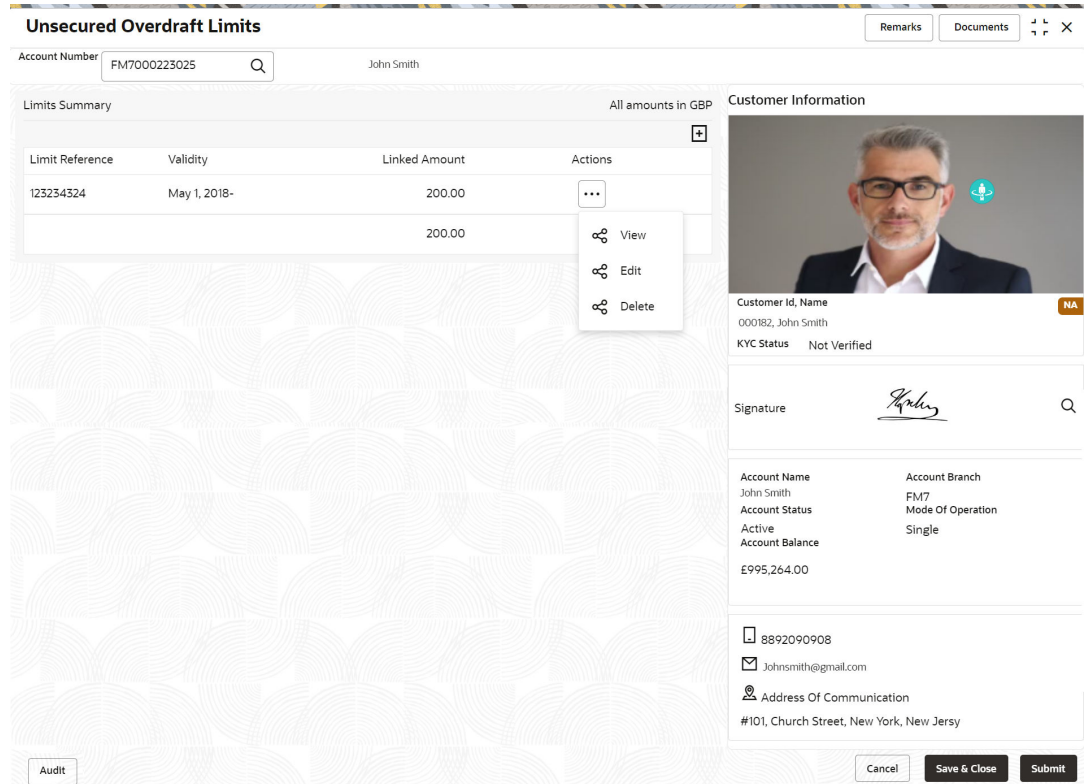
3. On **Unsecured Overdraft Limits** screen, under **Limits Summary**, click ⋮ icon.

   The system displays the following options:

   • **View**

   • **Edit**

   • **Delete**

4. Click the **View** or **Delete** option to view or delete the existing unsecured limits record.

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

Figure 8-9   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 8-10   Unsecured Limits - Edit

6. To add new unsecured limits, click the ⊞ icon.

   Unsecured Limits window is displayed.

Figure 8-11   Unsecured Limits

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

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

Table 8-6   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 **Start date** as the current branch date. You can modify the **Start Date** to any future date using the adjoining calendar button. ✎ **Note:** The **Start Date** cannot be backdated.
End Date	Click on the adjoining calendar icon and specify the **End Date** of the unsecured limit.

Table 8-6   (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**.

8.4 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.
To maintain temporary overdraft limit:

✎ **Note:**

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

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

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Temporary Overdraft Limit screen is displayed.

Figure 8-12   Temporary Overdraft Limit

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

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

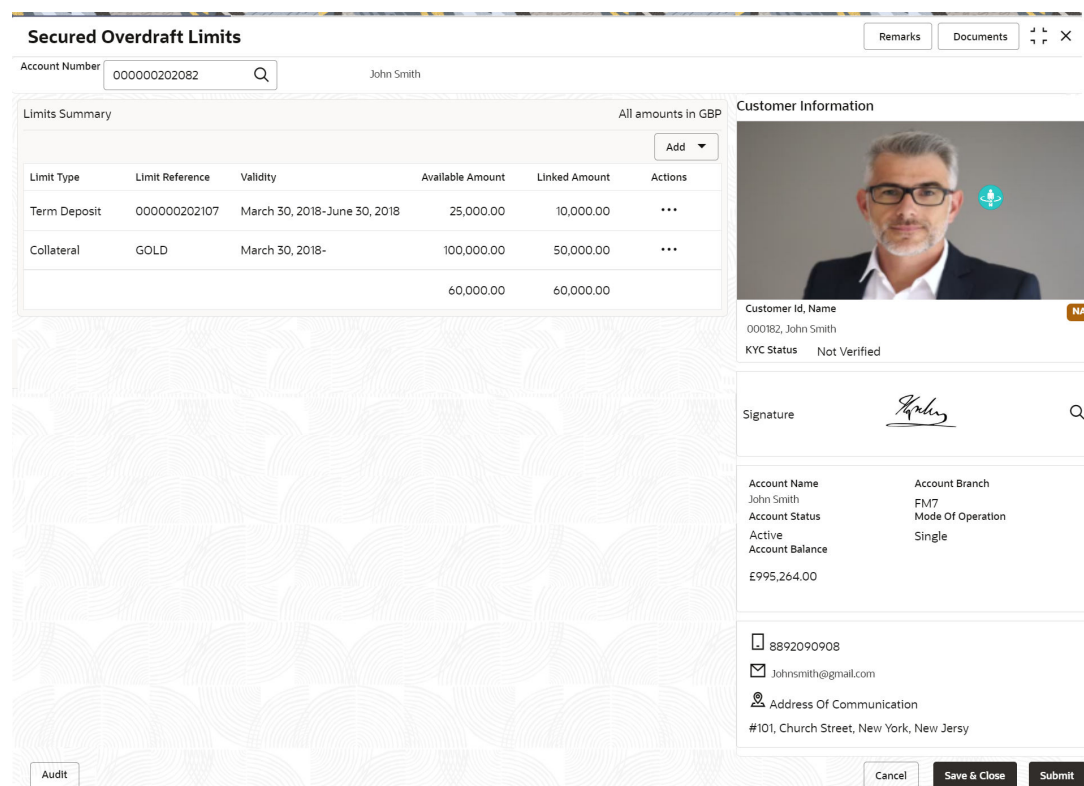**Table 8-7   Temporary Overdraft Limit - Field Description**

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 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.

Table 8-7   (Cont.) Temporary Overdraft Limit - Field Description

Field	Description
Temporary Overdraft Limit	The limit amount can be input in the Temporary Overdraft Limit field. The ISO currency code will be defaulted in this field based on the Account Currency. This field highlights the limit up to which any overdraft is allowed for a specified period over and above the limit set for this account. This limit is independent of any credit line linked to this account. This is mostly used for short-term overdrawing. Any amount greater than equal one can be input. Negative values not allowed.
Temporary Overdraft Renewal	Optionally, temporary overdraft renewal details can also be specified. Fields specific to renewal become visible only when the Temporary Overdraft Renewal slider is turned on. When the Temporary Overdraft Renewal slider is turned on, specifying Renewal Unit, Renewal Frequency and Next Renewal Limit becomes mandatory.
Renewal Frequency	Renewal frequency for temporary overdraft is specified in the Renewal Frequency field. The user has the option to specify the renewal frequency in: • Days • Months • Years
Next Renewal Limit	Specify the new renewal limit amount in the Next Renewal Limit field. A value greater than or equal to 1 is specified.

8.5 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.
To perform action on uncollected funds:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

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.

Figure 8-13   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 8-8   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	**Account Name** is displayed by default based on the account selected.

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

Customer Information is displayed for the entered Account Number.

Figure 8-14   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 8-9   Advance against Uncollected Funds - Field Description

Field	Description
AUF Limits	Enter the **AUF Limit** amount. The withdrawable uncollected fund for an account will be either the AUF limit or the uncollected fund whichever is lesser. **AUF Limit** is always displayed in the account currency.
Start Date	The system defaults the **Start Date** as the current branch date. You can modify the start date to any future date using the adjoining calender button. ✏️ **Note:** **Start Date** cannot be backdated.

Table 8-9   (Cont.) Advance against Uncollected Funds - Field Description

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

> ✏️ **Note:**
>
> **End Date** cannot be less than **Start Date**.

4. Click **Submit**.

The transaction is intiated successfully.

9

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.

9.1 Amount Block

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

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

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

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.

Figure 9-1   Amount Block


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

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

Table 9-1   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	**Account Name** is displayed by default based on the account selected.
Amount To be Blocked	Specify the amount to be blocked. The ISO currency code will be defaulted in this field based on the Account Currency.
Effective Date	The date from which the funds in the account need to be blocked can be specified in the Effective Date field. The effective date is the current date of the Branch and is defaulted. The effective date can be changed to a future date. However, backdating the effective date is not allowed.

Table 9-1   (Cont.) Amount Block - Field Description

Field	Description
Expiry date	The date on which the amount block is to be released can be specified in the Expiry Date field. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer. Block instruction amount cannot be modified after the expiry date. This is an optional input field and can be left blank which would mean that the block would remain on the account for an indefinite period.
Block Reason	Click the search icon to view the **Block Code** pop-up window. By default, this window lists all the available Block Codes. You can search for a specific Block Reason by providing **Block Code** or **Block Description** and clicking on the **Fetch** button. The available fields on the **Block Code** Pop-Up window are: • Block Code • Block Description When a Block Reason is selected, the Block Description is automatically populated.
Narrative	The **Narrative** is defaulted to Amount Block. You can edit the defaulted narrative to a narrative of your choice.

