

Oracle Banking Branch

Current Account and Saving Account User Guide



Release 14.8.2.0.0

G54616-02

April 2026

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

ORACLE®

Copyright © 2021, 2026, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose	i
Audience	i
Documentation Accessibility	i
Critical Patches	ii
Diversity and Inclusion	ii
Conventions	ii
Related Resources	ii
Screenshot Disclaimer	ii
Acronyms and Abbreviations	ii
Basic Actions	iii
Icons	vii

1 Dashboard

1.1 Servicing Tasks	2
1.2 Pending Documentation	3
1.3 Bulletin Board	6
1.4 My Diary	8
1.5 Service Request	10
1.6 My Pending Tasks	15

2 Servicing Charge

3 Customer Information

4 Account View

4.1 Account 360	1
4.1.1 Account Balance	4
4.1.2 Account Information	4
4.1.3 Account Holder Details	5

4.1.4	Account Details	6
4.1.5	Account Statement Details	7
4.1.6	Suggested Actions	8
4.1.7	Overdraft Details	9
4.1.8	Alerts	11
4.1.9	Standing Instructions	13
4.1.10	Pending Requests	15
4.1.11	Recent Transactions	16
4.1.12	Interest Details	17
4.1.13	Frequent Actions	18

5 Maintenance

5.1	Account Address Update	1
5.2	Account Documents Update	3
5.3	Joint Holder Maintenance	8
5.3.1	Maintain Joint Holder Details	11
5.4	Nominee Details Update	13
5.4.1	Add Nominee	16
5.4.2	View Nominee Details	20
5.4.3	Edit Nominee Details	22
5.5	Primary Party Change	22
5.6	Account Preferences	28

6 Statement

6.1	Ad hoc Account Statement	1
6.2	Account Statement Frequency	4

7 Status Update

7.1	Activate Dormant Account	1
7.2	Account Status Change	4

8 Limits

8.1	Overdraft Limits Summary	1
8.2	Secured Overdraft Limits	4
8.3	Unsecured Overdraft Limits	10
8.4	Temporary Overdraft Limit	16
8.5	Advance against Uncollected Funds	19

9	Amount Block	
	9.1 Amount Block	1
	9.2 View and Modify Amount Block	4
	9.3 Consolidated Amount Block	9
10	Cheque Book	
	10.1 Cheque Book Request	1
	10.2 Stop Cheque Payment	5
	10.3 View and Modify Stop Cheque Payment	11
	10.3.1 View Stop Cheque Payment	13
	10.3.2 Modify Stop Cheque Payment	16
	10.3.3 Close Stop Cheque Payment	18
	10.4 Cheque Book Status	21
11	Debit Card	
	11.1 Card Status Change	1
	11.2 Debit Card Request	3
	11.3 ATM and POS Limits	9
12	Standing Instructions	
	12.1 Online Account Sweep In	2
	12.2 Term Deposit Instruction	5
	12.3 Schedule Transfer	9
	12.4 View and Modify Scheduled Transfer	12
	12.5 Sweep In to Account	18
	12.6 View and Modify Sweep In to Account	21
	12.7 Sweep Out from Account	26
	12.8 View and Modify Sweep Out from Account	29
13	Inquiry	
	13.1 Account Balance Inquiry	1
	13.2 Account Transactions	4
	13.3 Cheque Status Inquiry	8
	13.4 Online Account Sweep History	10
	13.5 Tax Deducted at Source Inquiry	12

14 Track Receivables

14.1	Release Track Receivable	1
14.2	Delete Track Receivable	4

15 Others

15.1	Account Branch Transfer	1
15.2	Uncollected Funds Release	4
15.3	Tax Waiver at Customer Level	7
15.4	Branch Transfer Log	11
15.5	Account Product Transfer	14

16 Staff Restrictions

17 Access Restriction

A Functional Activity Codes

Index

List of Figures

1-1	Dashboard	1
1-2	Servicing Tasks	2
1-3	Pending Documentation	4
1-4	Pending	4
1-5	Account Documents Update	5
1-6	Bulletin Board	6
1-7	Message Details	7
1-8	Document List	7
1-9	My Diary	8
1-10	My Diary - Add Event	9
1-11	Service Requests	10
1-12	Service Request Doughnut pop-out	11
1-13	Service Request-Bar Graph	11
1-14	Priority Service Request Pop Up Window	12
1-15	Service request-New Service request	12
1-16	Filter Service Requests Pop Up Window	14
1-17	My Pending Tasks	15
2-1	Charge Details	1
2-2	Charge Details	3
3-1	Customer Information	2
4-1	Account 360	1
4-2	Account 360 Details for Active Account	2
4-3	Account Balance	4
4-4	Account Information	5
4-5	Account Holder	6
4-6	Account Details	6
4-7	Account Statement Details	7
4-8	Suggested Actions	8
4-9	Overdraft Details	10
4-10	Manage Overdraft	11
4-11	Alerts	12
4-12	Standing Instructions	13
4-13	Pending Requests	15
4-14	New Service Request	16
4-15	Recent Transactions	17
4-16	Interest Details	18

4-17	<u>Frequent Actions</u>	<u>18</u>
5-1	<u>Account Address Update</u>	<u>2</u>
5-2	<u>Account Documents Update</u>	<u>4</u>
5-3	<u>Add Account Documents</u>	<u>6</u>
5-4	<u>Edit Account Documents</u>	<u>8</u>
5-5	<u>Joint Holder Maintenance</u>	<u>9</u>
5-6	<u>Joint Holder Details</u>	<u>10</u>
5-7	<u>Add Joint Holder Details</u>	<u>12</u>
5-8	<u>Joint Holder Details</u>	<u>13</u>
5-9	<u>Edit Joint Holder Details</u>	<u>13</u>
5-10	<u>Nominee Details Update</u>	<u>14</u>
5-11	<u>Nominee Details</u>	<u>14</u>
5-12	<u>Add Nominee</u>	<u>17</u>
5-13	<u>Guardian Details</u>	<u>19</u>
5-14	<u>View Nominee Details</u>	<u>21</u>
5-15	<u>Primary Party Change</u>	<u>23</u>
5-16	<u>Primary Party Change - Joint Account Holder</u>	<u>24</u>
5-17	<u>Primary Party Change - Single Account Holder</u>	<u>25</u>
5-18	<u>Primary Party Change - On Selection of Other Option</u>	<u>26</u>
5-19	<u>Joint Holder Maintenance</u>	<u>28</u>
5-20	<u>Account Preferences</u>	<u>29</u>
5-21	<u>Set Account Preferences</u>	<u>29</u>
6-1	<u>Ad hoc Account Statement</u>	<u>1</u>
6-2	<u>Ad hoc Account Statement Details</u>	<u>2</u>
6-3	<u>Account Statement Frequency</u>	<u>5</u>
7-1	<u>Activate Dormant Account</u>	<u>2</u>
7-2	<u>Account Status Change</u>	<u>4</u>
8-1	<u>Overdraft Limits Summary</u>	<u>2</u>
8-2	<u>Limit Type</u>	<u>3</u>
8-3	<u>Secured Overdraft Limits</u>	<u>4</u>
8-4	<u>Customer Information - Secured Overdraft Limits</u>	<u>6</u>
8-5	<u>Term Deposit</u>	<u>7</u>
8-6	<u>Collateral</u>	<u>9</u>
8-7	<u>Unsecured Overdraft Limits</u>	<u>11</u>
8-8	<u>Customer Information - Unsecured Overdraft Limits</u>	<u>12</u>
8-9	<u>Unsecured Limits - View or Delete</u>	<u>13</u>
8-10	<u>Unsecured Limits - Edit</u>	<u>14</u>

8-11	<u>Unsecured Limits</u>	<u>15</u>
8-12	<u>Temporary Overdraft Limit</u>	<u>17</u>
8-13	<u>Advance against Uncollected Funds</u>	<u>19</u>
8-14	<u>Customer Information - Advance against Uncollected Funds</u>	<u>21</u>
9-1	<u>Amount Block</u>	<u>2</u>
9-2	<u>View and Modify Amount Block</u>	<u>4</u>
9-3	<u>Amount Block</u>	<u>6</u>
9-4	<u>Modify Amount Block</u>	<u>7</u>
9-5	<u>Close Amount Block</u>	<u>8</u>
9-6	<u>Consolidated Amount Block</u>	<u>9</u>
9-7	<u>Account Holder Details</u>	<u>11</u>
10-1	<u>Cheque Book Request</u>	<u>2</u>
10-2	<u>Stop Cheque Payment - Single Cheque tab</u>	<u>6</u>
10-3	<u>Stop Cheque Payment - Range of Cheque tab</u>	<u>6</u>
10-4	<u>Stop Cheque Payment - Amount tab</u>	<u>7</u>
10-5	<u>Cheque Book Status</u>	<u>21</u>
11-1	<u>Card Status Change</u>	<u>2</u>
11-2	<u>Debit Card Request</u>	<u>4</u>
11-3	<u>Debit Card Request-New Card</u>	<u>6</u>
11-4	<u>Debit Card Request-Reissue Card</u>	<u>7</u>
11-5	<u>Debit Card Request-Add On Card</u>	<u>8</u>
11-6	<u>ATM and POS Limits</u>	<u>10</u>
12-1	<u>Online Account Sweep In</u>	<u>2</u>
12-2	<u>Term Deposit Instruction</u>	<u>6</u>
12-3	<u>Edit Instruction</u>	<u>8</u>
12-4	<u>Scheduled Transfer</u>	<u>10</u>
12-5	<u>View and Modify Scheduled Transfer</u>	<u>13</u>
12-6	<u>Schedule Transfer Cycle Details</u>	<u>13</u>
12-7	<u>Modify Scheduled Transfer</u>	<u>14</u>
12-8	<u>Close Scheduled Transfer</u>	<u>18</u>
12-9	<u>Sweep In to Account</u>	<u>19</u>
12-10	<u>View and Modify Sweep In to Account</u>	<u>21</u>
12-11	<u>View Sweep In To Account</u>	<u>23</u>
12-12	<u>Modify Sweep In To Account</u>	<u>24</u>
12-13	<u>Close Sweep in To Account</u>	<u>26</u>
12-14	<u>Sweep Out from Account</u>	<u>27</u>
12-15	<u>View and Modify Sweep Out from Account</u>	<u>30</u>

12-16	View Sweep Out from Account	32
12-17	Modify Sweep Out from Account	33
12-18	Close Sweep Out from Account	34
13-1	Account Balance Inquiry	2
13-2	Show Calculation	3
13-3	Account Transactions	4
13-4	View Details	7
13-5	Cheque Status Inquiry	8
13-6	Online Account Sweep History	11
13-7	Tax Deducted at Source Inquiry	12
14-1	Release Track Receivable	2
14-2	Release Track Receivable for Active Account	2
14-3	Delete Track Receivable	4
14-4	Delete Track Receivable for Active Account	5
15-1	Account Branch Transfer	2
15-2	Uncollected Funds Release	4
15-3	Uncollected funds Details for Account	5
15-4	Tax Waiver at Customer Level	7
15-5	Tax Waiver at Customer Level - Current Tax Group	9
15-6	Modify Tax Group	10
15-7	Modify Tax Group - New Tax Group Selection	11
15-8	Branch Transfer Log	12
15-9	Failed Branch Transfer Details	13
15-10	Error Details for Account Number	14
15-11	Account Product Transfer	15
15-12	Account Product Transfer Details for Account	15
15-13	Product Details	17
15-14	Selected Product Details	18

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Icons](#)

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.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance [Oracle Software Security Assurance](#).

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which 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. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The maker checker validation will be provided if the same maker tries to approve the transaction.</p> </div>
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 in red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.

Table 2 (Cont.) Basic Actions

Action	Applicable Stages	Description
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on 'Document' to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
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	<p>If override messages had appeared during initiation stage and they were accepted by the maker during submission, the Overrides button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer.</p> <p>On the Override Details section, click Decline to go back to the transaction screen to modify or cancel it, or click Accept to complete the initiation stage and move the transaction to the approval stage. The Overrides button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the Overrides button is clicked, the system displays the overrides accepted by the maker.</p> <p>After verifying the transaction and override details, the authorizer can either approve or reject the transaction. Existing Approve Transaction section is modified to display the overrides if any overrides are raised during the initiation submits.</p>
Reject	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the 'Reject' icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.
Remarks	Initiation, Approval and Hand-off Retry	'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
Reset	Hand off Retry	The reset button clears all the details displayed on the screen and allows input or selection of a different customer number.
Retry	Hand off Retry	The possibility of retrying a transaction arises when transaction input from the mid-office system fails authorization due to Host System rejection. Such host-rejected transactions will be present in the Hand off Retry queue in the Task Wizard. The Retry option is available only to the authorizer. Upon 'Retry', the transaction is sent to the host once again through Oracle Banking Routing Hub. Optionally, the authorizer can also 'Reject' the transaction in which case it is routed back to the maker.

Table 2 (Cont.) Basic Actions

Action	Applicable Stages	Description
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.
Auto Authorization	Initiation	<p>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPOMN)</pre> <pre>output</pre> <pre>Section1 LEVEL:0</pre> 3. Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2). <div data-bbox="787 1354 901 1386" style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</p> </div> <div data-bbox="938 1612 1052 1644" style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group.</p> </div>

Table 2 (Cont.) Basic Actions

Action	Applicable Stages	Description
Multi-Level Authorization	Initiation	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPYIN) output Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div data-bbox="787 997 899 1031" data-label="Section-Header">Note</div> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2></pre> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). <div data-bbox="787 1480 899 1514" data-label="Section-Header">Note</div> <p>You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.</p> <div data-bbox="933 1705 1050 1740" data-label="Section-Header">Note</div> <p>The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</p>

Table 2 (Cont.) Basic Actions

Action	Applicable Stages	Description
Memo	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click Memo, then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click Memo to view the memos if any. The Memos will not be displayed in inquiry screens. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.