9.2 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.
To view and modify amount block:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Block screen is displayed.

Figure 9-2   View and Modify Amount Block
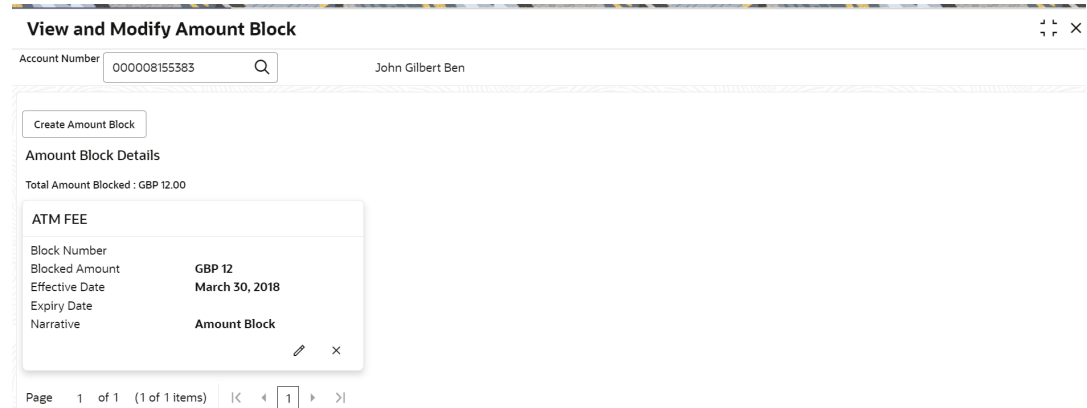
2. On the **View and Modify Amount Block** screen, specify the fields.

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

Table 9-2   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. **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.

Note:

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

3. Click **Create Amount Block**, to add a new amount block.

   Amount Block screen is displayed.

Figure 9-3   Amount Block

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

    For more information on fields, refer to Table 9-1.

    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 on the tile to modify the Amount Block.

    Modify Amount Block screen is displayed.

Figure 9-4   Modify Amount Block

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

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

Table 9-3   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 **Block Code** or **Block Description** and clicking on the **Fetch** button. When a Block Reason is selected, the Block Description is automatically updated in the field.

Table 9-3   (Cont.) Modify Amount Block - Field Description

Field	Description
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.
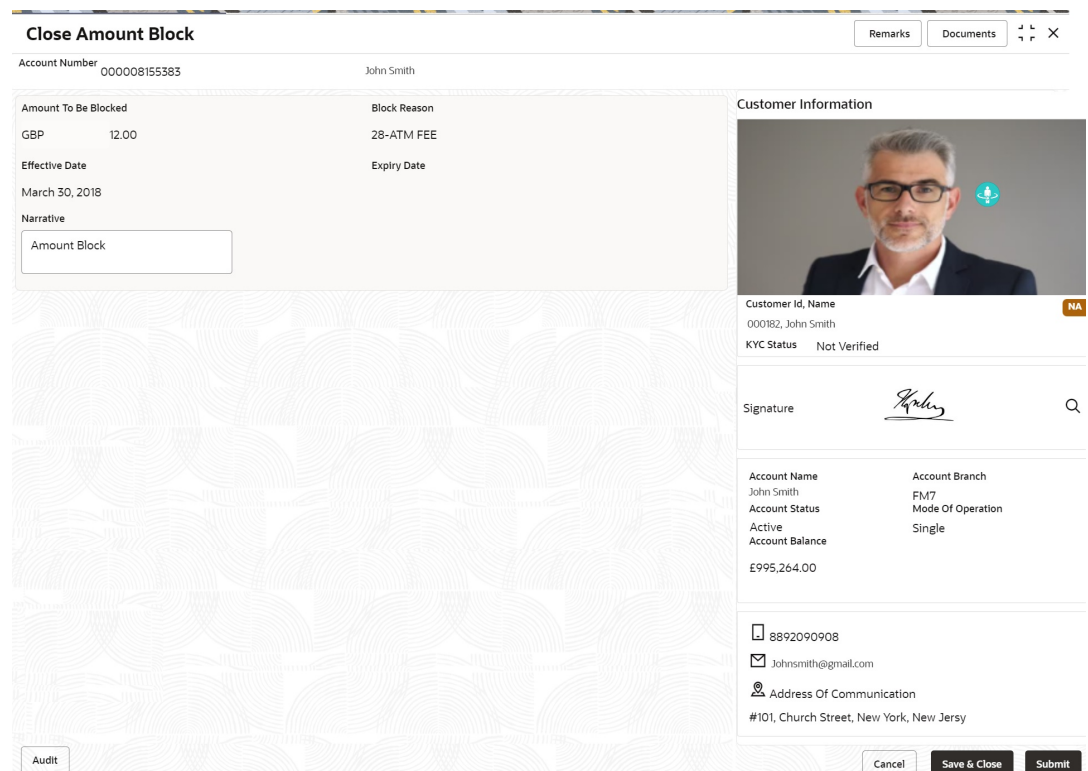
7. Click the **Submit** button.

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 9-5   Close Amount Block

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

9.3 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.
To view and modify consolidated amount block:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Block screen is displayed.

   Figure 9-6   Consolidated Amount Block

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

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

Table 9-4   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] 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.
No Debits	Switch to [toggle] to block the total available balance on the account. ✎ **Note:** A warning message is displayed to confirm the action. Click **Confirm** to proceed. Switch to [toggle] to not to block the total available balance on the account.

- **To view amount blocked details:**

  a. Click [icon] icon from the **Details** field.

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

Figure 9-7   Account Holder Details

> **Note:**
>
> If no amount blocks are available for the account, then the screen
>
> displays a message to add an amount block. You need to click ⊞ to
> proceed. For more information, refer Add Amount Block.

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

Table 9-5   Account Blocked Details - Field Description

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.

Table 9-5   (Cont.) Account Blocked Details - Field Description

Field	Description
Action	Displays ⋮ icon to perform the following 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.

    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 9-5 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**.

10

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.

10.1 Cheque Book Request

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

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

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

Figure 10-1   Cheque Book Request

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

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

Table 10-1   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. **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 10-1   (Cont.) Cheque Book Request - Field Description

Field	Description
Number of Cheque Leaves	Input the **Number of Cheque Leaves** per Cheque book. The number of leaves is a drop-down field that contains numbers that define the size of the Cheque book. **Note:** The cheque book sizes for a given account number can differ based on the configuration maintained in the Business Product Maintenance.
Request Date	The **Request Date** defaults to the current business date and this field is not allowed to edit.
Delivery Mode	In the **Delivery Mode** drop-down, the available options are: • **Post/Courier** • **Branch** Selecting the **Branch** option indicates that the customer would collect the Cheque book at the Branch whereas selecting the **Post/Courier** option indicates that the Cheque book will be delivered at the registered mailing address of the account. **Note:** There will be no option to select a delivery address since the mailing address is verified at the time of account opening and all customer communication happens at this address.
Delivery Address	If the **Delivery Mode** field is selected as **Post/Courier**, the **Delivery Address** field displays. The **Delivery Address** defaults to the address maintained at the Account. This field cannot be edited.
Delivery Branch	If the **Delivery Mode** field is selected as **Branch**, the **Delivery Branch** field displays. The **Delivery Branch** field displays the account branch by default but this field can be edited. **Note:** This field allows selecting a branch Id different from the account branch while requesting a new cheque book to be delivered or collected. Enter the new **Delivery Branch** or click the **Search** icon to view the **Branch ID** pop-up window. By default, this window lists all the branches present in the system. 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.

3. Click **Submit**.

The screen is successfully submitted for authorization.

10.2 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.

> **✎ Note:**
>
> 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.

To stop cheque payment:

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

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

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

   Figure 10-2   Stop Cheque Payment - Single Cheque tab

Figure 10-3   Stop Cheque Payment - Range of Cheque tab

Figure 10-4   Stop Cheque Payment - Amount tab

2. On **Stop Cheque Payment** screen, specify the fields

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

Table 10-2   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.
Cheque Number	Enter the Cheque Number on which payment has to be stopped. **✎ Note:** The option to input a single cheque number is available when **Single Cheque** is selected. This field is mandatory.
Stop Reason	User can capture the reason for stop payment instruction.
Effective Date	Select or specify the start date for the stop cheque payment instruction based. **✎ Note:** The effective date should be equal or greater than the current business date.
Expiry Date	Select or specify the end date for the stop cheque payment instruction. **✎ Note:** The effective date should be equal or greater than the current business date.

Table 10-3   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.

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Table 10-3   (Cont.) Stop Payment Cheque - Range of Cheque - Field Description

Field	Description
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. **Note:** • The option to input **Cheque End Number** is available when **Range of Cheques** is selected. • **Cheque End Number** cannot be less than the **Cheque Start Number**. • The cheque numbers must always be sequential.
Stop Reason	User can capture the reason for stop payment instruction.
Effective Date	Select or specify the start date for the stop cheque payment instruction. **Note:** The effective date should be equal or greater than the current business date.
Expiry Date	Select or specify the end date for the stop cheque payment instruction. **Note:** The effective date should be equal or greater than the current business date.

Table 10-4   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 **Stop Payment Type** is selected as an **Amount**, the cheque amount represents the amount for which the cheque was drawn.
Expiry Date	Click the **Calendar** icon and specify the expiry date. The stop payment expires on the selected date. A stop payment is effective till the End of Day is executed on the expiry date.
Stop Reason	Specify the reason for including the Stop Cheque Payment instruction.
Effective Date	Select or specify the start date for the stop cheque payment instruction. ✎ **Note:** The effective date should be equal or greater than the current business date.
Expiry Date	Select or specify the end date for the stop cheque payment instruction. ✎ **Note:** The effective date should be equal or greater than the current business date.

3. Click **Submit**.

   The screen is successfully submitted for authorization.

10.3 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:

✎ **Note:**

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

1. 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.

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

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

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

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

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

Table 10-5   View and Modify Stop Cheque Payment - Field Description

Field	Description
Account Number	Sepcify 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. ✎ **Note:** As you specify or select the account number: • The account name is displayed adjacent to the **Account Number** field.
Stopped Cheques	This section lists all the cheques for which the payments are stopped.
Amount, **Cheque Numbers**, or **Cheque Number**	Displays the type of stop cheque payment created for the account. ✎ **Note:** While creating the stop cheque payment: • If you select the **Amount** option, then **Amount** is displayed in the widget. • If you select the **Range of Cheques** option, then **Cheque Numbers** is displayed in the widget. • If you select the **Single Cheque** option, then **Cheque Number** is displayed in the widget. For more informtion on creating stop cheque payment, refer Stop Cheque Payment screen.
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.

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

- **View Stop Cheque Payment**
  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.
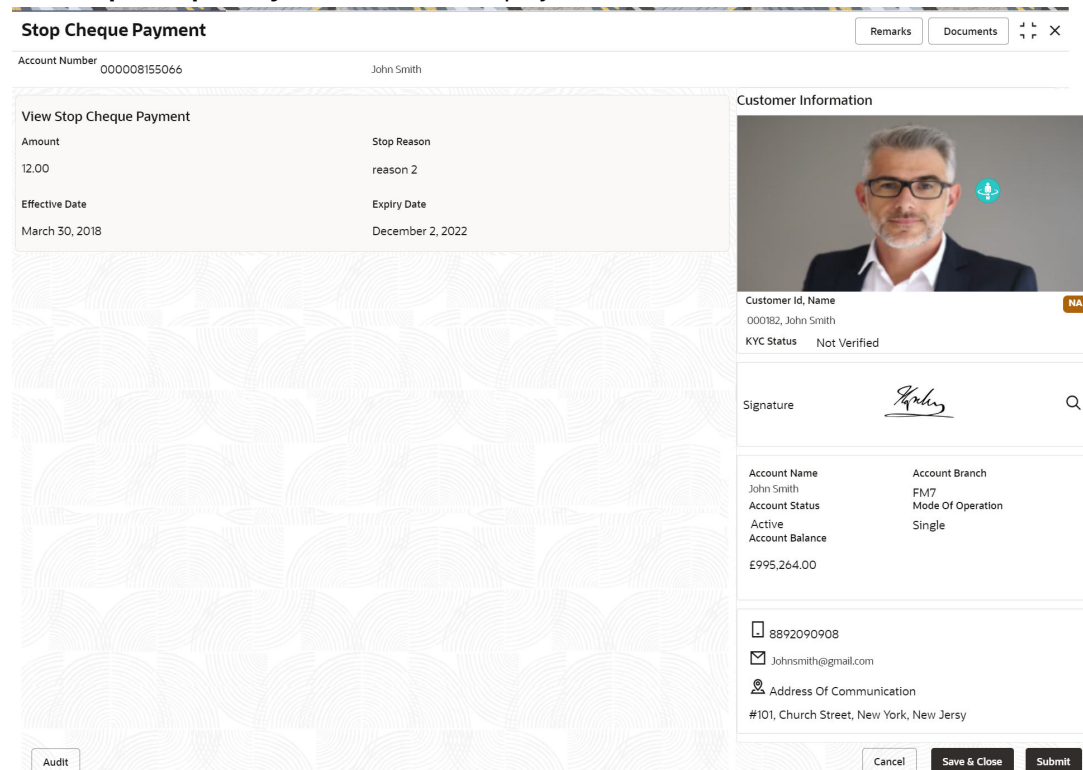
10.3.1 View Stop Cheque Payment

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.

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

Table 10-6   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 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.
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.

Table 10-6   (Cont.) View Stop Cheque Payment - Field Description

Field	Description
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.

10.3.2 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:

1. From the **View and Modify Stop Cheque Payment** screen, click [icon] 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.

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

Table 10-7   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:** • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right.
Modify Stop Cheque Payment	This section displays the stop cheque payment details, which can be modified based on your requirement.

Table 10-7   (Cont.) Modify Stop Cheque Payment - Field Description

Field	Description
Amount	Specify the cheque amount for stop cheque payment. **Note:** • By default, the existing stop cheque payment amount is displayed in this field. You can modify the amount if required. • This field is displayed if the stop cheuqe payment is of **Amount** type.
Stop Reason	Specify the reason for stop cheque payment. **Note:** • By default, the existing reason for stop cheque payment is displayed in this field. You can modify the amount if required. • This field is displayed if the stop cheuqe payment is of **Amount**, **Cheque Number**, and **Cheque Numbers** types.
Effective Date	Specify the effective date from when the stop cheque payment should be active. **Note:** • By default, the existing effective date for stop cheque payment is displayed in this field. You can modify the amount if required. • This field is displayed if the stop cheuqe payment is of **Amount**, **Cheque Number**, and **Cheque Numbers** types.
Expiry Date	Specify the end date till when the stop cheque payment will be active. **Note:** • By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required. • This field is displayed if the stop cheuqe payment is of **Amount**, **Cheque Number**, and **Cheque Numbers** types.

Table 10-7   (Cont.) Modify Stop Cheque Payment - Field Description

Field	Description
Start Cheque Number	Displays the start cheque number initiated for the stop cheque payment. **Note:** • By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required. • This field is displayed if the stop cheuqe payment is of **Cheque Number** and **Cheque Numbers** types.
End Cheque Number	Displays the end cheque number initiated for the stop cheque payment. **Note:** • By default, the existing expiry date for stop cheque payment is displayed in this field. You can modify the amount if required. • This field is displayed if the stop cheuqe payment is of **Cheque Number** and **Cheque Numbers** types.

3. Click **Submit**.

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

10.3.3 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 ⊗ 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 **Close Stop Cheque Payment** section.

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

Table 10-8   Close 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.
Close Stop Cheque Payment	This section displays the stop cheque payment details of the account.
Start Cheque Number	Displays the start cheque number of the cheque initiated for stop cheque payment. **Note:** This field is displayed if the stop cheuqe payment is of **Cheque Number** and **Cheque Numbers** types.

Table 10-8 (Cont.) Close Stop Cheque Payment - Field Description

Field	Description
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.
Amount	Displays the cheque amount for stop cheque payment. **Note:** This field is displayed if the stop cheuqe payment is of **Amount** type.

3. Click **Submit**.

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

10.4 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.
To view the cheque book status:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 10-5   Cheque Book Status

2. On **Cheque Book Status** specifiy the fields.

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

Table 10-9   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. ✏️ **Note:** When the cheque book is updated as **Destroyed**, the delivery date is updated to the current business date and highlighted in red.
Requested Date	The system displays the date on which the customer requested the cheque book.
Delivery Date	The system displays the date on which the cheque book is delivered to the customer. Automatically the current business date is updated when the status of the cheque book is changed to **Delivered**. The delivery date is blank for cheque books where the status is **Requested**.
Delivery Mode	The system defaults the following type of cheque delivery mode. • 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 **Delivery Pending**. Upon authorization the status is updated as **Delivered**.

4. On click of the **Destory** option, the status is updated as **Destruction Pending**. Upon authorization the status is updated as **Destroyed**.

5. Click **Submit**.

The screen is successfully submitted for authorization.

11

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.

11.1 Card Status Change

This topic describes the systematic instructions about Card Status Change.

To change card status:

> ✏ **Note:**
>
> The fields marked as **Required** are mandatory.

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 11-1   Card Status Change

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

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

Table 11-1   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	**Account Name** 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	**Expiry Date** 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.

11.2 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.
To request debit card:
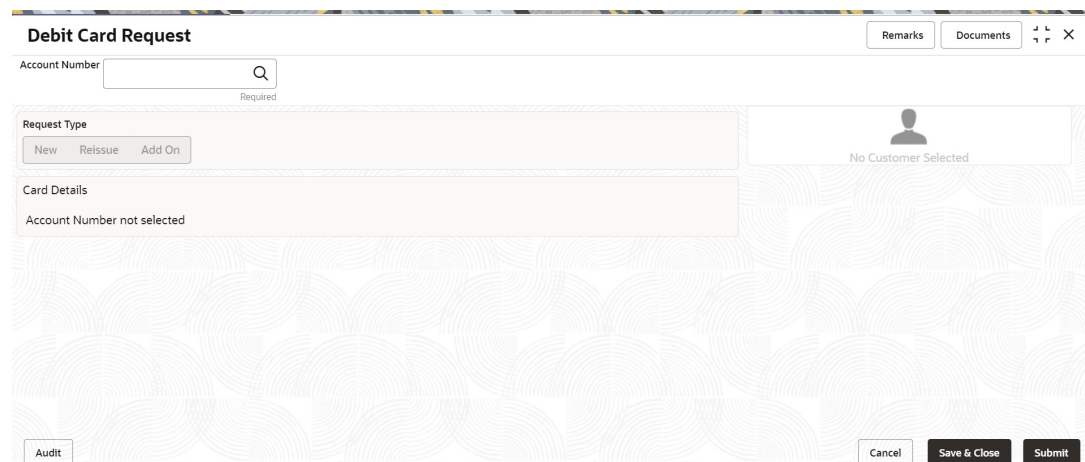
> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

   Figure 11-2   Debit Card Request

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

   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 11-2   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.

Table 11-2   (Cont.) Debit Card Request - Field Description

Field	Description
Account Name	**Account Name** is displayed based on the account number selected.
Request Type	By default the **Request Type** 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 11-3   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 11-3   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.