Icons

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

Table 3 Icons























Icons	Description
	Edit Icon
	Delete Icon
	Exit Icon
	Search Icon
	Customer Information Icon
	Add Tiles to Dashboard
	Add New Event
	Calendar Icon
	Filter
	First
	Last
	Previous
	Next
	Expand

Table 3 (Cont.) Icons

Icons	Description
	Collapse
	View
	Modify
	Close
	Bell
	Attachments
	Alert
	Information

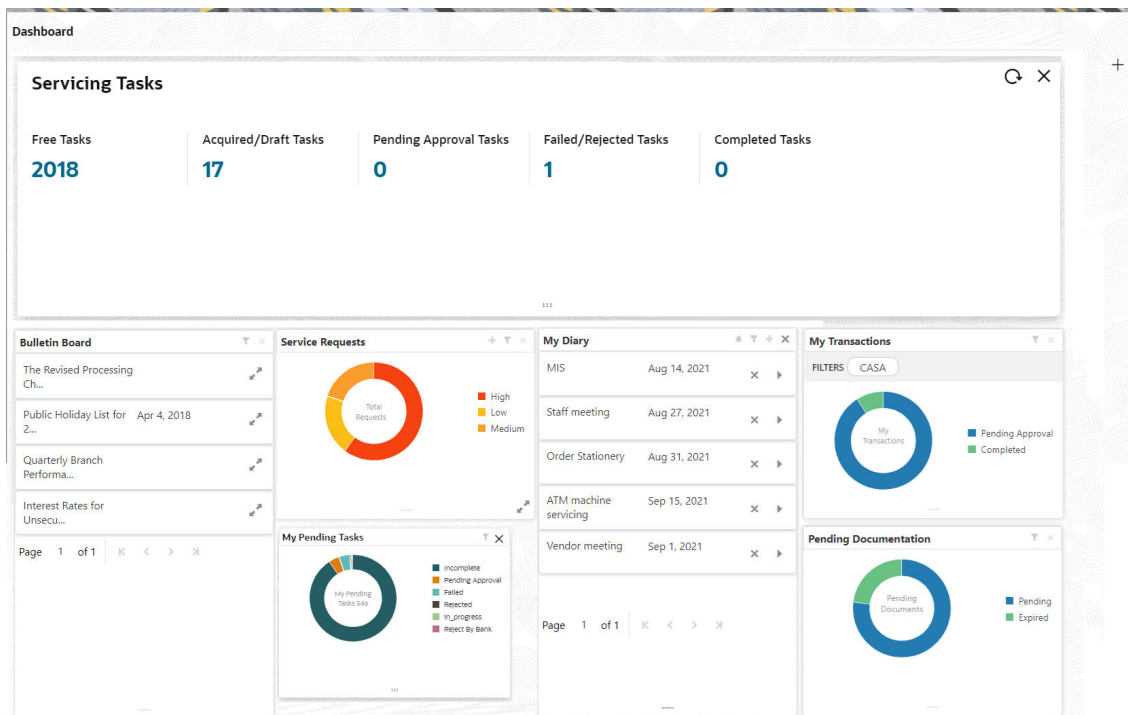
1

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:

- [Servicing Tasks](#)
This topic describes the process of viewing, acquiring, releasing, and tracking the transactions that was performed during the day.
- [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 Servicing Tasks

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

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

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

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

Figure 1-2 Servicing Tasks

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

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

Table 1-1 Servicing Tasks - Field Description

Field	Description
Free Task	Displays the number of free tasks available either for editing or claiming based on the rights. If the user clicks on a number, the system performs the action on the task. If the user lacks authorization rights, the system displays a zero instead.

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

Field	Description
Acquired/Draft Tasks	<p>Displays the tasks that have been acquired for authorization and tasks where a servicing screen was launched, actions were performed, and were saved and closed to be continued later. Depending on user Authorization rights, user can acquire the tasks from Free Tasks for further processing if user have Maker rights. If user do, the Draft numbers should be populated.</p> <p>The Acquired/Draft Tasks counts are displayed in the My Pending Tasks page too. They can be identified as tasks in Approval and Incomplete status respectively.</p> <p>Also, if a transaction is rejected or when it fails, the number is also populated in this field.</p>
Pending Approval Tasks	<p>Displays the number of approvals pending for the transactions. The values in this field are displayed in following two scenarios:</p> <ul style="list-style-type: none"> Pending approval tasks are those which the maker has submitted and the initiation task is completed. Once the initiation is complete, user should find the task on the free task page for approval. Hence, the value in this field represents those tasks that are completed by the maker but are yet to be authorized or actioned further. The maker and the first authorizer will display this field after a transaction has been approved in a multi-auth set up. So, there is a track of the transaction count that each role has performed during the day.
Failed/Rejected Tasks	<p>Displays the number of transactions that are failed or rejected. The following are the scenarios, where the transactions that are failed and rejected are displayed, based on the rights:</p> <ul style="list-style-type: none"> In case of maker, when the authoriser rejects a transaction, then the transaction is sent back to the maker. The maker's transaction has been rejected and is now displayed as such on the My Pending Tasks page. If a transaction fails host validation during authorization, then the authorizer updates its status to Failed and displays it on the My Pending Tasks page.
Completed Tasks	<p>Displays the transactions that are completed from maker as well as checker perspective.</p>

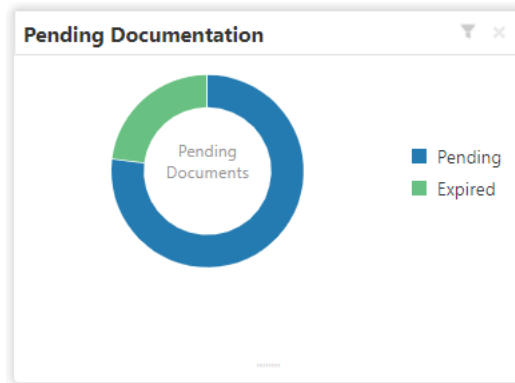
1.2 Pending Documentation

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 1-3 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 user 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 1-4 Pending

Account Number
FM7000223078
FM7000223078
FM7000223080
FM7000223080
FM7000224039
FM7000224039
FM7000223127

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 1-5 Account Documents Update

Account Documents Update Remarks Documents

Account Number: 000008155066 John Smith

Account Documents

Add Documents

Document Type	Mandatory	Expiry Date	Expected Submission Date	Document Reference	Actions
3 months salary slip	Yes		March 19, 2020		
AADHAR	Yes		March 19, 2020		

Customer Information

Customer Id, Name: 000182, John Smith NA

KYC Status: Not Verified

Signature:

Account Name: John Smith Account Branch: FM7
 Account Status: Active Mode Of Operation: Single
 Account Balance: £995,264.00

8892090908
 Johnsmith@gmail.com
 Address Of Communication: #101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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 1-2 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. User 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.

1.3 Bulletin Board

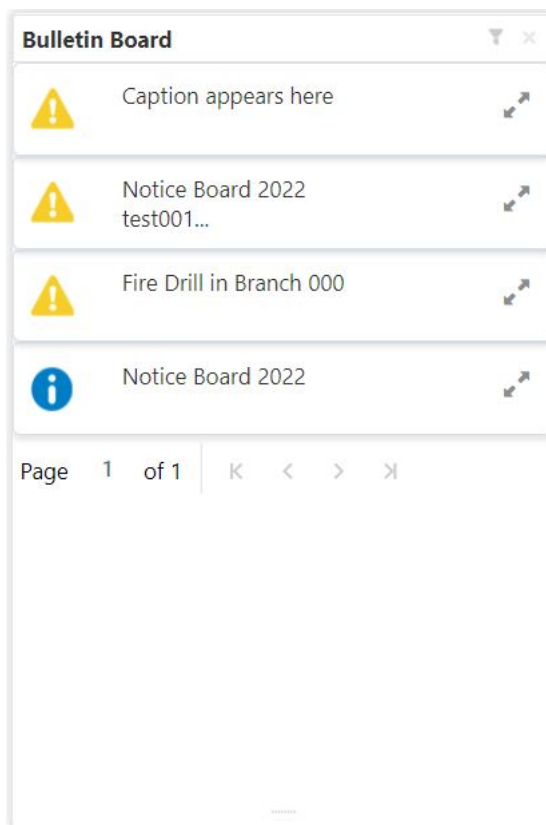
This topic describes the systematic instruction about the Bulletin Board widget in Dashboard. The Bulletin Board widget posts all messages about the business in between the bank and its

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 1-6 Bulletin Board




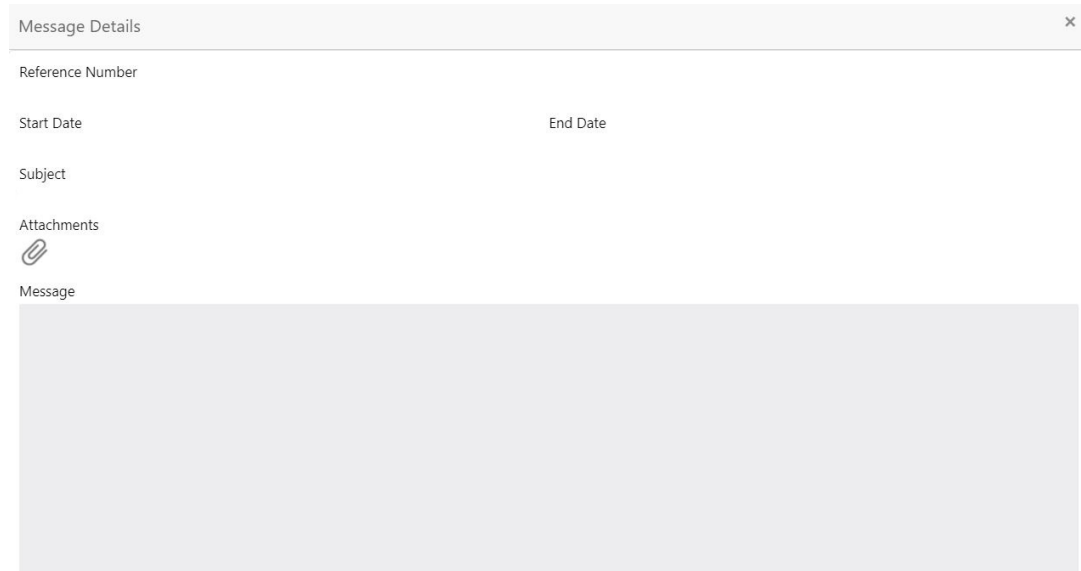
1. To view the details of the bulletin, click  icon. **Message Details** pop-up window is displayed.

Figure 1-7 Message Details


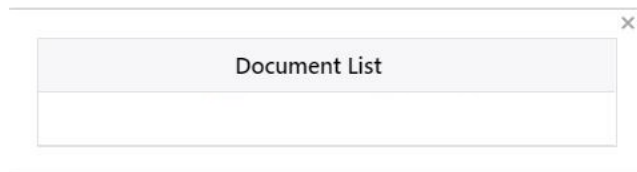

- Click the  icon, to view the list of attachments.
Document List pop-up window is displayed.

Figure 1-8 Document List

- Click the attachment to view the document.
- 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 1-3 Bulletin Board-Filter - Field Description

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

- Click the **Filter** button.
The applied Filters will appear in the band within the widget.

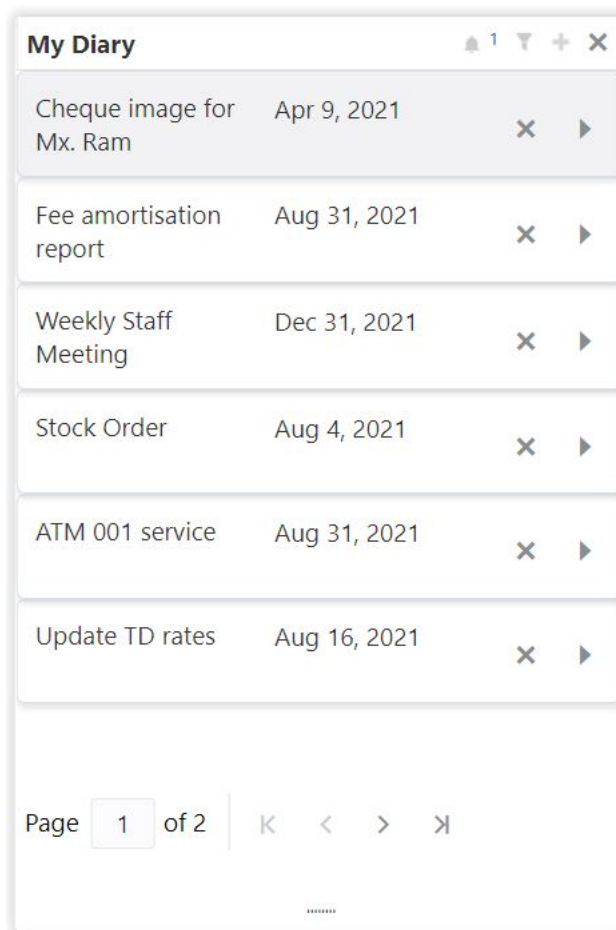
- To remove the filters, click  icon and click the clear button.

1.4 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 1-9 My Diary




- Click  to filter the events based on due date.
For more information on fields, refer to the field description table.