Table 11-3 (Cont.) New Card - Field Description

Field	Description
Card Type	Enter the **Card Type** or click the search icon to view the **Card Type** 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 **Card Type**, **Card product**, or **Card Bin** and click on the **Fetch** button. To view the card limit details, click the **Card Limits** link.
Card Limits	The **Card Limits** link will be displayed on selecting the card type. Click on **Card limits** link to view the **Card Limits** 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.

Figure 11-4 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 11-4   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 **Select Card** 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 **Card Type** based on the customer request. Click the search icon to view the **Card Type** 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 **Card Type**, **Card product**, or **Card Bin** and click on the **Fetch** button. To view the card limit details, click the **Card Limits** link.
Card Limits	The **Card Limits** link will be displayed on selecting the card type. Click on Card limits link to view the **Card Limits** 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.

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.

Figure 11-5   Debit Card Request-Add On Card

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

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

Table 11-5   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 **Card Type** based on the customer request. Click the search icon to view the **Card Type** 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 **Card Type**, **Card product**, or **Card Bin** and click on the **Fetch** button. To view the card limit details, click the **Card Limits** link.
Card Limits	The **Card Limits** link will be displayed on selecting the card type. Click on Card limits link to view the **Card Limits** 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 **Additional Holder Date Of Birth**.
Additional Holder 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

Table 11-5   (Cont.) Add On Card - Field Description

Field	Description
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.

11.3 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.
To edit the ATM and POS limits:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

   Figure 11-6   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 11-6   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.
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	The Limit Applicability type will be displayed once the card number is selected. Users can select the Limit Applicability from the drop-down list. The drop-down lists the below values: • **Default** - The Maximum Limit and Card Limit values will be the same and remain non-editable. • **Special** - The system allows the users to enter or edit the daily ATM/POS limits in the Card Limit column.

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

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

Table 11-7   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.

Table 11-7   (Cont.) Limits - Field Description

Field	Description
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 Limit	Daily transaction limit applicable for POS transactions.
POS Daily Count Limit	Daily limit for number of POS transactions.

12
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.

12.1 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.
To perform online account sweep in:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

   Figure 12-1   Online Account Sweep In

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

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

Table 12-1   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. **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.
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 ➕ icon.

5. To input the editable fields like Savings Account, Seep Limit, Limit Frequency, Deposit Account, Linkage Percentage, Linked Amount click ✏️ icon.

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

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

8. On **Savings Account**, specify the fields.

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

Table 12-2   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 12-2   (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 Savings Account is swept during a transaction.
Sweep Limit	Users can input the maximum amount to be swept from the Savings Account.
Limit Frequency	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 during 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 12-3   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 **Deposit Account** number or click on the search icon to view the **Deposit Account** pop-up window. By default, this window lists all the **Account Numbers** present in the system. You can search for a specific **Deposit Account** by providing **Customer ID**, **Account Number**, or **Account Name** and click on the **Fetch** button.
Credit Account Name	Credit Account Name is displayed based on the account selected.
Original Deposit Amount	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.
Actions	Enables the options to Delete, Create.

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

12.2 Term Deposit Instruction

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

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.
To set term deposit instruction:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 Instruction screen is displayed.

Figure 12-2   Term Deposit Instruction

2. When the user inputs the account number, the system displays **Create Instruction** screen, If an active deposit instruction is unavailable.

3. On **Term Deposit Instruction** screen, specify the fields.

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

Table 12-4   View and Modify 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 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. ✏ **Note:** Start Date cannot be backdated.

Table 12-4   (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 12-3   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**.

12.3 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.
To maintain schedule transfer details:

> ✏ **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

Figure 12-4   Scheduled Transfer

2. On **Scheduled Transfer** specifiy the fields.

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

Table 12-5   Scheduled Transfer - Field Description

Field	Description
Debit Account Number	Enter the debit account number or click the search icon to view the **Debit 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**, **Debit Account Number**, or **Debit Account Name** and clicking on the **Fetch** button.
Debit Account Name	**Debit Account Name** is displayed based on the account selected.
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 **Transfer Amount** 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.

Table 12-5   (Cont.) Scheduled Transfer - Field Description

Field	Description
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 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.
Narrative	The **Narrative** defaults as Scheduled Transfer. The user can modify the defaulted value.

12.4 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.

To view and modify schedule transfer:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

   The **View and Modify Scheduled Transfer** screen is displayed.

Figure 12-5   View and Modify Scheduled Transfer

> **Note:**
>
> To create schedule transfer, click **Create Schedule Transfer**. The **Scheduled Transfer** screen is displayed. For more information, refer Scheduled Transfer.

Figure 12-6   Schedule Transfer Cycle Details

Figure 12-7   Modify Scheduled Transfer

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

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

Table 12-6   View and Modify 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 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.
Transfer to <>	Displays the transfer account number.

Table 12-6   (Cont.) View and Modify Scheduled Transfer - Field Description

Field	Description
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 **Schedule Transfer Cycle Details**. 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 12-7   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 Number	Displays the account number of the beneficiary.
Beneficiary Account 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.
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.

4. Click ✎ icon to edit the details in the **Modify Scheduled Transfer** screen.

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

Table 12-8   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.
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 open-ended. In case the number of transfers is defined, the system updates the expiry date based on **Start Date**, **Frequency**, 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.

Table 12-8   (Cont.) Modify Transaction - Field Description

Field	Description
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 12-8   Close Scheduled Transfer

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

12.5 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.

To define sweep in to account:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

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

Figure 12-9   Sweep In to Account

2. On **Sweep In to Account** screen, specify the fields.

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

Table 12-9   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 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	**Provider Account Name** is displayed by default based on the Provider Account Number selected.

Table 12-9   (Cont.) Sweep In to Account - Field Description

Field	Description
Threshold Amount	Enter the **Threshold Amount**, 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 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.
Frequency	Select the frequency for the sweep in.
Month End Execution	Switch to to enable the month end execution for the sweep in. Switch to to stop the month end execution for the sweep in.
Start Date	Users can define the **Start Date** for the sweep in instruction. Start date cannot be backdated.
End Date	Users can define the **End Date** 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.

12.6 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.

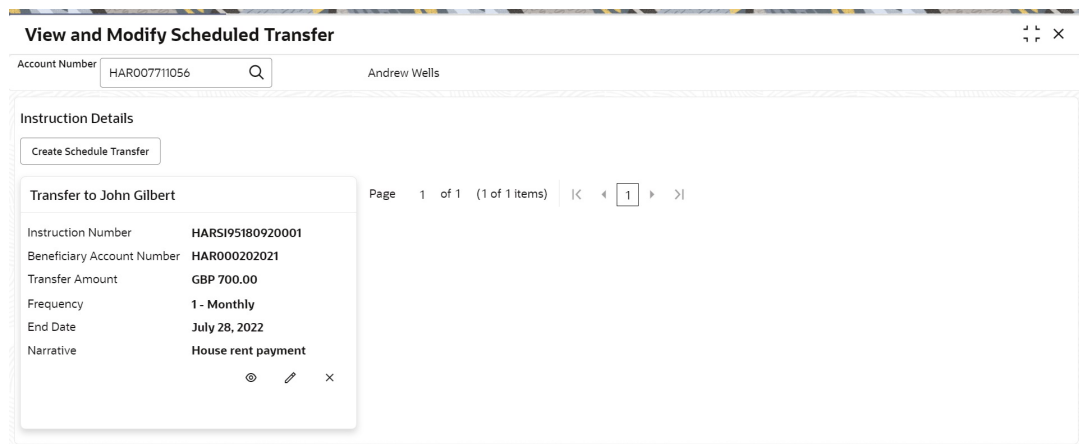**To view and modify sweep in to account:**

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

   The **View and Modify Sweep In to Account** screen is displayed.

Figure 12-10   View and Modify Sweep In to Account

> **✎ Note:**
>
> To create schedule transfer, click **Create Sweep In**. The **Sweep In to Account** screen is displayed. For more information, refer Sweep In to Account.

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

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

Table 12-10   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>	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.
Frequency	Displays the frequency set for the 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.

View Sweep In To Account screen is displayed.

Figure 12-11   View Sweep In To Account

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

Table 12-11   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 Number	Displays the account number of the provider.
Provider Account Name	Displays the account name of the provider.
Threshold Amount	Displays the threshold amount for the instruction.
Minimum Balance Sweep	Displays the minimum sweep amount balance.
Narrative	Displays the narration for the instruction.
Execution Preferences	This section displays the execution preferences set for the sweep in.
Start Date	Displays the start date of the instruction.
End Date	Displays the end date of the instruction.
Frequency	Displays the frequecy set for the sweep in instruction.
Month End Execution	Displays whether the month end execution is enabled for the instruction.
Next Execution Date	Displays the next execution date 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.

> **✎ Note:**
>
> 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 12-12   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.

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

Table 12-12   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.
Minimum Balance After 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**, click ⊗ on the tile to close the sweep-in instruction.

Close Sweep In To Account screen is displayed.

Figure 12-13   Close Sweep in To Account

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

12.7 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.

To define sweep out from account:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

   The **Sweep Out from Account** screen is displayed.

Figure 12-14   Sweep Out from Account

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

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

Table 12-13   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.
Threshold Amount	Enter the **Threshold Amount**. 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 **Minimum Sweep Amount** 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.

Table 12-13 (Cont.) Sweep Out from Account - Field Description

Field	Description
Beneficiary Account 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 Name	**Beneficiary Account Name** is displayed based on the Beneficiary account number selected.
Frequency	Select the frequency for the sweep out.
Month End Execution	Switch to ⬜ to enable the month end execution for the sweep out. Switch to ⬜ to stop the month end execution for the sweep out.
Start Date	Users can define the **Start Date** for sweep-out instruction. The start date cannot be backdated.
End Date	Users can define 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	The narrative will be defaulted as Sweep Out from Account. The defaulted value is modifiable.

12.8 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.

To view and modify sweep out from account:

> **Note:**
> The fields marked as **Required** are mandatory.

1. 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.

   The **View and Modify Sweep Out from Account** screen is displayed.

Figure 12-15   View and Modify Sweep Out from Account

> **Note:**
>
> To create schedule transfer, click **Create Sweep In**. The **Sweep Out from Account** screen is displayed. For more information, refer 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 12-14   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 <Account Name>	Displays the sweep to account holder's name.
Instruction Number	Displays the instruction number.
Beneficiary Account Number	Displays the account number of the beneficiary.
Frequency	Displays the frequency set for the sweep out.
End Date	Displays the end date of the instruction.

Table 12-14   (Cont.) View and Modify Sweep Out from Account - Field Description

Field	Description
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 12-16   View Sweep Out from Account
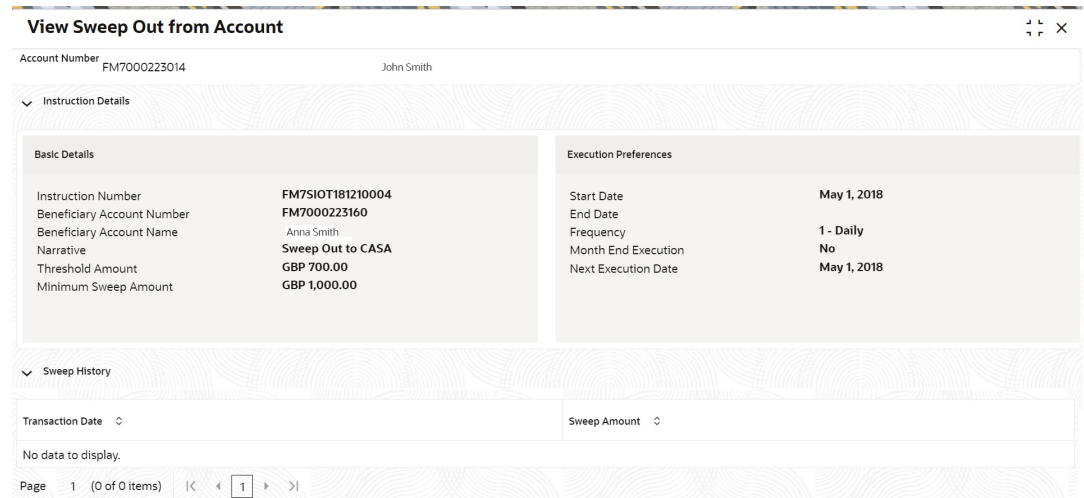
For more information on fields, refer to the field description table.

Table 12-15   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 Number	Displays the account number of the beneficiary.
Beneficiary Account 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 Amount	Displays the minimum sweep amount for the instruction.
Execution Preferences	This section displays the execution preferences set for the sweep out.
Start Date	Displays the start date of the instruction.
End Date	Displays the end date of the instruction.

Table 12-15   (Cont.) View Sweep Out from Account - Field Description

Field	Description
Frequency	Displays the frequecy set for the sweep out instruction.
Month End Execution	Displays whether the month end execution is enabled for the instruction.
Next Execution Date	Displays the next execution date 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.

> **✎ Note:**
>
> 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 12-17   Modify Sweep Out from Account

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

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

Table 12-16   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.
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 12-18   Close Sweep Out from Account

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

13
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.

13.1 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.

To inquie account balance:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Inquiry screen is displayed.

Figure 13-1   Account Balance Inquiry

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

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

Table 13-1   Account Balance 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 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. 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 13-2   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.

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

Table 13-2   Turnover Details - Field Description

Field	Description
Daily Turnover	Displays the sum of Daily Credit and Debit Turnover.

Table 13-2   (Cont.) Turnover Details - Field Description

Field	Description
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

13.2 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.

To view account transaction details:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

   Account Transactionsscreen is displayed.

Figure 13-3   Account Transactions

2. On **Account Transactions** screen, specify the fields.

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

Table 13-3   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.
Search Transactions	This section displays the fields to perform the search.
Transaction Type	Select the type of transactions to be searched. The options are: • **Debits & Credits** • **Debits** • **Credits**
Search Type	Select the search type for the transaction. The options are: • **Data Range** • **Current Month** • **Current Month Plus Previous Month** • **Current Month Plus Previous 3 Month** • **Current Month Plus Previous 6 Month** • **Last Number of Transactions**
Date Range	Select or specify the from and to date for fetching the transaction details. **✎ Note:** This field is displayed if you select **Date Range** from the **Search Type** field.
Last Number of Transactions	Select or specify the last number of the transaction to be fetched. **✎ Note:** This field is displayed if you select **Last Number of Transactions** from the **Search Type** field.

Table 13-3 (Cont.) Account Transactions - Field Description

Field	Description
Transactional Details	This section displays the transaction details for the account selected. ✏️ **Note:** You can click the ▥ icon to view only the selected transaction details.
Filter	Specify a value to filter the details as required.
Transaction Date	Displays the date of the transaction.
Reference Number	Displays the transaction's reference number.
Transaction Description	Displays the description for the transaction.
Instrument Number	Displays the instrument number used for the transaction.
Value Date	Displays the value date of the transaction.
Debit Amount	Displays the transaction's debit amount.
Credit Amount	Displays the transaction's credit amount.
Running Balance	Displays the current running balance of the transaction.
Details	Displays the 🖥 icon to view more details of the transaction. For more information, refer View Details.

To view more transaction details:

a. Click the 🖥 icon from the **Details** field.

The **Account Transfer** section is displayed.

Figure 13-4 View Details

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

Table 13-4   Account Transfer - Field Description

Field	Description
Account Transfer	This section displays the account transfer details. The transaction number is displayed below the section header.
Transaction Date	Displays the date when the transaction was performed.
Value Date	Displays the value date of the transaction.
Transaction Branch	Displays the branch code where the transaction was performed.
Instrument Number	Displays the instrument number used for the transaction.
Account Branch	Displays the name of the account branch.
Account Number	Displays the transaction account number.
Account Name	Displays the account name of the transaction.
Account Currency	Displays the transaction account currency.
Debit/Credit	Displays whether the transaction of debit or credit type.
Local Currency Amount	Displays the local currency amount of the transaction.
Foreign Currency Amount	Displays the foreign currency amount of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details.
Authorized	Displays whether the transaction is authorized.
Maker	Displays the name of the maker along with the date and time.
Checker	Displays the name of the checker along with the date and time.
Source Code	Displays the source code for the transaction.

   b.   Click **OK**.

13.3 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. **To inquire the cheque status:**

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

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 Inquiry screen is displayed.

Figure 13-5   Cheque Status Inquiry

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

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

Table 13-5   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 **Cheque Number** and click the **Search** button to view the Input Cheque Number details.
Input Cheque Number	This section displays the details of specified cheque number.
Status	The **Status** displays if the cheque is Used, Not Used, Canceled, Rejected and Part Used. For cheques that are stopped from payment, an additional remark, 'Stopped' will be displayed in the status.
Amount	Displays the **Amount** for which the cheque is drawn.
Presented On	Displays the date on which the Cheque was presented for encashment.
Date On Cheque	Displays the date mentioned on the cheque.
Beneficiary	Displays the beneficiary of the cheque.

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.

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

Table 13-6   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

13.4 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.
To view online account sweep history:

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 History screen is displayed.

Figure 13-6   Online Account Sweep History

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

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

Table 13-7   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.

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.

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

Table 13-8   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

13.5 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.

To inquire tax deducted at source:

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 Inquiry screen is displayed.

   Figure 13-7   Tax Deducted at Source Inquiry

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

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

   Table 13-9   Tax Deducted at Source Inquiry - 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 Number** or **Customer Name** and click on the **Fetch** button.

Table 13-9   (Cont.) Tax Deducted at Source Inquiry - Field Description

Field	Description
Customer Name	**Customer Name** 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 drop-down. 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.
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.

14

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.

14.1 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.
To release track receivable:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

Figure 14-1   Release Track Receivable
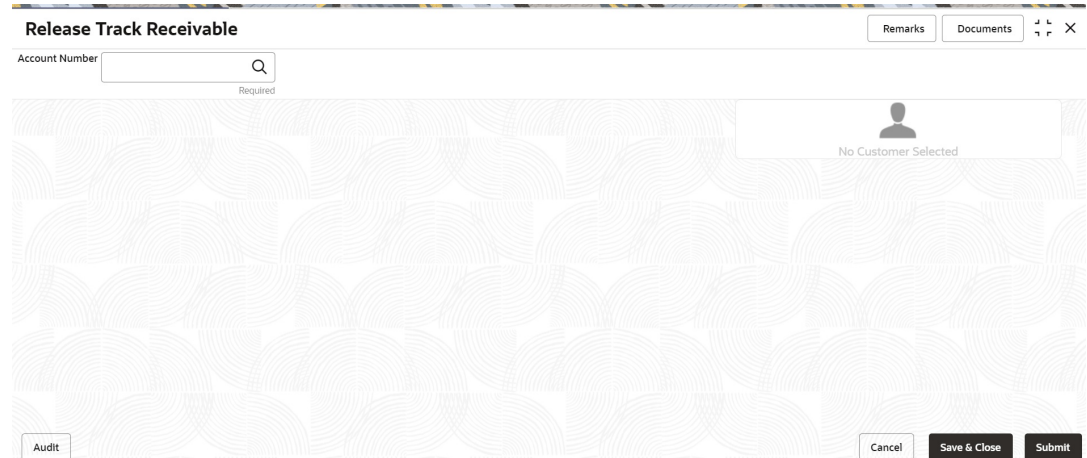
2. On **Release Track Receivable** screen, specify the account number.

   Release Track Receivable details for account is displayed.