Table 1-4 My Diary-Filter

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




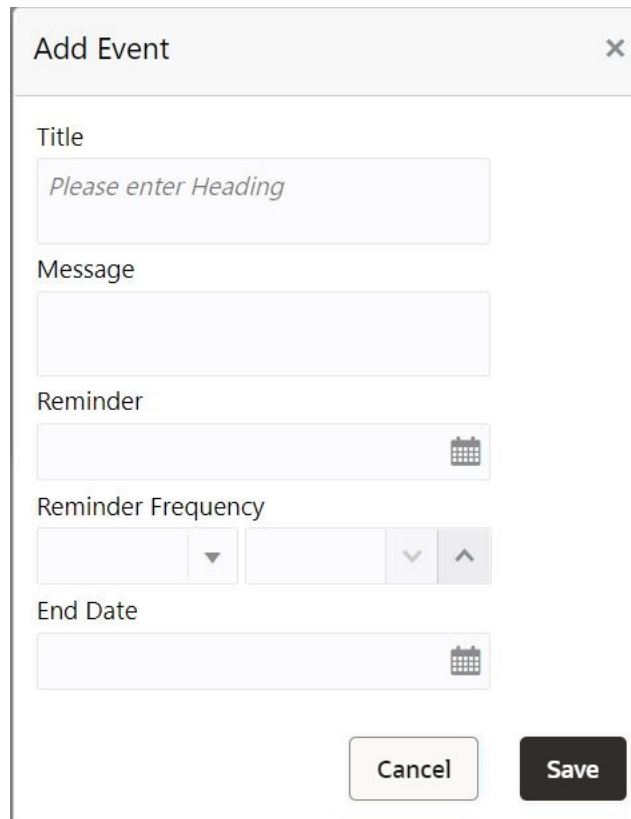
2. The dairy event within the widget will show the Title and the End-Date. Click  to view or edit the diary event.
3. When the user defines the reminder date for a dairy event, the bell icon with the number of reminder events will be displayed. Click  icon to view the events that are due for the day.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

Figure 1-10 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 1-5 My Diary-Add Event

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

Table 1-5 (Cont.) My Diary-Add Event

Field	Description
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.

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

1.5 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 1-11 Service Requests

- To view the Service Requests, hover the mouse on each section of the doughnut.
- 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.
- 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.

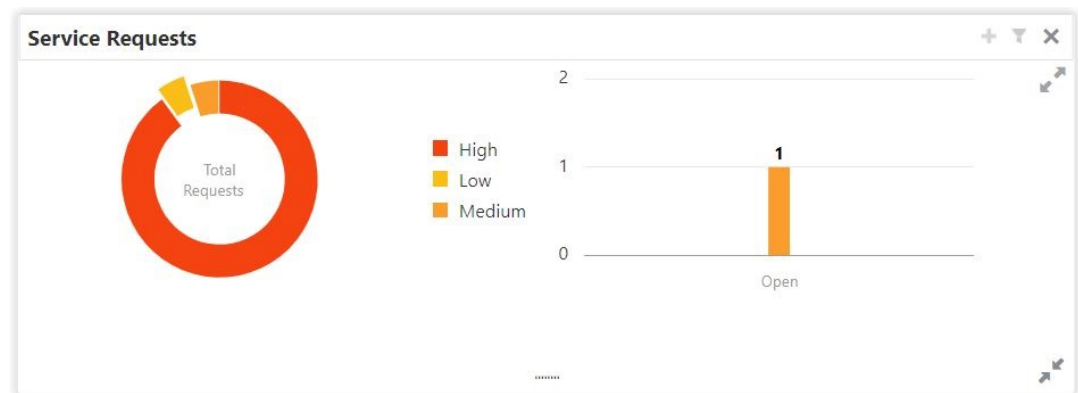
Figure 1-12 Service Request Doughnut pop-out





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 1-13 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 1-14 Priority Service Request Pop Up Window

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

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 1-15 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 1-6 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. User 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, <ul style="list-style-type: none"> • High • Medium • Low <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the Low option is selected.</p> </div>
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, <ul style="list-style-type: none"> • 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 . <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the branch date is displayed.</p> </div>
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.

- 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.

- Click  to filter the service requests

Filter Service Requests pop up window is displayed.

Figure 1-16 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 1-7 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, <ul style="list-style-type: none"> • 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, <ul style="list-style-type: none"> • 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. User 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. User 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.

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

1.6 My Pending Tasks

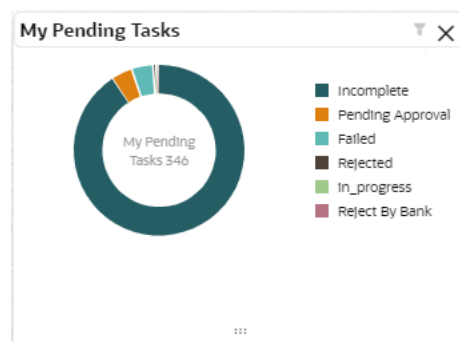
This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

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 1-17 My Pending Tasks





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

Table 1-8 My Pending Tasks-Filter

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

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

2

Servicing Charge

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

Based on the charge maintenance, user 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

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




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

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

Table 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	Switch to  to waive the particular charge applied on the account. Switch to  to retain the charges applied on the account. Note: To enabled the field, user 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 user click the  icon from the **Charge Details** field, the following section is displayed:

Figure 2-2 Charge Details

< >×

Charge Details

Charge Code
ADDCHR

Currency
USD

Charge Amount
USD 50

Charge in Transaction Currency
USD 50

Charge in Local Currency
USD 50

Basis
TXNAMT

Minimum Charge
5

Maximum Charge
100

Pricing Rule ID
PRCRULE300318_0000003002

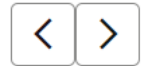
Credit Account
313300010


Debit Account
DR_LEG

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

Table 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, user 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 user 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

Customer Information





Customer Id, Name
000182, John Smith

KYC Status Not Verified


NA


Signature






Account Name	Account Branch
John Smith	FM7
Account Status	Mode Of Operation
Active	Single
Account Balance	
£995,264.00	

 8892090908

 Johnsmith@gmail.com

 **Address Of Communication**

#101, Church Street, New York, New Jersey

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	<p>Displays the current status of the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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:</p> <ul style="list-style-type: none"> • If the account is frozen and Dormant, then the status is displayed as Frozen. • If the account is Inactive and Frozen, then the status is displayed as Inactive. </div>
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. User can view the customer's basic information.

3. To launch the Customer 360 screen, click  .

4

Account View

Under the **Account View** menu, user 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:

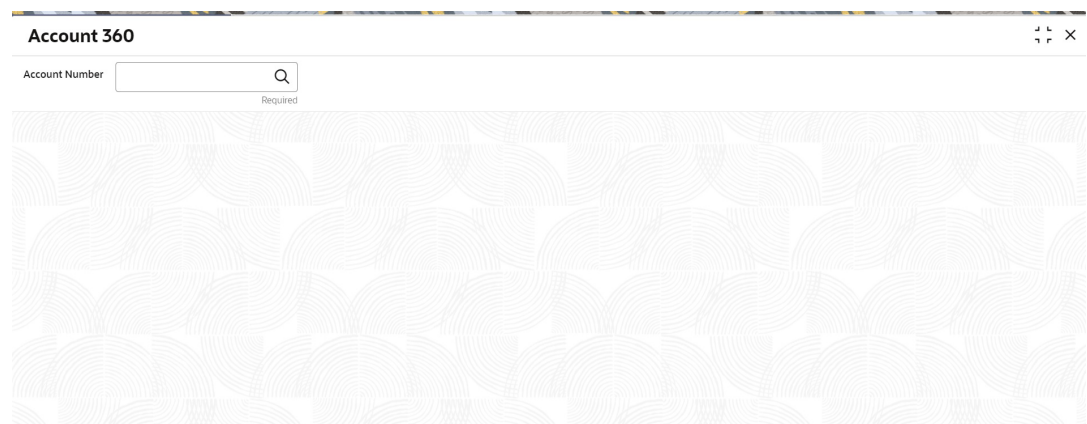
Note

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 bar.

The **Account 360** screen is displayed.

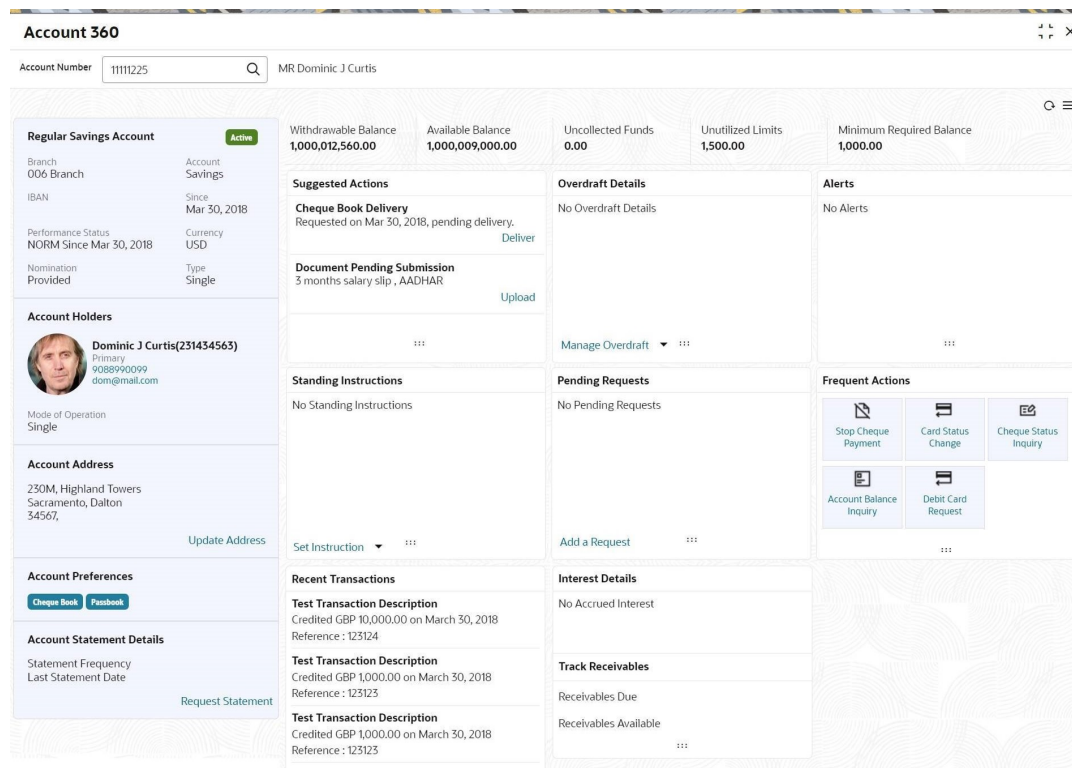
Figure 4-1 Account 360



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



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

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:

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

Figure 4-3 Account Balance

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

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

Note

Account status is displayed as Active, Inactive, Frozen, Dormant, 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 or Joint and first or Joint and other etc)
- Mobile Number with ISD code
- Email Id
- Mode of Operation

Figure 4-5 Account Holder



4.1.4 Account Details

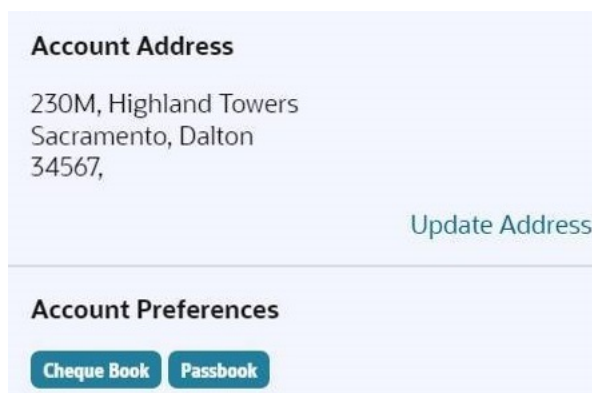
This topic helps the user to know the Account Address details and facilities enabled to the account.

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

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

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

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

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

For more information, refer [Ad hoc Account Statement](#).

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

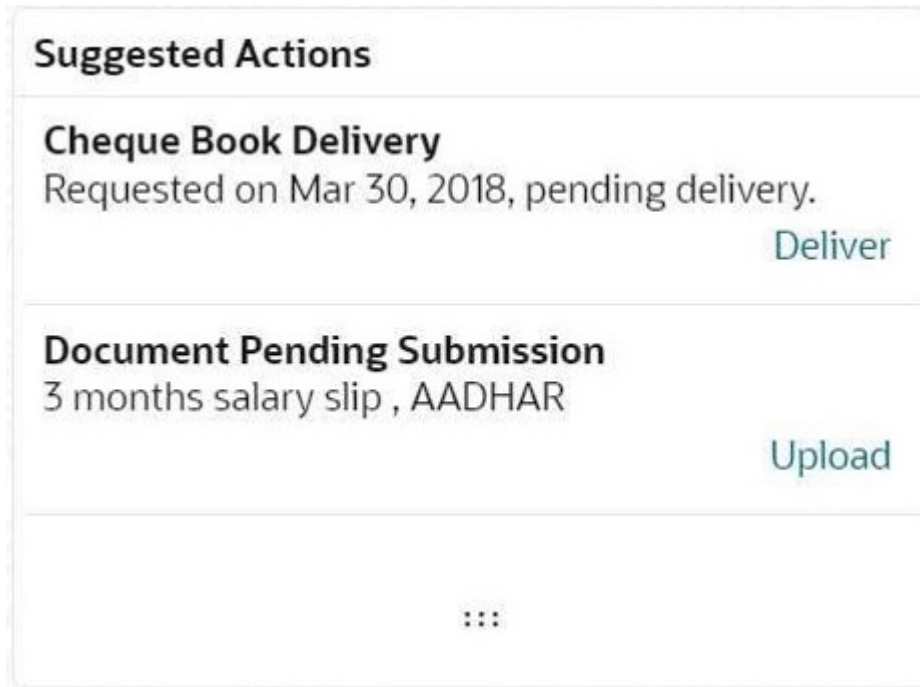
- Period
- Date Range

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	<p>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.</p> <p>The system displays the message with cheque book request date and status.</p> <p>For example, Requested on March 30, 2019, pending delivery.</p>
Renew Debit Card	<p>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.</p> <p>The system displays the message with card number and expiry date.</p> <p>For example, Card 098976569876XXX expiring on Jan 15, 2022.</p>
Request Cheque Book	<p>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.</p> <p>For example, Unused leaves are 5.</p> <p>Note: The pending cheque leaves consider unused, stopped, and rejected cheques. It excludes canceled and used cheques.</p>
Document Expiring	<p>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.</p> <p>The system displays the message with the document name and expiry date.</p> <p>For example, DRIVING LICENSE expiring on Feb 25, 2022.</p>
Document Pending Submission	<p>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.</p> <p>For example, AADHAR or PAN or Driving License.</p>
Activate Dormant Account	<p>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.</p> <p>The system displays the message with a dormant date.</p> <p>For example: Dormant since Jan 10, 2022.</p>

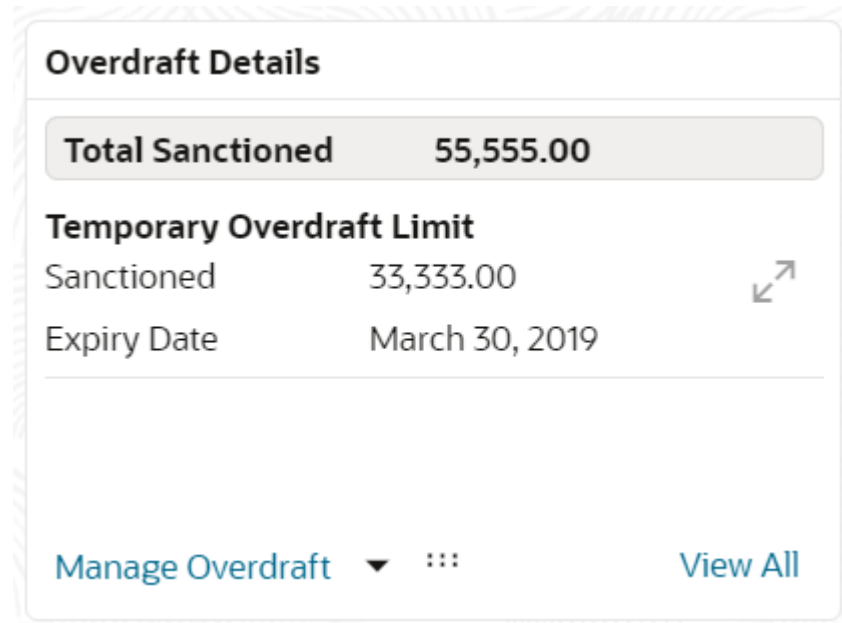
4.1.7 Overdraft Details

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.

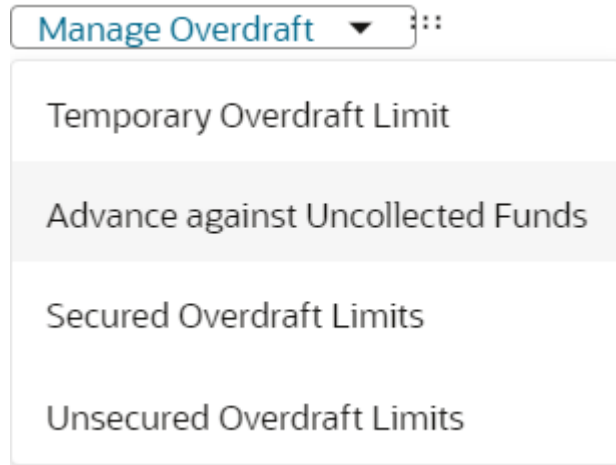
5. To link new limits for an account, click **Manage Overdraft** drop-down.

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:

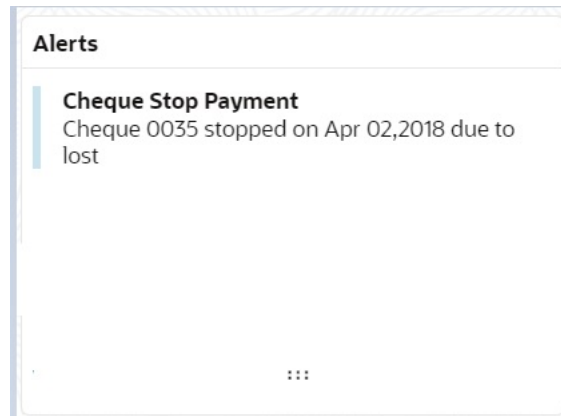
- **Limit Type**
- **Sanctioned Amount**
- **Expiry Date**
- **Collateral Type** and **Related Reference Number**
- **Renewal Amount** and **Renewal Date** for a Temporary overdraft, if any.
- The system displays the badge **Expiring** or **Expired** based on the number of days specified at the Account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

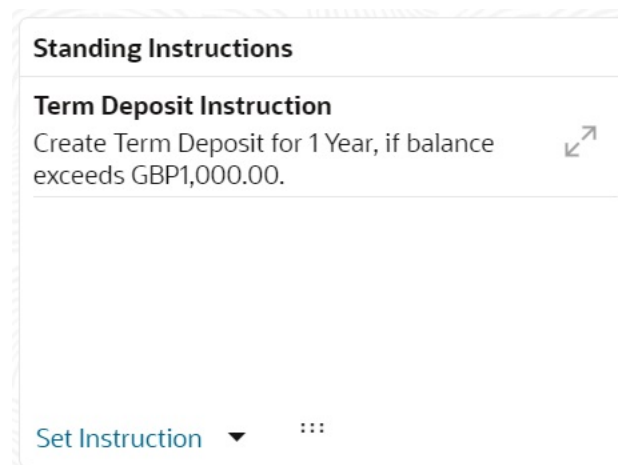
4.1.9 Standing Instructions


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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Instruction Type • Threshold Amount • Currency • Beneficiary Account Name
Term Deposit	Displayed, if any active term deposit instruction is available for the account. The message displays the following details: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Instruction Type • Sweep Eligible Balance • Currency

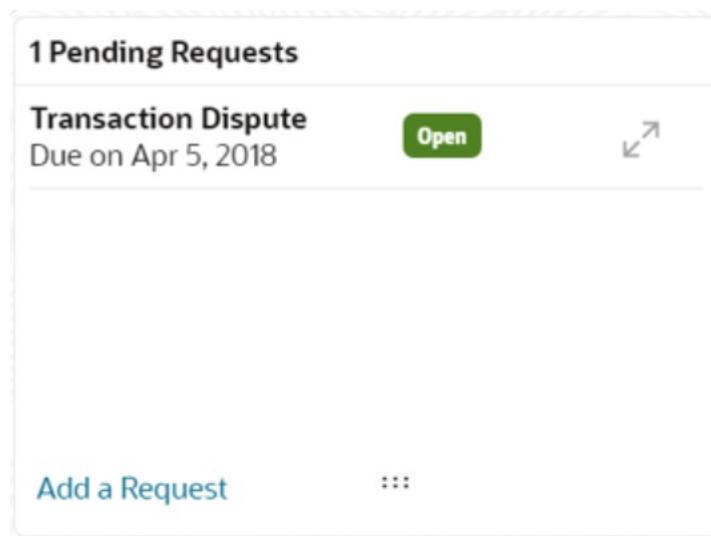
4.1.10 Pending Requests

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: <ul style="list-style-type: none"> • 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 1-6](#).
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, the system displays the Recent Transactions performed for the account.
Recent Transactions details for the account are displayed.

Figure 4-15 Recent Transactions

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

...

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

Account Transaction screen is displayed.

Note

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

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, user 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](#)
User 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](#)
User can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Nominee Details Update](#)
User 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.

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 user 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 bar.

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

Figure 5-1 Account Address Update

The screenshot displays the 'Account Address Update' interface. At the top, there are tabs for 'Remarks' and 'Documents'. Below the title bar, the 'Account Number' is 'FM7000224480' and the customer name is 'John Smith'. The form is divided into several sections:

- Address Fields:** Building (Sunlight), Street (Queens), City (Sydney), State (New South Wales), Country (AU), and Zip Code (12345).
- Customer Information:** Includes a profile picture of John Smith, Customer Id (000182, John Smith), and KYC Status (Not Verified).
- Signature:** A handwritten signature is displayed.
- Account Details:** Account Name (John Smith), Account Branch (FM7), Account Status (Active), Mode Of Operation (Single), and Account Balance (£995,264.00).
- Contact Information:** Phone number (8892090908), email (johnsmith@gmail.com), and Address Of Communication (#101, Church Street, New York, New Jersey).

At the bottom left, there is an 'Audit' button. At the bottom right, there are 'Cancel', 'Save & Close', and 'Submit' buttons.

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

User 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 bar. **Account Documents Update** screen is displayed.

Figure 5-2 Account Documents Update

The screenshot displays the 'Account Documents Update' interface for a customer named John Smith. The account number is 00008155066. The interface is divided into several sections:

- Account Documents:** A table listing documents with columns for Document Type, Mandatory, Expiry Date, Expected Submission Date, Document Reference, and Actions. Two documents are listed: '3 months salary slip' and 'AADHAR', both with a submission date of March 19, 2020.
- Customer Information:** Includes a profile picture of John Smith, his name, account ID (00082), and KYC status (Not Verified).
- Signature:** A digital signature of John Smith is displayed.
- Account Details:** Shows account name (John Smith), status (Active), and balance (£995,264.00).
- Contact Information:** Lists phone number (8892090908), email (Johnsmith@gmail.com), and address (#101, Church Street, New York, New Jersey).



Buttons for 'Cancel', 'Save & Close', and 'Submit' are located at the bottom right. An 'Audit' button is at the bottom left.

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p>
Account 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	<p>Displays the following icons:</p> <ul style="list-style-type: none"> •  : Click to Edit the document details. For more information, refer Edit Documents. •  : 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

Account Documents ✕

Document Type
BANK STATEMENT ▼

Mandatory
No

Expiry Date
June 30, 2023

Expected Submission Date
June 30, 2022

Upload

[Bank Statement.png](#)

Attachments

Drag and Drop
Select a file or drop one here.


Acceptable File types: PDF,JPEG,PNG

- 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 .
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.

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


Field	Description
Upload	<p>Displays the documents uploaded.</p> <p>Note:</p> <ul style="list-style-type: none"> – The uploaded document name appears as link. User can click and view the documents. – To remove the added document, click the  icon.
Attachments	<p>Click to Drag and Drop box to upload the document.</p> <p>Note: User can upload only PDF, JPEG, and PNG document format.</p>

c. Click **Add Documents**.

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

- To add more documents, user 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

Account Documents

Document Type PASSPORT	▼
Mandatory Yes	
Expiry Date	
<input type="text"/>	
Expected Submission Date	
April 3, 2020	

Upload

Attachments

Drag and Drop

Select a file or drop one here.

Acceptable File types: PDF,JPEG,PNG

- 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

User 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 of 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 bar and select the screen.

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

Figure 5-5 Joint Holder Maintenance

Joint Holder Maintenance

Remarks Documents

Account Number Required

To maintain joint holder details, enter the account number.

No Customer Selected

Audit Cancel Save & Close Submit

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

The details are displayed in the screen.

Figure 5-6 Joint Holder Details


The screenshot displays the 'Joint Holder Maintenance' application. At the top, there's a search bar for 'Account Number' with the value '000008155383' and a search icon. Below this, the primary holder is identified as 'John Gilbert Ben(008155)' and the 'Mode Of Operation' is set to 'Single'. A section titled 'Joint Holder Details' contains an 'Add Joint Holder' button and a table with columns for 'Customer Number', 'Customer Name', 'Joint Holder Type', 'Start Date', 'End Date', and 'Actions'. The table currently shows 'No data to display.' To the right, the 'Customer Information' section features a profile picture of John Smith, a signature, and a list of account details: Account Name (John Smith), Account Branch (FM7), Account Status (Active), Mode Of Operation (Single), and Account Balance (£995,264.00). Contact information including a mobile number (8892090908), email (Johnsmith@gmail.com), and address (#101, Church Street, New York, New Jersey) is also provided. At the bottom right, there are 'Cancel', 'Save & Close', and 'Submit' buttons.

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

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

Field	Description
Primary Holder	Displays the name of the primary holder of the CASA account.
Mode of Operation	Specify the mode of operation. The options are: <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder
Joint Holder Details	This section displays the existing joint holder details. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can perform the following actions in this section:</p> <ul style="list-style-type: none"> • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the  icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. • Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the conversion. </div>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

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

To maintain the joint holder details:

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

Note

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

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

Figure 5-7 Add Joint Holder Details

Add Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint And First

Start Date
02 Jun 2022

End Date
02 Jun 2023

Cancel Add Another Add



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

Table 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

Joint Holder Details					
Add Joint Holder					
Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001671	Jessica J Jacob	Joint And First	June 02 ,2022	June 02 ,2023	 



- **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


Edit Joint Holder Details

Customer Number
 

Customer Name
 Jessica J Jacob

Joint Holder Type
 ▼

Start Date
 

End Date
 

- 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

User 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:

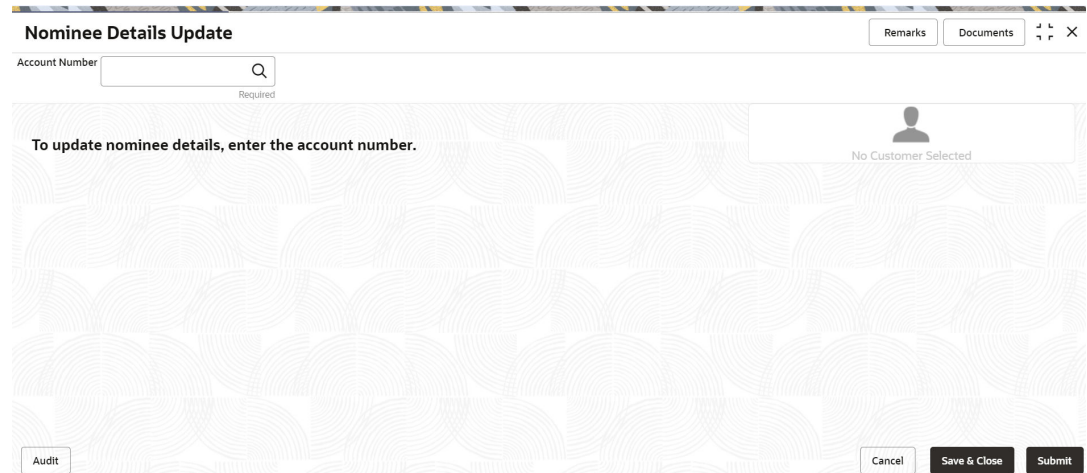
Note

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 bar and select the screen.