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

Figure 14-2   Release Track Receivable for Active Account
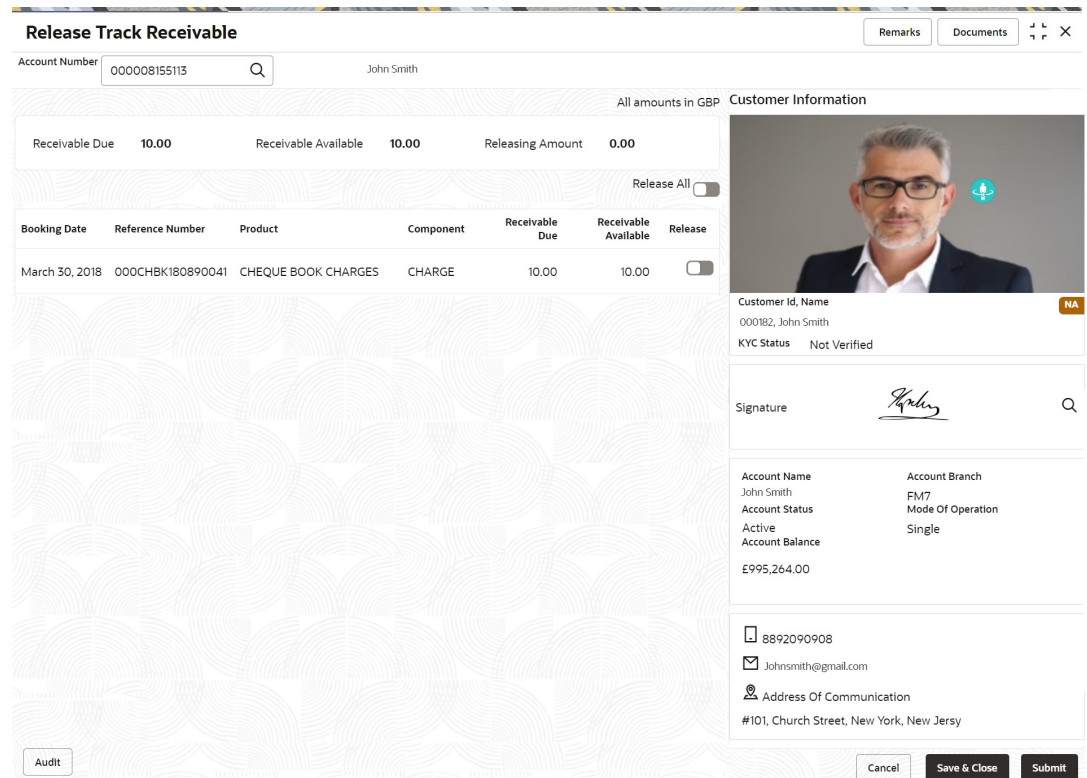
3. On the **Release Track Receivable** screen, specify the fields.

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

Table 14-1   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	**Account Currency** 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 **Release All** toggle button to select all records for release 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 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.

> **Note:**
>
> 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**.

14.2 Delete Track Receivable

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

To delete track receivable:

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

   Figure 14-3   Delete Track Receivable

2. On **Delete Track Receivable** screen, specify the account number.

   Delete Track Receivable details for account is displayed.

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

Figure 14-4   Delete Track Receivable for Active Account

3. On **Delete Track Receivable** screen, specify the fields.

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

Table 14-2   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	**Account Currency** 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.

Table 14-2   (Cont.) Delete Track Receivable - Field Description

Field	Description
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 **Delete All** 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**.

15

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.

15.1 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.

To transfer account branch:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

Figure 15-1   Account Branch Transfer

2. On **Account Branch Transfer** screen, specify the fields

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

Table 15-1   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	**Account Name** is displayed based on the account number selected.
Current Branch Code	**Current Branch Code** is displayed based on the account number selected.
Current Branch Name	**Current Branch Name** is displayed based on the account number selected.
Transfer Branch Code	Enter the **Transfer Branch Code** or click the search icon to view the list of available branch codes. You can search a specif branch code by providing **Branch Code** or **Branch Name** and click on the **Fetch** button.
Transfer Branch Name	The system displays the transfer branch name based on the transfer branch selected.

Table 15-1   (Cont.) Account Branch Transfer - Field Description

Field	Description
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.

15.2 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.

To view or release uncollected funds:
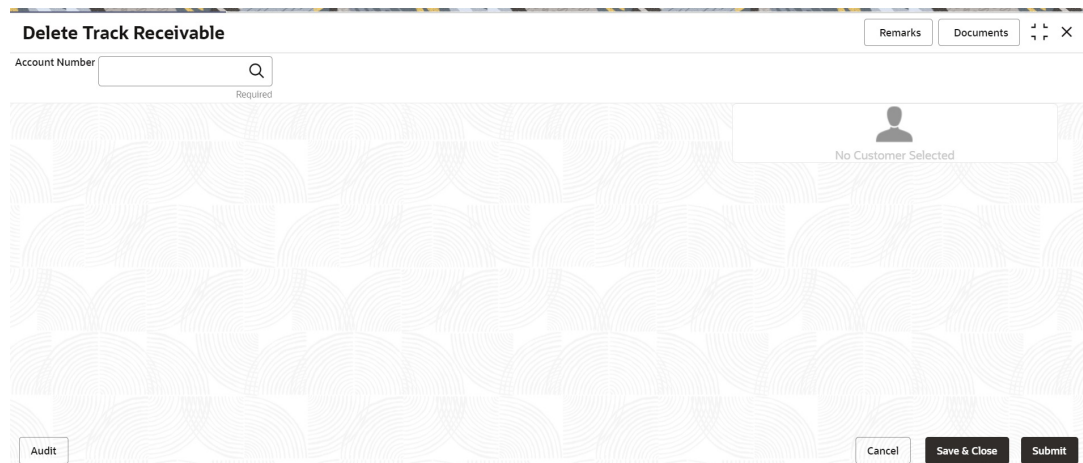
> **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Release screen is displayed.

Figure 15-2   Uncollected Funds Release
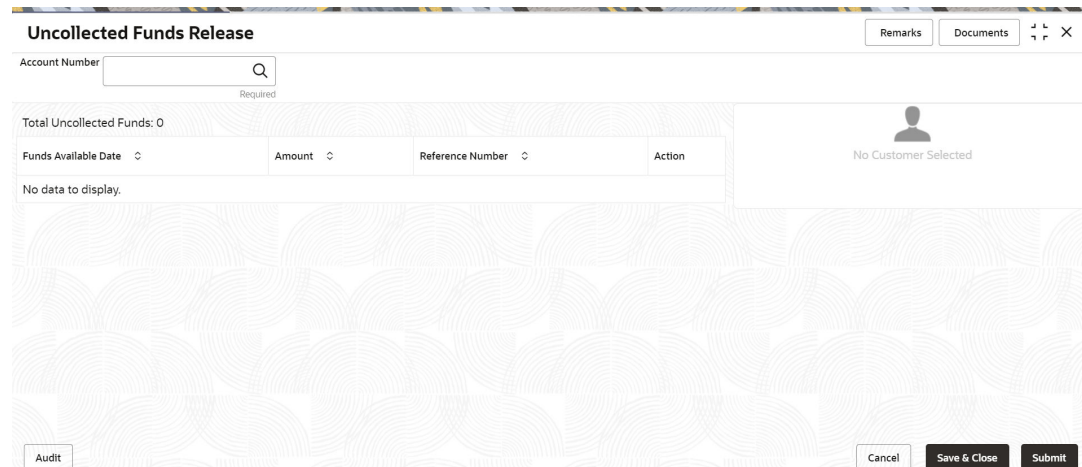
2. Enter the **Account Number**.

   Uncollected funds details are displayed.

   Figure 15-3   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 15-2   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	**Account Name** is displayed by default based on the account selected.
Total Uncollected Funds	**Total Uncollected Funds** 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 15-2   (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 **Release** 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.

15.3 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.
To maintain tax group:

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

1. 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.

Figure 15-4   Tax Waiver at Customer Level

2. On **Tax Waiver at Customer Level** screen, specify the fields

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

Table 15-3   Tax Waiver at Customer Level - 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 Number** or **Customer Name** and click on the **Fetch** button.
Customer Name	**Customer Name** is displayed based on the **Customer ID** selected.

Table 15-4   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 **Product** or **Account Class** for which the tax waiver is defined. The field value **ALL** indicates that the tax waiver applies to all products and account classes.
Tax Waiver Percentage	**Tax waiver** 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 **Effective Date** from which the tax waiver rule is applicable.
Expiry Date	**Expiry Date** 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 **Effective Date** and **Expiry Date**. **Note:** **Expiry Date** should be greater than or equal to the **Effective Date**.
Tax Category	**Tax Category** for which Tax Waiver is maintained.

Table 15-4   (Cont.) If the customer is already mapped to any of the Tax Group, Current Tax Group details are displayed as following:

Field	Description
Tax Currency	The currency in which the tax waiver is defined. **All Currencies** indicates that tax waiver is for all currencies.

Figure 15-5   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, then a message that the customer is not linked to any tax group and to link click **Modify Tax Group** is displayed.

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 15-6   Modify Tax Group

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

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

Table 15-5   Modify Tax Group - Field Description

Field	Description
Tax Group	Select **TAXGRP** 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	**Tax Group Description** is displayed based on the **Tax Group** selected.

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

Figure 15-7   Modify Tax Group - New Tax Group Selection

5.   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.

6.   On **Tax Waiver at Customer Level** screen, click the **Submit** button and then the **Close** button to end the tax waiver transaction.

15.4 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.