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

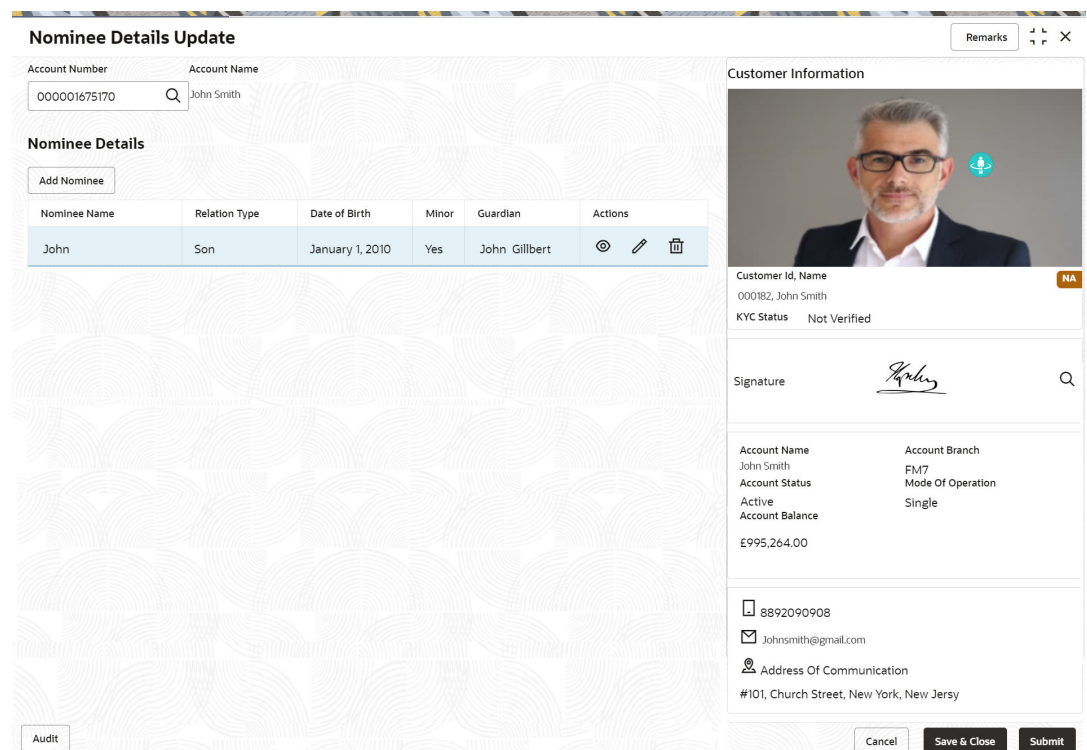
Figure 5-10 Nominee Details Update



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




The details are displayed in the screen.

Figure 5-11 Nominee Details



- In the **Nominee Details** section, user 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p>
Nominee Details	<p>This section displays the details of the nominee added to the CASA account.</p> <p>Note: For information on adding a nominee, refer Add Nominee.</p>
Nominee Name	Displays the name of the nominee added.
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	<p>Displays the following icons to perform the action:</p> <ul style="list-style-type: none"> •  : For information on this action, refer View Nominee Details. •  : For information on this action, refer Edit Nominee Details. •  <p>: If user click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, user need to click Delete.</p>

- 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.

Note

The primary account holder cannot be added as a nominee to the 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

Add Nominee Details

✕

Nominee Details

Customer ID

Relation Type

Required

First Name

Required

Date of Birth

Required

Minor

Address Details

Default Account Address

Address Line 1/Building Name

Required

Address Line 2/Street Name

Required

Address Line 3/City/Town Name

Required

State

Required

Country

Required



Zip Code

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	<p>Switch to  to default the account holder's communication address specified.</p> <p>Switch to  to not to default the account holder's communication address specified.</p>
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the nominee.
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

Guardian Details

Add Guardian

Relation Type Required

First Name Required

Address Details

Default Address Required

Address Line 1/Building Name Required

Address Line 2/Street Name Required

Address Line 3/City/Town Name Required

State Required

Country Required

Zip Code Required

Cancel Add Another **Add Nominee**

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: <ul style="list-style-type: none"> – Nominee: If you select this option, then the guardian address is defaulted from nominee address. – Account: If you select this option, then the account holder communication address is defaulted as guardian's address.
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

Nominee Details

✕

Nominee Details

Customer ID	Relation Type
001671	Daughter
First Name	Date of Birth
Jessica	May 24, 1990
Minor	
No	

Address Details

Address Line 1/Building Name	Address Line 2/Street Name
DPL	South Street
Address Line 3/City/Town Name	State
Delhi	Delhi
Country	Zip Code
INDIA	342671

- 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 bar.
Primary Party Change screen is displayed.

Figure 5-15 Primary Party Change

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

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

Figure 5-16 Primary Party Change - Joint Account Holder

Primary Party Change Remarks Documents Screen(2/2)

Modify Primary Party Joint Holder Maintenance


Account Number: FM7000223069 John Smith

Current Primary Holder: FAISAL_FM7_(000223)
Select New Primary Holder

Asit Pradhan164 000173 Developer	004023_Walkin 004023 Custodian	Other
--	--------------------------------------	-------


Reason:

Customer Information



Customer Id, Name: 000182, John Smith NA

KYC Status: Not Verified

Signature: 

Account Name John Smith	Account Branch FM7
Account Status Active	Mode Of Operation Single
Account Balance £995,264.00	

8892090908
Johnsmith@gmail.com
Address Of Communication
#101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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

Primary Party Change Remarks Documents Screen(2/2)

Modify Primary Party Joint Holder Maintenance


Account Number **FM7000223080** John Smith

Current Primary Holder
FAISAL_FM7_1(000223) [View Details](#)

New Primary Holder
 [View Details](#)


Reason

Customer Information



Customer Id, Name **000182, John Smith** NA

KYC Status **Not Verified**

Signature 

Account Name **John Smith** Account Branch **FM7**
 Account Status **Active** Mode Of Operation **Single**
 Account Balance **£995,264.00**

- 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

- 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	<p>The new primary holder can be the existing joint holder or any other existing customer.</p> <p>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.</p> <p>Click on the Other option to select an existing customer as the primary account holder than the existing joint holder.</p> <p>Note: If the number of joint holders are more than 3, a navigation button is enabled.</p>

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

Field	Description
New Primary Holder	<p>On clicking the Other option, the New Primary Holder field is displayed.</p> <p>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:</p> <ul style="list-style-type: none"> • Customer ID • Customer Name <p>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:</p> <ul style="list-style-type: none"> • Customer Image • Customer ID • Customer Name • KYC Status • Signature • Option to view customer 360 details <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p> Note</p> <p>New Primary Holder can not be the same as the Current Primary Holder.</p> </div>
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 or 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

Primary Party Change Remarks Documents Screen(2/2)

[Modify Primary Party](#)

Joint Holder Maintenance

Account Number FM7000223080 John Smith

Account Type: Single Joint Mode of Operation *:

Joint Holder Details

Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001671	Jessica J Jac	Guardia			

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

Customer Information

Customer Id, Name: 000182, John Smith NA

KYC Status: Not Verified

Signature:

Account Name: John Smith Account Branch: FM7
Account Status: Active Mode Of Operation: Single
Account Balance: E995,264.00

8892090908
Johnsmith@gmail.com
Address Of Communication
#101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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](#).

- 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.

- 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

The screenshot shows the 'Account Preferences' interface. At the top, there are 'Remarks' and 'Documents' buttons. Below them is a search bar for 'Account Number' with a magnifying glass icon and a 'Required' label. The main area contains the text 'Enter Account number to View Account Preferences' and a profile icon with the text 'No Customer Selected'. At the bottom, there are 'Audit', 'Cancel', 'Save & Close', and 'Submit' buttons.

2. On **Account Preferences** screen, specify the fields.
The fields to set the preferences for the account are displayed.

Figure 5-21 Set Account Preferences

The screenshot shows the 'Account Preferences' interface with the account number '000004649053' and 'KARNA' selected. The 'ATM Facility' section has 'ATM Required' checked. The 'Cheque Book Facility' section has 'Cheque Book Required' checked, 'Cheque Book Name 1' set to 'Jessica M', and 'Reorder Cheque Level' set to '1'. The 'Passbook Facility' section has 'Passbook' checked. The 'Banking Channels' section has 'Banking Channel Required' checked and an 'Add Channel' button. Below this is a table with one row: 'Banking Channel' (dropdown), 'Channel Name', and 'Action' (edit and delete icons). The table shows 'Page 1 of 1 (1 of 1 items)'. The 'Sweep Facility' section has 'Enable Sweep in' and 'Enable Reverse Sweep in' checked. At the bottom, there are 'Audit', 'Cancel', 'Save & Close', and 'Submit' buttons.

Banking Channel	Channel Name	Action

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

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







Field	Description
Cheque Book Name 1	Specify the primary name on the cheque book. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Cheque Book Required field.</p> </div>
Cheque Book Name 2	Specify the secondary name on the cheque book. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Cheque Book Required field.</p> </div>
Auto Reorder Cheque Book	Switch to  to reorder the cheque book automatically. Switch to  to stop reordering of the cheque book automatically.
Reorder Cheque Level	Specify the level for the cheque reorder. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Auto Reorder Cheque Book field.</p> </div>
Reorder Number Of Leaves	Specify the number of leaves for the cheque book reorder. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Auto Reorder Cheque Book field.</p> </div>
Passbook Facility	This section displays the field to set the preference for passbook.

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
















Field	Description
Passbook	<p>Switch to  to avail the passbook facility for the account.</p> <p>Switch to  to unavail the passbook facility for the account.</p>
Banking Channels	This section displays the fields to set the preference for banking channels.
Banking Channel Required	<p>Switch to  to set the banking channel facility for the account.</p> <p>Switch to  to stop the banking channel facility for the account.</p>
Banking Channel	<p>Select the preferred banking channel for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> This field is displayed if you switch to  from the Banking Channel Required field. This field is enabled if you click Add Channel. </div>
Channel Name	<p>Displays the channel name based on the banking channel selected.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Banking Channel Required field.</p> </div>
Action	<p>Displays the following icons to perform required action:</p> <ul style="list-style-type: none">  : Click to edit the baking channel set for the account.  : Click to delete the banking channel set for the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Banking Channel Required field.</p> </div>
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	<p>Switch to  to enable the sweep in facility for the account.</p> <p>Switch to  to stop the sweep in facility for the account.</p> <div data-bbox="755 468 1464 674" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Sweep Facility field.</p> </div>
Enable Reverse Sweep in	<p>Switch to  to enable reverse sweep in facility for the account.</p> <p>Switch to  to stop the reverse sweep in facility for the account.</p> <div data-bbox="755 968 1464 1173" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you switch to  from the Sweep Facility field.</p> </div>

4. Click **Submit**.

The screen is successfully submitted for authorization.

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:

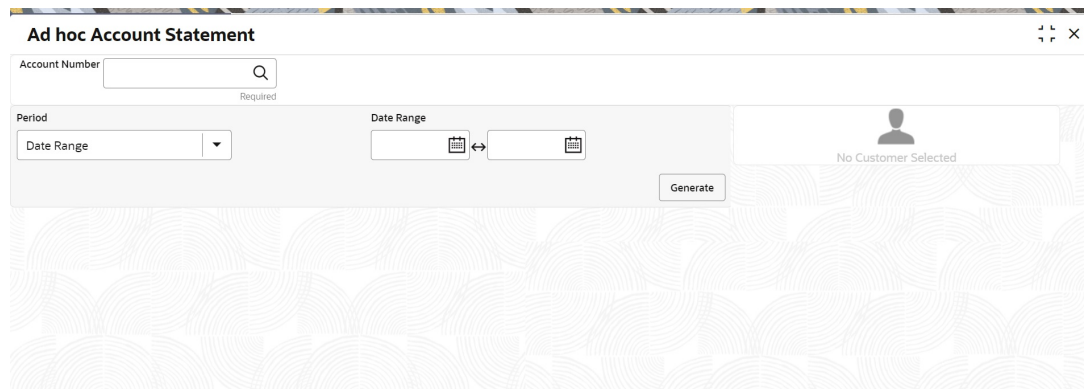
Note

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

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

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

The screenshot displays the 'Ad hoc Account Statement' interface. At the top, the account number 'FM7000224480' and customer name 'John Smith' are visible. Below this, there are fields for 'Period' and 'Date Range' with a 'Generate' button. The main area shows a list of statements, including 'Statement from May 1, 2018 to May 1, 2018' and 'Statement from April 1, 2018 to April 30, 2018'. On the right, a 'Customer Information' panel includes a profile picture, account name, KYC status, signature, and account details like name, branch, status, and balance.