1.   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 15-8   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 15-6   Branch Transfer Log - Field Description

Field	Description
Source Branch	The **Source Branch** is the branch from which the account is to be transferred from. Enter the **Source Branch** or click the search icon to view the **Source Branch** 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 **Source Branch** and click the **Fetch** button.
Target Branch	The **Target Branch** is the branch to which the account is to be transferred. Enter the **Target Branch** or click the search icon to view the **Target Branch** 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 **Target Branch** and click the **Fetch** button.
Transfer Date	Click the calendar icon to specify the date on which the branch transfer transaction was initiated.
Customer ID	Enter the **Customer ID** on whose behalf account transfer was initiated 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 the **Fetch** 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 15-9   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 15-7   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 **Resubmit** button is clicked, the value in the **Transfer Status** changes from Error to Resubmitted.
Actions	Displays only the **View** button.

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

   Error Details pop-up window is displayed.

Figure 15-10   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 ✕ icon to close the **Error Details** pop-up window.

8. 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.

15.5 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.

To transfer account product:

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

1. 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 Transfer screen is displayed.

Figure 15-11   Account Product Transfer

2.   Enter the **Account Number**.

Account Product Transfer details are displayed.

Figure 15-12   Account Product Transfer Details for Account

> ✎ **Note:**
>
> If more than 2 products are available click ▶ on or ◀ icons to navigate for other products.

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

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

Table 15-8   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. **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.
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

> **Note:**
>
> • 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 15-13   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 15-14   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 15-9   Select New Product - Field Description

Field	Description
Select New Product	This section displays the product and details in each widget.
Change	Click the **Change** 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**.
Transfer Reason	Enter the transfer reason. **✎ Note:** The **Transfer Reason** cannot be blank.
ATM	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.

Table 15-9   (Cont.) Select New Product - Field Description

Field	Description
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 Name/API Name	Functional Activity Code	Action	Description
Account 360	CSR_FA_CASA_DASH	Query Details	Get the details of the account and balance.
Account 360	CASA_FA_CUST_ACC_360_ACCOUNT_AMOUNTSANDDATES	Query Details	Get the details of the standing instructions.
Account 360	CASA_FA_CUST_ACC_360_LAST_TXN_FETCH	Query Details	Get the details of recent transaction of the account.
Address Update	CSR_FA_ADDR_SAVE	Initiation	Initiate the address update request.
Address Update	CSR_FA_ADDR_AUTH	Authorization	Approve or Reject the address update request.
Address Update	CSR_FA_ADDR_RETRY	Handoff Retry	Retry or Reject the address update request from handoff retry stage.
Account Document Update	CSR_FA_DOCUPDATE_SAVE	Initiation	Initiate the account document update request.
Account Document Update	CSR_FA_DOCUPDATE_AUTH	Authorization	Approve or Reject the account document update request.
Account Document Update	CSR_FA_DOCUPDATE_RETRY	Handoff Retry	Retry or Reject the account document update request from handoff retry stage.
Joint Holder Maintenance	CSR_FA_JOINT_HOLDER_SAVE	Initiation	Initiate the joint holder update request.
Joint Holder Maintenance	CSR_FA_JOINT_HOLDER_AUTH	Authorization	Approve or Reject the joint holder update request.
Joint Holder Maintenance	CSR_FA_JOINT_HOLDER_RETRY	Handoff Retry	Retry or Reject the joint holder update request from handoff retry stage.
Nominee Update	CSR_FA_NOM_SAVE	Initiation	Initiate the nominee update request.
Nominee Update	CSR_FA_NOM_AUTH	Authorization	Approve or Reject the nominee update request.
Nominee Update	CSR_FA_NOM_RETRY	Handoff Retry	Retry or Reject the nominee update request from handoff retry stage.
Primary Party Change	CSR_FA_PRIPAR_CHG_SAVE	Initiation	Initiate the primary party change request.
Primary Party Change	CSR_FA_PRIPAR_CHG_RETRY	Authorization	Approve or Reject the primary party change request.

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Table A-1   (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Primary Party Change	CSR_FA_PRIPAR_CHG_AUTH	Handoff Retry	Retry or Reject the primary party change request from handoff retry stage.
Memo Maintenance	OBBRN_FA_MEMO_MAINT_SAVE	Initiation	Initiate Memo Maintenance/Modify request.
Memo Maintenance	OBBRN_FA_MEMO_MAINT_AUTH	Authorization	Approve or Reject Memo Maintenance/Modify request.
Memo Maintenance	OBBRN_FA_MEMO_MAINT_RETRY	Handoff Retry	Retry or Reject Memo Maintenance/Modify request.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_CREATE_RESOURCE	Create	Create the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GETBY_RESOURCEID	Create	Create the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_UPDATE_RESOURCE	Modify	Modify the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_DELETE_RESOURCE	Delete	Delete the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_VALIDATE_RESOURCE	Validate	Validate the Bulletin maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_SUBMIT_RESOURCE	Create	Create the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GET_UNAUTHRESOURCE	Authorize	Authorize the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_AUHTORIZE_RESOURCE	Authorize	Authorize Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_REMOVE_RESOURCELOCK	Create	Create Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GET_PERMACT_ONRES	Inquiry	Inquire the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GET_RESOURCEHIST	Inquiry	Inquire the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_CLOSE_RESOURCE	Close	Close the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_REOPEN_RESOURCE	Reopen	Reopen the Bulletin Maintenance.
View Bulletin	OBBRN_FA_BULLETINDETAIL_GET_BOARD	View	View the bulletin board details.
View Bulletin	OBBRN_FA_BULLETINDETAIL_GET_RESOURCEAGGR	View	View the bulletin board details.
User Dashboard	CMC_MENU_FA_DASHBOARD	Inquiry	Display the User Dashboard details.
Ad hoc Account Statement	CSR_FA_ACC_STMT_GEN	Fetch exisitng	Get the existing details.
Ad hoc Account Statement	CSR_FA_ACC_STMT_REQ_SAVE	Initiation	Initiate the ad hoc account statement request.
Account Statement Frequency	CSR_FA_ACCT_STATEMENT_FREQ_SAVE	Initiation	Initiate the account statement frequency request.

Table A-1   (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Account Statement Frequency	CSR_FA_ACCT_STATEMENT_FREQ_AUTH	Authorization	Approve or Reject the account statement frequency request.
Account Statement Frequency	CSR_FA_ACCT_STATEMENT_FREQ_RETRY	Handoff Retry	Retry or Reject the account statement frequency from handoff retry stage.
Activate Dormant Account	CSR_FA_ACTIVATE_DORMANT_ACCT_SAVE	Initiation	Initiate the activation of Inactive or Dormant account request.
Activate Dormant Account	CSR_FA_ACTIVATE_DORMANT_ACCT_RETRY	Authorization	Approve or Reject the activation of Inactive or Dormant account request.
Activate Dormant Account	CSR_FA_ACTIVATE_DORMANT_ACCT_AUTH	Handoff Retry	Retry or Reject the activation of Inactive or Dormant account from handoff retry stage.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_SAVE	Initiation	Initiate the account status change request.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_AUTH	Authorization	Approve or Reject the account status change request.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_RETRY	Handoff Retry	Retry or Reject the account status change request from handoff retry stage.
Overdraft Limit Summary	CSR_FA_LIMITS_SUMMARY	Inquiry	Fetch all Overdraft details for the account.
Secured Overdraft Limit	CSR_FA_ACC_LMT_SAVE	Initiation	Initiate the Secured Overdraft Limit request.
Secured Overdraft Limit	CSR_FA_ACC_LMT_AUTH	Authorization	Approve or Reject the Secured Overdraft Limit request.
Secured Overdraft Limit	CSR_FA_ACC_LMT_RETRY	Handoff Retry	Retry or Reject the Secured Overdraft Limit request from handoff retry stage.
Unsecured Overdraft Limit	CSR_FA_ACCLMTUNSEC_SAVE	Initiation	Initiate the Unsecured Overdraft Limit request.
Unsecured Overdraft Limit	CSR_FA_ACCLMTUNSEC_AUTH	Authorization	Approve or Reject the Unsecured Overdraft Limit request.
Unsecured Overdraft Limit	CSR_FA_ACCLMTUNSEC_RETRY	Handoff Retry	Retry or Reject the Unsecured Overdraft Limit request from handoff retry stage.
Advance Against Uncollected Funds	CSR_FA_AUF_SAVE	Initiation	Initiate the Advance Against Uncollected Funds request.
Advance Against Uncollected Funds	CSR_FA_AUF_AUTH	Authorization	Approve or Reject the Advance Against Uncollected Funds request.

Table A-1   (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Advance Against Uncollected Funds	CSR_FA_AUF_RETRY	Handoff Retry	Retry or Reject the Advance Against Uncollected Funds request from handoff retry stage.
Create Amount Block	CSR_FA_AMNT_SAVE	Initiation	Initiate the create amount block request.
Create Amount Block	CSR_FA_AMNT_AUTH	Authorization	Approve or Reject the create amount block request.
Create Amount Block	CSR_FA_AMNT_RETRY	Handoff Retry	Retry or Reject the create amount block from handoff retry stage.
View and Modify Amount Block	CSR_FA_AMNTM_SAVE	Initiation	Initiate the modify amount block request.
View and Modify Amount Block	CSR_FA_AMNTM_AUTH	Authorization	Approve or Reject the modify amount block request.
View and Modify Amount Block	CSR_FA_AMNTM_RETRY	Handoff Retry	Retry or Reject the modify amount block from handoff retry stage.
View and Modify Amount Block	CSR_FA_CLOSE_AMNTM_SAVE	Initiation	Initiate the close amount block request.
View and Modify Amount Block	CSR_FA_CLOSE_AMNTM_AUTH	Authorization	Approve or Reject the close amount block request.
View and Modify Amount Block	CSR_FA_CLOSE_AMNTM_RETRY	Handoff Retry	Retry or Reject the close amount block from handoff retry stage.
Consolidated Amount Block	CSR_FA_CONAMTBLK_SAVE	Initiation	Initiate the consolidated amount block request.
Consolidated Amount Block	CSR_FA_CONAMTBLK_AUTH	Authorization	Approve or Reject the consolidated amount block request.
Consolidated Amount Block	CSR_FA_CONAMTBLK_RETRY	Handoff Retry	Retry or Reject the consolidated amount block from handoff retry stage.
Cheque Book Request	CSR_FA_CHEQUEBOOKREQ_POST	Initiation	Initiate the cheque book request.
Cheque Book Request	CSR_FA_CHEQUEBOOKREQ_AUTH	Authorization	Approve or Reject the cheque book request.
Cheque Book Request	CSR_FA_CHEQUEBOOKREQ_RETRY	Handoff Retry	Retry or Reject the cheque book request from handoff retry stage.
Stop Cheque Payment	CSR_FA_STOPCHEQUE_SAVE	Initiation	Initiate the stop cheque payment request.
Stop Cheque Payment	CSR_FA_STOPCHEQUE_AUTH	Authorization	Approve or Reject the stop cheque payment request.
Stop Cheque Payment	CSR_FA_STOPCHEQUE_RETRY	Handoff Retry	Retry or Reject the stop cheque payment request from handoff retry stage.
View and Modify Stop Cheque	CSR_FA_STOPCHEQUE_SAVE	Initiation	Initiate the Modify Stop Cheque request.