Customer Information	
Customer Id, Name	000182, John Smith
KYC Status	Not Verified
Signature	<i>John Smith</i>
Account Name	John Smith
Account Branch	FM7
Account Status	Mode Of Operation
Active	Single
Account Balance	E995,264.00
8892090908	
Johnsmith@gmail.com	
Address Of Communication	#101, Church Street, New York, New Jersey


- 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1468 1129" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>

Table 6-1 (Cont.) Ad hoc Account Statement - Field Description

Field	Description
Period	<p>Users can select the period for account statement generation from the drop-down list. The drop-down lists the below values:</p> <ul style="list-style-type: none"> • Date Range • Last Month • Last 2 Months • Last 3 Months • Last 6 Months <p>When you select the Date Range in the Period drop-down, you can specify the account statement generation date manually.</p> <p>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.</p> <p>For Example:</p> <ul style="list-style-type: none"> • 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	<p>Click the calendar and specify the from date and to date.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The Date Range cannot be blank and less than from date.</p> </div>

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 Frequency** screen is displayed.


Figure 6-3 Account Statement Frequency

Account Statement Frequency Remarks Documents

Account Number John Smith


Last Statement Date Frequency

Customer Information



Customer Id, Name NA

KYC Status Not Verified

Signature 

Account Name John Smith Account Branch FM7
Account Status Active Mode Of Operation Single
Account Balance £995,264.00

Address Of Communication #101, Church Street, New York, New Jersey

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

Table 6-2 Account Statement Frequency - Field Description

Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1463 1125" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Last Statement Date	The last statement generation date will be displayed.

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

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

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

Activate Dormant Account

Account Number: 000008155383 John Smith

Activate Dormant Account
Account Status: Active

Customer Information

Customer Id, Name: 000182, John Smith (NA)
KYC Status: Not Verified

Signature: *John Smith*

Account Name: John Smith	Account Branch: FM7
Account Status: Active	Mode Of Operation: Single
Account Balance: £995,264.00	

8892090908
Johnsmith@gmail.com
Address Of Communication: #101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

- 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Activate Dormant Account	This section displays the current status of the account.
Account Status	<p>Displays the current account status.</p> <p>The possible options are:</p> <ul style="list-style-type: none"> • Active • Dormant
Dormant Since	<p>Dormant Since is a display-only field, the system defaults the dormant date while choosing/entering the Account Number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not displayed, if the status of the account is Active.</p> </div>
Activate Account	<p>The user can activate the dormant account by enabling the toggle button.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not displayed, if the status of the account is Active.</p> </div>

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 Change screen is displayed.

Figure 7-2 Account Status Change

The screenshot displays the 'Account Status Change' interface. At the top, the account number 'FM7000223080' and customer name 'John Smith' are visible. The 'Account Status' section contains several toggle switches: 'No Debit', 'No Credit', 'Frozen', 'Debit Override', and 'Credit Override'. The 'Customer Information' panel on the right includes a profile picture of John Smith, his name and ID (000182, John Smith), and KYC status (Not Verified). Below this, there is a signature field with a handwritten signature and a search icon. Further down, account details are listed: Account Name (John Smith), Account Branch (FM7), Account Status (Active), Mode Of Operation (Single), and Account Balance (€995,264.00). Contact information at the bottom includes a phone number (8892090908), email (Johnsmith@gmail.com), and address (#101, Church Street, New York, New Jersey). At the bottom right, there are buttons for 'Cancel', 'Save & Close', and 'Submit'. An 'Audit' button is located at the bottom left of the main content area.

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1463 1129" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Account Status	<p>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.</p>

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

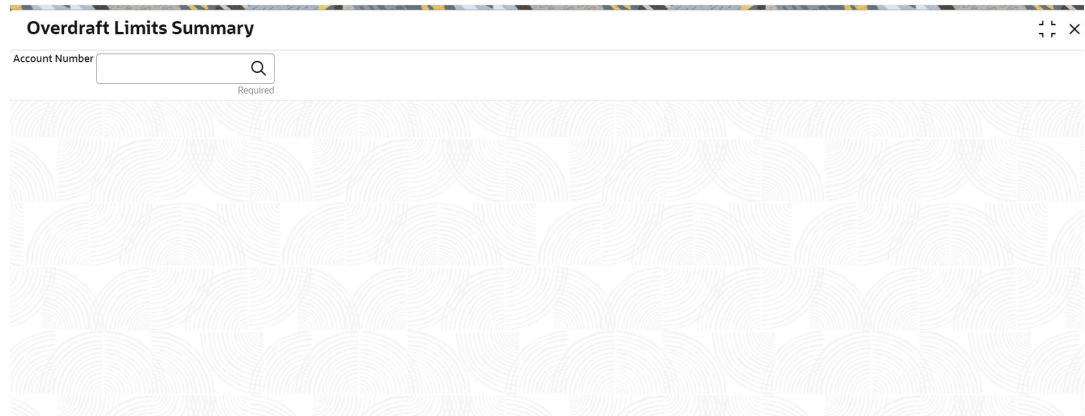
This topic provides systematic instructions to inquire about the details of limits granted to the account holder and allows user to view, modify, or add limit types based on customer requests.

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	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The Account Name is displayed adjacent to this field as the account number is selected.</p> </div>

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

Overdraft Limits Summary				
Account Number	FM7000223014	FAISAL_FM7_1		
Limit Type	Limit Reference	Validity	Limit Amount	Actions
Unsecured Overdraft Limits				
Unsecured Limits	LIM01	May 1, 2018 - May 31, 2018	3,999.00	 
Temporary Overdraft Limit	-	May 1, 2018 - May 31, 2018	5,000.00	 
Secured Overdraft Limits				
Advance against Uncollected Funds	-	April 18, 2022 -	2,500.00	 
			11,499.00	

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.

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="755 850 1461 1123" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>

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

The screenshot displays the 'Secured Overdraft Limits' interface. At the top, there are search fields for 'Account Number' (000000202082) and 'John Smith'. Below this is a 'Limits Summary' table and a 'Customer Information' panel.

Limit Type	Limit Reference	Validity	Available Amount	Linked Amount	Actions
Term Deposit	000000202107	March 30, 2018-June 30, 2018	25,000.00	10,000.00	...
Collateral	GOLD	March 30, 2018-	100,000.00	50,000.00	...
			60,000.00	60,000.00	

Customer Information

Customer Id, Name: 000182, John Smith
KYC Status: Not Verified

Signature:

Account Name: John Smith
Account Status: Active
Account Balance: £995,264.00

Account Branch: FM7
Mode Of Operation: Single

8892090908
Johnsmith@gmail.com
Address Of Communication: #101, Church Street, New York, New Jersey

Buttons: Audit, Cancel, Save & Close, Submit

- On **Secured Overdraft Limits** screen, under Limits Summary, click icon.
The system displays the following options:
 - View
 - Edit
 - Delete
- Click on the **View**, **Edit**, or **Delete** option to view, modify or delete the existing secured limits record.
If **View** or **Delete** options are clicked, non-editable **Term Deposit** or **Collateral** window is displayed.
- On **Secured Overdraft Limits** screen, click the **Add** drop-down button to add new secured limits.
The system displays the following options:
 - Term Deposit**
 - Collateral**
- Click the **Term Deposit** option.
Term Deposit window is displayed.

Figure 8-5 Term Deposit

Term Deposit

Deposit Number

Required

Available Amount

25,000.00

Linked Amount

Start Date

End Date

Interest Details

Interest Rate

Fixed
Floating
300

Spread

Final Rate

300

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.
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 .
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; background-color: #f9f9f9;"> <p> Note</p> <p>Once Secured Overdraft Limits screen is refreshed, the field displays the available amount.</p> </div>	
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 8-3 (Cont.) Term Deposit - Field Description

Field	Description
Start Date	<p>The system defaults the Start Date as the current Branch Date. You can modify the Start Date to any future date.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Start Date cannot be backdated.</p> </div>
End Date	<p>This field displays the maturity date of the deposit. You can modify the end date to an earlier date.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The end date of the limit cannot be greater than the end date of the deposit.</p> </div>
Interest Rate	<p>Select the Interest Rate Type from the following options:</p> <ul style="list-style-type: none"> • Fixed • Floating <p>The system defaults the interest rate type as Fixed.</p> <p>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.</p> <p>The system allows user to select one option at a time.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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.</p> </div>
Spread	<p>This is an optional field and can be Positive Spread or Negative Spread.</p>
Final Rate	<p>The system defaults the Final rate by adding the Interest rate.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The additional of interest rate can be +/- spread.</p> </div>

8. Click the **Collateral** option.

Collateral window is displayed.

Figure 8-6 Collateral

Collateral

<p>Collateral</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="GOLD"/>	<p>Available Amount</p> <p>100,000.00</p>
<p>Linked Amount</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="50,000.00"/>	<p>Start Date</p> <p>March 30, 2018</p>
<p>End Date</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/>	

Interest Details

<p>Interest Rate</p> <div style="display: flex; align-items: center; gap: 5px;"> Fixed Floating <input style="width: 30px; border: 1px solid #ccc;" type="text"/> </div> <p style="text-align: right; font-size: small;">Required</p>	<p>Spread</p> <input style="width: 90%; border: 1px solid #ccc;" type="text"/>
<p>Final Rate</p> <p>0</p>	

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	<p>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.</p> <p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Once Secured Overdraft Limits the screen is refreshed, the field displays the available amount.</p> </div>
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	<p>Select the Interest Rate Type from the following options:</p> <ul style="list-style-type: none"> • Fixed • Floating <p>The system defaults the interest rate type as Fixed.</p> <p>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.</p> <p>The system allows user to select one option at a time.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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.</p> </div>
Spread	This is an optional field and can be Positive Spread or Negative Spread.
Final Rate	<p>The system defaults the Final Rate by adding the Interest rate.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The additional of interest rate can be +/- spread.</p> </div>

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>

Note

The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

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

Figure 8-8 Customer Information - Unsecured Overdraft Limits

Unsecured Overdraft Limits Remarks Documents

Search by Account Number Account Name

Account Number B0101173 JOHN SMITH

Limits Summary All amounts in GBP

Limit Reference	Validity	Linked Amount	Actions
123234324	May 1, 2018-	200.00	...
		200.00	View Edit Delete

Customer Information

Customer Id, Name
000182, John Smith NA

KYC Status Not Verified

Signature *John Smith*

Account Name John Smith Account Branch FM7
Account Status Active Mode Of Operation Single
Account Balance £995,264.00

8892090908
Johnsmith@gmail.com
Address Of Communication
#101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

- On **Unsecured Overdraft Limits** screen, under **Limits Summary**, click icon.
The system displays the following options:
 - View**
 - Edit**
 - Delete**
- Click the **View** or **Delete** option to view or delete the existing unsecured limits record.
The non-editable **Unsecured Limits** window is displayed.

Figure 8-9 Unsecured Limits - View or Delete

Unsecured Limits

Line Reference	Linked Amount
123234324	200.00

Start Date	End Date
May 1, 2018	

Interest Details



Interest Rate	Spread
<input type="radio"/> Fixed <input checked="" type="radio"/> Floating <input type="text" value="30"/>	<input type="text" value="30"/>

Final Rate
<input type="text" value="30"/>

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

Unsecured Limits

Line Reference	Linked Amount
<input type="text" value="123234324"/>	<input type="text" value="200.00"/>
Start Date	End Date
<input type="text" value="May 1, 2018"/> 	<input type="text"/> 

Interest Details

Interest Rate	Spread
<input type="text" value="Fixed"/> <input checked="" type="text" value="Floating"/> <input type="text" value="30"/>	<input type="text"/>
Final Rate	
<input type="text" value="30"/>	


6. To add new unsecured limits, click the  icon.
Unsecured Limits window is displayed.

Figure 8-11 Unsecured Limits

Unsecured Limits

<p>Line Reference</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>Linked Amount</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>
<p>Start Date</p> <input style="width: 90%; height: 25px;" type="text" value="May 1, 2018"/> <div style="text-align: right; font-size: small;"> </div>	<p>End Date</p> <input style="width: 90%; height: 25px;" type="text"/> <div style="text-align: right; font-size: small;"> </div>

Interest Details

<p>Interest Rate</p> <div style="display: flex; align-items: center; gap: 5px;"> <div style="border: 1px solid #ccc; padding: 2px 5px; font-size: small;">Fixed</div> <div style="border: 1px solid #ccc; padding: 2px 5px; font-size: small;">Floating</div> <div style="border: 1px solid #ccc; width: 40px; height: 20px; margin-left: 5px;"></div> </div> <p style="text-align: right; font-size: small;">Required</p>	<p>Spread</p> <input style="width: 90%; height: 25px;" type="text"/>
<p>Final Rate</p> <input style="width: 90%; height: 25px;" type="text"/>	

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	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The Start Date cannot be backdated.</p> </div>
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	<p>Select the Interest Rate Type from the following options:</p> <ul style="list-style-type: none"> • Fixed • Floating <p>The system defaults the interest rate type as Fixed.</p> <p>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.</p> <p>The system allows user to select one option at a time and if one option is selected, the other option is disable.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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.</p> </div>
Spread	<p>This is an optional field and can be Positive Spread or Negative Spread.</p>
Final Rate	<p>The system defaults the Final Rate by adding the Interest rate.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The additional of interest rate can be +/- spread.</p> </div>

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.

Temporary Overdraft Limit screen is displayed.