Table A-1   (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
View and Modify Stop Cheque	CSR_FA_STOPCHEQUE_AUTH	Authorization	Approve or Reject the Modify Stop Cheque request.
View and Modify Stop Cheque	CSR_FA_STOPCHEQUE_RETRY	Handoff Retry	Retry or Reject the Modify Stop Cheque request from handoff retry stage.
View and Modify Stop Cheque	CSR_FA_STOP_CHEQUE_DELETE	Close	Close the stop Cheque request.
Cheque Book Status Change	CSR_FA_CHEQSTATCHANGE_SAVE	Initiation	Initiate the cheque book status change request.
Cheque Book Status Change	CSR_FA_CHEQSTATCHANGE_AUTH	Authorization	Approve or Reject the cheque book status change request.
Cheque Book Status Change	CSR_FA_CHEQSTATCHANGE_RETRY	Handoff Retry	Retry or Reject the cheque book status change request from handoff retry stage.
Card Status Change	CSR_FA_CARDB_SAVE	Initiation	Initiate the card status change request.
Card Status Change	CSR_FA_CARDB_AUTH	Authorization	Approve or Reject the card status change request.
Card Status Change	CSR_FA_CARDB_RETRY	Handoff Retry	Retry or Reject the card status change request from handoff retry stage.
Debit Card Request	CSR_FA_DEBIT_REQ_SAVE	Initiation	Initiate the debit card request.
Debit Card Request	CSR_FA_DEBIT_CARD_REQ_AUTH	Authorization	Approve or Reject the debit card request.
Debit Card Request	CSR_FA_DEBIT_CARD_REQ_RETRY	Handoff Retry	Retry or Reject the debit card request from handoff retry stage.
ATM and POS Limits	CSR_FA_CARD_LIMITS_SAVE	Initiation	Initiate the ATM and POS Limits update request.
ATM and POS Limits	CSR_FA_CARD_LIMITS_AUTH	Authorization	Approve or Reject the ATM and POS Limits update request.
ATM and POS Limits	CSR_FA_CARD_LIMITS_RETRY	Handoff Retry	Retry or Reject the ATM and POS Limits update request from handoff retry stage.
Online Account Sweep In	CSR_FA_SWP_IN_STP_SAVE	Initiation	Initiate the Online Account Sweep In request.
Online Account Sweep In	CSR_FA_SWP_IN_STP_AUTH	Authorization	Approve or Reject the Online Account Sweep In request.
Online Account Sweep In	CSR_FA_SWP_IN_STP_RETRY	Handoff Retry	Retry or Reject the Online Account Sweep In request from handoff retry stage.
Term Deposit Instruction	CSR_FA_AUTOTD_INSTR_SAVE	Initiation	Initiate the Term Deposit Instruction request.
Term Deposit Instruction	CSR_FA_AUTOTD_INSTR_AUTH	Authorization	Approve or Reject the Term Deposit Instruction request.

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Table A-1   (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Term Deposit Instruction	CSR_FA_AUTOTD_INSTR_RETRY	Handoff Retry	Retry or Reject the Term Deposit Instruction from handoff retry stage.
Create Scheduled Transfer	CSR_FA_CUST_TRANSFER_TO_CASA_SAVE	Initiation	Initiate the standing instructions request.
Create Scheduled Transfer	CSR_FA_CUST_TRANSFER_TO_CASA_AUTH	Authorization	Approve or Reject the standing instructions request.
Create Scheduled Transfer	CSR_FA_CUST_TRANSFER_TO_CASA_RETRY	Handoff Retry	Retry or Reject the standing instructions from handoff retry stage.
View and Modify Scheduled Transfer	CSR_FA_MSI_SAVE	Initiation	Initiate the Term Deposit Instruction request.
View and Modify Scheduled Transfer	CSR_FA_MSW_AUTH	Authorization	Approve or Reject the Modify Scheduled Transfer request.
View and Modify Scheduled Transfer	CSR_FA_MSW_RETRY	Handoff Retry	Retry or Reject the Modify Scheduled Transfer request from handoff retry stage.
View and Modify Scheduled Transfer	CSR_FA_CLOSE_SWP_IN_AUTH	Close	Approve or reject the close request.
Create Sweep Out from Account	CSR_FA_SWEEP_OUT_SAVE	Initiation	Initiate the creation of Sweep Out from Account instruction.
Create Sweep Out from Account	CSR_FA_SWEEP_OUT_AUTH	Authorization	Approve or Reject the request for Sweep Out from Account instruction
Create Sweep Out from Account	CSR_FA_SWEEP_OUT_RETRY	Handoff Retry	Retry or Reject the request for Sweep Out from Account instruction.
View and Modify Sweep Out from Account	CSR_FA_MOD_SWP_OUT_SAVE	Initiation	Initiate the Modify Sweep Out from Account request.
View and Modify Sweep Out from Account	CSR_FA_MOD_SWP_OUT_AUTH	Authorization	Approve or Reject the Modify Sweep Out from Account request.
View and Modify Sweep Out from Account	CSR_FA_MOD_SWP_OUT_RETRY	Handoff Retry	Retry or Reject the Modify Sweep Out from Account request.
View and Modify Sweep Out from Account	CSR_FA_CLOSE_SWP_OUT_AUTH	Close	Perform close operation for sweep out to account instruction.
Account Balance Inquiry	CSR_FA_ACC_BLN_INQ	Query Details	Get account balance details.
Account Transactions	CSR_FA_ACC_TRN	Query Details	Get the account transactions.
Check Status Inquiry	CSR_FA_CHEQUE_STATUS_INQUIRY	Query Details	Perform cheque status inquiry.
Online Account Sweep History	CSR_FA_SWP_HIST_GET	Inquiry	Fetch Online Account Sweep History details.

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Table A-1   (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Tax Deducted at Source Inquiry	CSR_FA_TDSQUERY	Inquiry	Fetch Tax Deducted at Source details.
Release Track Receivable	CSR_FA_RELTRACK_SAVE	Initiation	Initiate Release Track Receivable request.
Release Track Receivable	CSR_FA_RELTRACK_AUTH	Authorization	Approve or Reject Release Track Receivable request.
Release Track Receivable	CSR_FA_RELTRACK_RETRY	Handoff Retry	Retry or Reject Release Track Receivable request.
Delete Track Receivable	CSR_FA_DELTRACK_SAVE	Initiation	Initiate Delete Track Receivable request.
Delete Track Receivable	CSR_FA_DELTRACK_AUTH	Authorization	Approve or Reject Delete Track Receivable request.
Delete Track Receivable	CSR_FA_DELTRACK_RETRY	Handoff Retry	Retry or Reject Delete Track Receivable request.
Account Branch Transfer	CSR_FA_ACCBRN_TRFR_SAVE	Initiation	Initiate the account branch transfer request.
Account Branch Transfer	CSR_FA_ACCBRN_TRFR_AUTH	Authorization	Approve or Reject the account branch transfer request.
Account Branch Transfer	CSR_FA_ACCBRN_TRFR_RETRY	Handoff Retry	Retry or Reject the account branch transfer request from handoff retry stage.
Uncollected Funds Release	CASA_FA_UNCOLLECTED_FUNDS_SAVE	Initiation	Initiate the uncollected funds release request.
Uncollected Funds Release	CASA_FA_UNCOLLECTED_FUNDS_AUTH	Authorization	Approve or Reject the uncollected funds release request.
Uncollected Funds Release	CASA_FA_UNCOLLECTED_FUNDS_RETRY	Handoff Retry	Retry or Reject the uncollected funds release from handoff retry stage.
Tax Waiver at Customer Level	CSR_FA_TAX_WAIVER_SAVE	Initiation	Initiate Tax Waiver at Customer Level request.
Tax Waiver at Customer Level	CSR_FA_TAX_WAIVER_AUTH	Authorization	Approve or Reject Tax Waiver at Customer Level request.
Tax Waiver at Customer Level	CSR_FA_TAX_WAIVER_RETRY	Handoff Retry	Retry or Reject Tax Waiver at Customer Level request.
Branch Transfer Log	CSR_FA_ABTL_QUERY	Inquiry	Fetch Branch Transfer Log details.
Account Product Transfer	CSR_FA_ACCTPRODTRANSFER_SAVE	Initiation	Initiate Account Product Transfer request.
Account Product Transfer	CSR_FA_ACCTPRODTRANSFER_AUTH	Authorization	Approve or Reject Account Product Transfer request.
Account Product Transfer	CSR_FA_ACCTPRODTRANSFER_RETRY	Handoff Retry	Retry or Reject Account Product Transfer request.

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