Figure 8-12 Temporary Overdraft Limit

Temporary Overdraft Limit
Remarks Documents

Account Number
John Smith

Temporary Overdraft Start Date
May 1, 2018

Temporary Overdraft Limit
GBP 80.00


Renewal Frequency
2 Days

Temporary Overdraft End Date

Temporary Overdraft Renewal


Next Renewal Limit
GBP 30.00

Customer Information



Customer Id, Name
000182, John Smith

KYC Status Not Verified

Signature


Account Name John Smith	Account Branch FM7
Account Status Active	Mode Of Operation Single
Account Balance £995,264.00	

8892090908
Johnsmith@gmail.com
Address Of Communication
#101, Church Street, New York, New Jersey

Audit
Cancel Save & Close Submit

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
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.
Temporary Overdraft Limit	<p>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.</p> <p>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.</p> <p>This limit is independent of any credit line linked to this account. This is mostly used for short-term overdrawn. Any amount greater than equal one can be input. Negative values not allowed.</p>
Temporary Overdraft Renewal	<p>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.</p> <p>When the Temporary Overdraft Renewal slider is turned on, specifying Renewal Unit, Renewal Frequency and Next Renewal Limit becomes mandatory.</p>

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

Field	Description
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: <ul style="list-style-type: none"> • 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 Funds screen 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1463 1129" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>

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

The screenshot displays the 'Advance against Uncollected Funds' interface. At the top, the account number 'FM7000223047' and customer name 'John Smith' are visible. The main section is divided into two parts: 'Advance against Uncollected Funds (AUF)' and 'Customer Information'.

Advance against Uncollected Funds (AUF) Fields:

- AUF Limit:** Currency set to GBP, amount 80.00.
- Start Date:** May 1, 2018.
- End Date:** (Empty field with a calendar icon).

Customer Information Fields:

- Customer Id, Name:** 000182, John Smith (NA)
- KYC Status:** Not Verified
- Signature:** (Handwritten signature)
- Account Name:** John Smith
- Account Branch:** FM7
- Account Status:** Active
- Mode Of Operation:** Single
- Account Balance:** £995,264.00
- Phone:** 8892090908
- Email:** Johnsmith@gmail.com
- Address Of Communication:** #101, Church Street, New York, New Jersey

Buttons at the bottom include 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

- 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 calendar button.
	<div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>Start Date cannot be backdated.</p> </div>
End Date	This is an optional field. Click the calendar icon and specify the expiry date.
	<div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>End Date cannot be less than Start Date.</p> </div>

4. Click **Submit**.

The transaction is initiated 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 Block screen is displayed.

Figure 9-1 Amount Block

Amount Block Remarks Documents

Account Number 000008155383 John Smith

Amount To Be Blocked

GBP 200.00

Block Reason

28-ATM FEE

Effective Date


March 30, 2018

Expiry Date

Narrative

Amount Block


Customer Information



Customer Id, Name
000182, John Smith

KYC Status Not Verified

Signature



Account Name
John Smith

Account Branch
FM7

Account Status
Active

Mode Of Operation
Single

Account Balance
£995,264.00

8892090908

Johsmith@gmail.com

Address Of Communication
#101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

- 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Amount To be Blocked	Specify the amount to be blocked. The ISO currency code will be defaulted in this field based on the Account Currency.
Effective Date	The date from which the funds in the account need to be blocked can be specified in the Effective Date field. The effective date is the current date of the Branch and is defaulted. The effective date can be changed to a future date. However, backdating the effective date is not allowed.
Expiry date	The date on which the amount block is to be released can be specified in the Expiry Date field. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer. Block instruction amount cannot be modified after the expiry date. This is an optional input field and can be left blank which would mean that the block would remain on the account for an indefinite period.
Block Reason	<p>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:</p> <ul style="list-style-type: none"> • Block Code • Block Description <p>When a Block Reason is selected, the Block Description is automatically populated.</p>
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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>

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

Amount Block Remarks Documents

Account Number 000008155383 John Smith

Amount To Be Blocked Block Reason

GBP 200.00 28-ATM FEE

Effective Date Expiry Date

March 30, 2018

Narrative

Amount Block

Customer Information

Customer Id, Name
000182, John Smith

KYC Status Not Verified

Signature

Account Name John Smith Account Branch FM7
Account Status Active Mode Of Operation Single
Account Balance £995,264.00


8892090908
Johnsmith@gmail.com
Address Of Communication
#101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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.
	<div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The amount cannot be in negative or zero value.</p> </div>
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.
Effective Date	You can modify the effective date. The effective date can be changed to a future date.
	<div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The Effective Date cannot be backdated.</p> </div>

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

Field	Description
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.

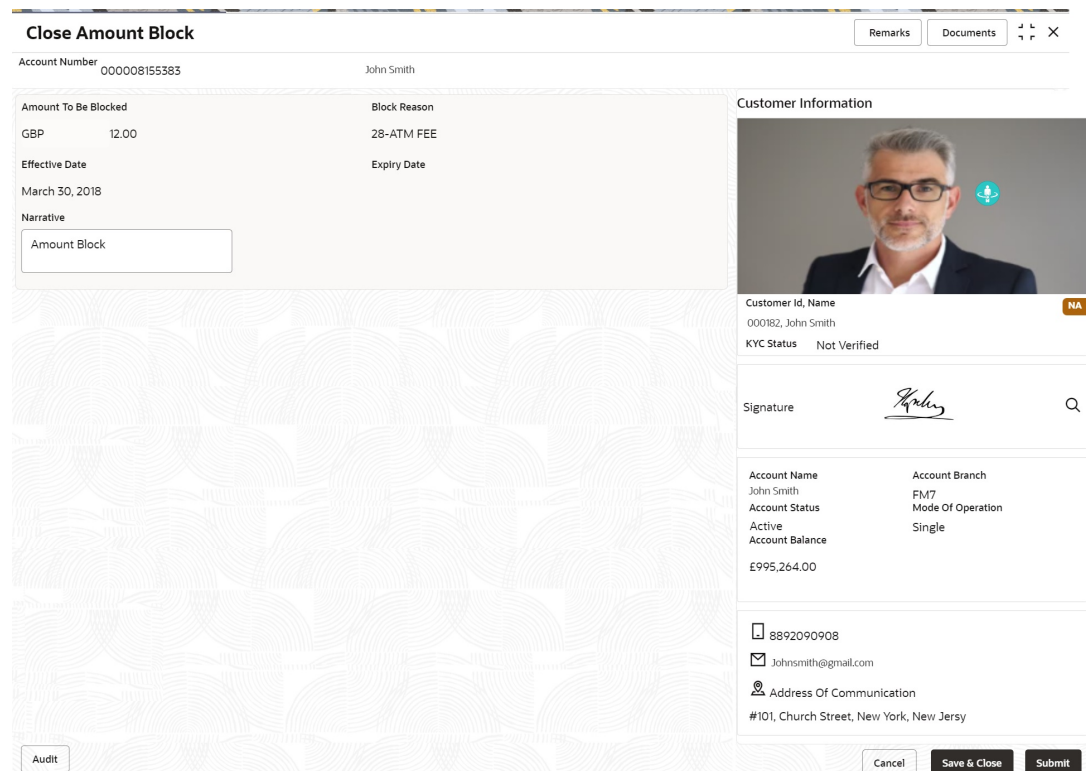
7. Click the **Submit** button.

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


Close Amount Block Remarks Documents


Account Number 000008155383 John Smith

Amount To Be Blocked	Block Reason
GBP 12.00	28-ATM FEE
Effective Date	Expiry Date
March 30, 2018	
Narrative	
Amount Block	

Customer Information

Customer Id, Name 000182, John Smith NA

KYC Status Not Verified

Signature 

Account Name John Smith Account Branch FM7
Account Status Active Mode Of Operation Single
Account Balance £995,264.00

8892090908
Johnsmith@gmail.com
Address Of Communication #101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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

The screenshot shows the 'Consolidated Amount Block' interface. At the top, there are buttons for 'Remarks' and 'Documents'. Below that, the 'Customer ID' is set to '001671' and the user name is 'Jessica J Jacob'. The main section is titled 'Account Details' and contains a table with the following data:

Account Number	Currency	Available Balance	Amount Blocked	Details	No Debits
000001671781	GBP	999.00	0.00		<input type="checkbox"/>
000001671950	GBP	101.00	0.00		<input type="checkbox"/>
000000262200	GBP	999999900.00	100.00		<input type="checkbox"/>
000001671839	GBP	11,089.00	22.00		<input type="checkbox"/>
000001671103	GBP	10,000.00	46.00		<input type="checkbox"/>

At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-5 of 5 items)' and navigation arrows. Below the table, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

Table 9-4 (Cont.) Consolidated Amount Block - Field Description

Field	Description
No Debits	<p>Switch to  to block the total available balance on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>A warning message is displayed to confirm the action. Click Confirm to proceed.</p> </div> <p>Switch to  to not to block the total available balance on the account.</p>

- **To view amount blocked details:**


- a. Click  icon from the **Details** field.
The **Amount Blocked Details** section is displayed.

Figure 9-7 Account Holder Details

Amount Blocked Details ✕


Account Number	Available Balance	Amount Blocked
000001671781	999.00	0.00

Sequence No	Block Reason	Effective Date	Expiry Date	Currency	Amount Blocked	Pre Closed	Action
		March 30, 2018		GBP	0.00		⋮

Page 1 of 1 (1 of 1 items) ⏪ 1 ⏩


Save Cancel


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 . <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>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.</p> </div>
Action	Displays  icon to perform the following action: <ul style="list-style-type: none"> – 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 Request screen 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1463 1125" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Number of Cheque Leaves	<p>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.</p> <div data-bbox="753 1297 1463 1486" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The cheque book sizes for a given account number can differ based on the configuration maintained in the Business Product Maintenance.</p> </div>
Starting Cheque Number	<p>Specify the starting number required for the cheque.</p> <div data-bbox="753 1600 1463 1759" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not displayed, if the cheque numbering scheme is defined as automatic at host.</p> </div>

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

Field	Description
Stock Catalog	<p>Select the cheque stock catalog for the cheque.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> This field is displayed, if inventory is enabled for cheque book request at host. As you click the drop-down, a pop-up displaying Stock Code, Stock Description, and Stock Currency fields appears. You can select any, based on your requirement. </div>
Delivery Mode	<p>In the Delivery Mode drop-down, the available options are:</p> <ul style="list-style-type: none"> Post/Courier Branch <p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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.</p> </div>
Delivery Address	<p>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.</p>
Delivery Branch	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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.</p> </div>
Request Date	<p>The Request Date defaults to the current business date and this field is not allowed to edit.</p>
Narrative	<p>The Narrative field defaults to the Cheque Book Request and allows editing.</p>

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 Cheques or 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

Stop Cheque Request

Account Number John Smith

Remarks Documents

Single Cheque Range of Cheques Amount


Cheque Number

Stop Reason

Effective Date


Expiry Date

Customer Information



Customer Id, Name
000182, John Smith NA

KYC Status Not Verified

Signature 

Account Name John Smith Account Branch FM7
Account Status Active Mode Of Operation Single
Account Balance £995,264.00

8892090908
Johnsmith@gmail.com
Address Of Communication
#101, Church Street, New York, New Jersey

Audit

Cancel Save & Close Submit

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

Stop Cheque Request

Account Number John Smith

Remarks Documents

Single Cheque Range of Cheques Amount

Cheque Start Number

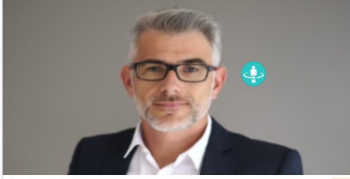
Cheque End Number

Effective Date

Expiry Date


Stop Reason

Customer Information



Customer Id, Name
000182, John Smith NA

KYC Status Not Verified

Signature 

Account Name John Smith Account Branch FM7
Account Status Active Mode Of Operation Single
Account Balance £995,264.00

8892090908
Johnsmith@gmail.com
Address Of Communication
#101, Church Street, New York, New Jersey

Audit

Cancel Save & Close Submit

Figure 10-4 Stop Cheque Payment - Amount tab

Stop Cheque Request Remarks Documents + - ×


Account Number

Single Cheque
 Range of Cheques
 Amount

Amount:
 Stop Reason:


Effective Date:
 Expiry Date:

Customer Information



 Customer Id, Name: 000182, John Smith NA

 KYC Status: Not Verified

Signature: 

Account Name: John Smith

 Account Status: Active

 Account Balance: £995,264.00

Account Branch: FM7

 Mode Of Operation: Single

8892090908

 Johnsmith@gmail.com

 Address Of Communication: #101, Church Street, New York, New Jersey

- 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Cheque Number	<p>Enter the Cheque Number on which payment has to be stopped.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The option to input a single cheque number is available when Single Cheque is selected. This field is mandatory.</p> </div>
Stop Reason	<p>User can capture the reason for stop payment instruction.</p>
Effective Date	<p>Select or specify the start date for the stop cheque payment instruction based.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date should be equal or greater than the current business date.</p> </div>

Table 10-2 (Cont.) Stop Payment Cheque - Single Cheque - Field Description

Field	Description
Expiry Date	<p>Select or specify the end date for the stop cheque payment instruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date should be equal or greater than the current business date.</p> </div>

Table 10-3 Stop Payment Cheque - Range of Cheque - Field Description

Field	Description
Account Number	<p>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.</p>
Cheque Start Number	<p>Enter the first cheque number in a series of cheques on which payment has to be stopped.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The option to input Cheque Start Number is available when Range of Cheques is selected.</p> </div>
Cheque End Number	<p>Enter the last cheque number in a series of cheques on which payment has to be stopped.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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. </div>
Stop Reason	<p>User can capture the reason for stop payment instruction.</p>
Effective Date	<p>Select or specify the start date for the stop cheque payment instruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date should be equal or greater than the current business date.</p> </div>

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

Field	Description
Expiry Date	<p>Select or specify the end date for the stop cheque payment instruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date should be equal or greater than the current business date.</p> </div>

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	<p>Select or specify the start date for the stop cheque payment instruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date should be equal or greater than the current business date.</p> </div>
Expiry Date	<p>Select or specify the end date for the stop cheque payment instruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The effective date should be equal or greater than the current business date.</p> </div>

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, specify the fields.

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

Amount	Cheque Numbers	Cheque Number	Cheque Number
12	0158-0159	0151	0003
Effective Date	Effective Date	Effective Date	Effective Date
March 30,2018	March 30,2018	March 30,2018	March 30,2018
Expiry Date	Expiry Date	Expiry Date	Expiry Date
December 02,2022	January 18,2023		

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Stopped Cheques	This section lists all the cheques for which the payments are stopped.
Amount, Cheque Numbers, or Cheque Number	<p>Displays the type of stop cheque payment created for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>While creating the stop cheque payment:</p> <ul style="list-style-type: none"> • If you select the Amount option, then Amount is displayed in the widget. • If you select the Range of 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. <p>For more information on creating stop cheque payment, refer Stop Cheque Payment screen.</p> </div>
Effective Date	Displays the effective date from when the stop cheque payment is active.

Table 10-5 (Cont.) View and Modify Stop Cheque Payment - Field Description

Field	Description
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.

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

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

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


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:

- 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.

- 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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> The account holder name is displayed adjacent to this field. The customer information is displayed on the right. </div>
Modify Stop 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	<p>Specify the cheque amount for stop cheque payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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 cheque payment is of Amount type. </div>
Stop Reason	<p>Specify the reason for stop cheque payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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 cheque payment is of Amount, Cheque Number, and Cheque Numbers types. </div>
Effective Date	<p>Specify the effective date from when the stop cheque payment should be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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 cheque payment is of Amount, Cheque Number, and Cheque Numbers types. </div>
Expiry Date	<p>Specify the end date till when the stop cheque payment will be active.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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 cheque payment is of Amount, Cheque Number, and Cheque Numbers types. </div>

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

Field	Description
Start Cheque Number	<p>Displays the start cheque number initiated for the stop cheque payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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 cheque payment is of Cheque Number and Cheque Numbers types. </div>
End Cheque Number	<p>Displays the end cheque number initiated for the stop cheque payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> 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 cheque payment is of Cheque Number and Cheque Numbers types. </div>


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:

- 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.

- 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	<p>Displays the account number for which the stop payment cheque details are viewed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> The account holder name is displayed adjacent to this field. The customer information is displayed on the right. </div>
Close Stop Cheque Payment	<p>This section displays the stop cheque payment details of the account.</p>
Start Cheque Number	<p>Displays the start cheque number of the cheque initiated for stop cheque payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the stop cheque payment is of Cheque Number and Cheque Numbers types.</p> </div>

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

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

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

The screenshot displays the 'Cheque Book Status' interface. At the top, there are tabs for 'Remarks' and 'Documents'. Below the title, the 'Account Number' is 000000262222 and the customer name is John Smith. A table with columns for 'First Cheque Number', 'Status', 'Requested Date', 'Delivery Date', 'Delivery Mode', 'Address', and 'Actions' is shown, but it contains 'No data to display.' To the right, the 'Customer Information' panel includes a profile picture of John Smith, his Customer ID (000182), KYC Status (Not Verified), a signature, and account details: Account Name (John Smith), Account Branch (FM7), Account Status (Active), Mode Of Operation (Single), and Account Balance (£995,264.00). Contact information includes a phone number (8892090908), email (Johnsmith@gmail.com), and address (#101, Church Street, New York, New Jersey). At the bottom right, there are buttons for 'Cancel', 'Save & Close', and 'Submit'.

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

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

Table 10-9 Cheque Book Status - Field Description



Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
First Cheque Number	By default, the system displays the most recent Cheque book request that the customer has made.
Status	<p>The system displays the following status of the Cheque book request.</p> <ul style="list-style-type: none"> • Requested • Delivered • Destroyed <p>Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <div style="text-align: right; margin-bottom: 5px;">  </div> <p>When the cheque book is updated as Destroyed, the delivery date is updated to the current business date and highlighted in red.</p> </div>
Requested Date	The system displays the date on which the customer requested the cheque book.

Table 10-9 (Cont.) Cheque Book Status - Field Description

Field	Description
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. <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Deliver • Destory

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

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 Change screen is displayed.

Figure 11-1 Card Status Change

Card Status Change Remarks Documents

Account Number: FM7000223579 John Smith

Card Number: 1236765

Card Status: Issued

Expiry Date:

Name On Card:

Card Type:

Reason for Change: Name change

Customer Information

Customer Id, Name: 000182, John Smith NA

KYC Status: Not Verified

Signature: *John Smith*

Account Name: John Smith Account Branch: FM7
Account Status: Active Mode Of Operation: Single
Account Balance: £995,264.00

8892090908
Johnsmith@gmail.com
Address Of Communication: #101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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

The screenshot shows the 'Debit Card Request' interface. At the top, there's a title bar with 'Debit Card Request' and utility buttons for 'Remarks' and 'Documents'. Below this is a search field for 'Account Number' with a magnifying glass icon and a 'Required' label. The main area is split into two panels. The left panel, 'Request Type', contains buttons for 'New', 'Reissue', and 'Add On'. The right panel, 'Card Details', shows 'Account Number not selected'. On the far right, there's a user profile icon and the text 'No Customer Selected'. At the bottom, there are three buttons: 'Audit' on the left, and 'Cancel', 'Save & Close', and 'Submit' on the right.

2. On **Debit Card Request** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 11-2 Debit Card Request - Field Description

Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1466 1125" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Request Type	<p>By default the Request Type will be disabled. On the Request Type the following options are available:</p> <ul style="list-style-type: none"> • New • Reissue • Add On <p>The button will be enabled only after entering an active account number.</p>

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

- 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.
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.

- 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: <ul style="list-style-type: none"> 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.

Table 11-4 (Cont.) Reissue Card - Field Description

Field	Description
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.

- 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

- 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.

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

Field	Description
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, <ul style="list-style-type: none"> • Father • Mother • Son • Daughter • Spouse
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

ATM and POS Limits
Remarks Documents

Account Number
John Smith


Card Number

Card Type GOLD

Limit Applicability Special


Limit Details	
	Maximum Limit (GBP)
ATM Daily Transaction Limit	20,000.00
ATM Daily Count Limit	5
POS Daily Transaction Limit	100,000.00
POS Daily Count Limit	10

Customer Information



Customer Id, Name
000182, John Smith

KYC Status Not Verified

Signature 

Account Name John Smith	Account Branch FM7
Account Status Active	Mode Of Operation Single
Account Balance £995,264.00	

8892090908

Johnsmith@gmail.com

Address Of Communication
#101, Church Street, New York, New Jersey

Audit
Cancel Save & Close Submit

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
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	<p>The Limit Applicability type will be displayed once the card number is selected.</p> <p>Users can select the Limit Applicability from the drop-down list. The drop-down lists the below values:</p> <ul style="list-style-type: none"> 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.

- 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.
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px auto; width: 80%;"> <p> Note</p> <p>If the user maintain the ATM/POS Card limit amount that exceeds the 'Maximum Limit', a validation error will be displayed.</p> </div>	
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

The screenshot displays the 'Online Account Sweep In' interface. At the top, the account number 'FM7000223579' and customer name 'John Smith' are visible. Below this, there is a section for 'Enable Reverse Sweep In' with a toggle switch. The main area is divided into three sections: 'Savings Account', 'Auto Deposits', and 'Term Deposits'. Each section contains a table of linked accounts with columns for account details, limits, and actions. The 'Savings Account' table has one row with account number 100500000000117, branch 005, and a sweep limit of 2,000.00. The 'Auto Deposits' section shows 'No data to display'. The 'Term Deposits' table has one row with account number FM7000223772, branch FM7, and an original deposit amount of 10,000.00. On the right side, the 'Customer Information' panel shows a customer photo, name (John Smith), KYC status (Not Verified), a signature, and account details including name, branch (FM7), status (Active), mode of operation (Single), and balance (£995,264.00). Contact information at the bottom right includes a phone number (8892090908), email (Johnsmith@gmail.com), and address (#101, Church Street, New York, New Jersey). Buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit' are located at the bottom of the screen.


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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Search	Users need to click the 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.
Details	Displays  icon to view more details about the cover account that is linked to the parent account.
<div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>If you click the icon, the following details are displayed:</p> <ul style="list-style-type: none"> • Customer Name • Available Balance • Currency • Last sweep in Amount </div>	
Retain Minimum Balance	<p>Users can click on the toggle button to enable or disable the minimum balance.</p> <p>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.</p> <p>If the toggle button is not enabled, the available balance in the Savings Account is swept during a transaction.</p>
Sweep Limit	Users can input the maximum amount to be swept from the Savings Account.
Limit Frequency	<p>Users can select the Limit Frequency from the drop-down list. The drop-down lists the below values:</p> <ul style="list-style-type: none"> • 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.
<div data-bbox="769 894 883 928" data-label="Section-Header"> <p>Note</p> </div> <div data-bbox="803 945 1446 1005" data-label="Text"> <p>The value cannot be in negative value. If the entered value is more than 100, the system displays an error.</p> </div>	
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

The screenshot shows the 'Term Deposit Instruction' screen. At the top, there is a title bar with 'Term Deposit Instruction' and buttons for 'Remarks' and 'Documents'. Below the title bar is a search field for 'Account Number' with a magnifying glass icon and a 'Required' label. The main content area is a 'Create Instruction' form with several fields: 'Threshold Amount' (with a dropdown arrow and 'Required' label), 'Sweep Multiples' (with a dropdown arrow), 'Start Date' (with a calendar icon and 'May 1, 2018' text), 'End Date' (with a calendar icon), and 'Tenor' (with up/down arrows and 'Required' labels). To the right of the form, there is a user profile icon and the text 'No Customer Selected'. At the bottom of the form, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="753 852 1463 1129" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Threshold Amount	<p>Account Currency will default to Threshold Amount filed.</p> <p>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.</p>
Sweet Multiples	<p>Users can define the sweep multiples of which the term deposit to be created, this will avoid term deposit creation for a small amount.</p>
Start Date	<p>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.</p> <div data-bbox="753 1549 1463 1682" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Start Date cannot be backdated.</p> </div>

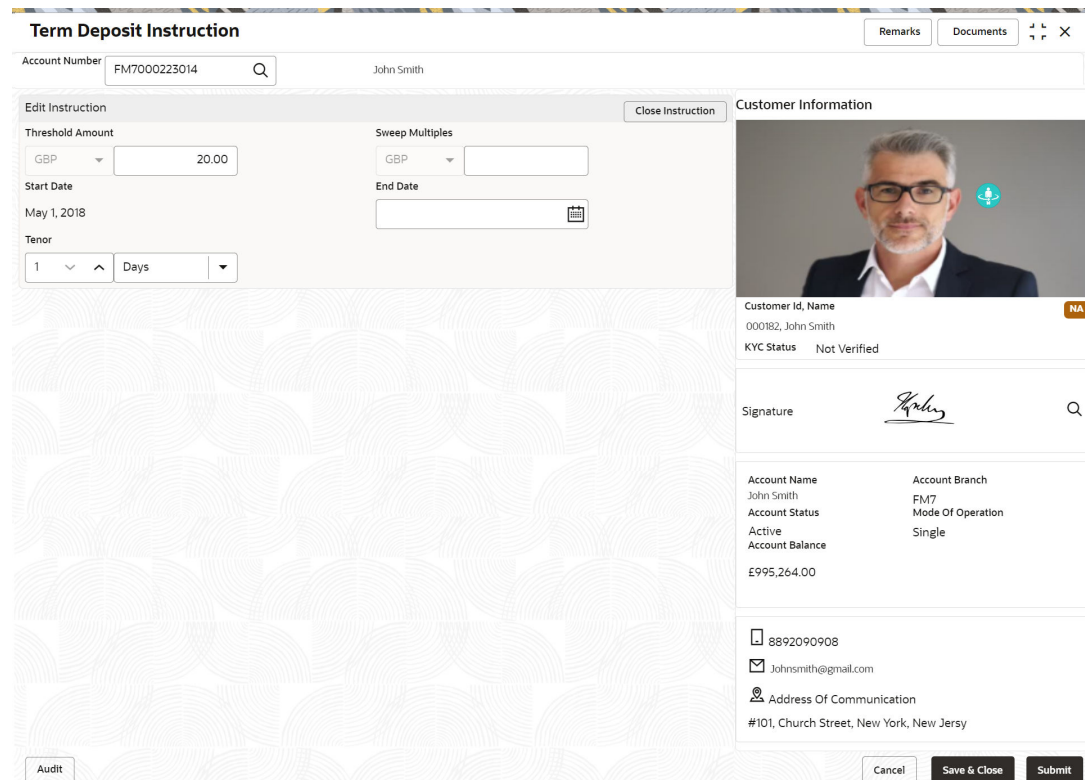
Table 12-4 (Cont.) View and Modify Scheduled Transfer - Field Description

Field	Description
End Date	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>End Date cannot be less than Start Date.</p> </div>
Tenor	<p>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:</p> <ul style="list-style-type: none"> • Days • Months • Years <p>Users can increase or decrease the selected tenor with up and down arrow buttons.</p>

- 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



- 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

Scheduled Transfer
Remarks Documents

Account Number
John Smith

Beneficiary Account Number

Transfer Amount
GBP

Start Date

Month End Execution

Narrative

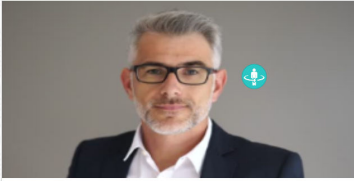
Beneficiary Account Name
Anna Smith

Frequency
3 Months

Number of Transfers


End Date

Customer Information



Customer Id, Name
000182, John Smith

KYC Status Not Verified

Signature


Account Name John Smith	Account Branch FM7
Account Status Active	Mode Of Operation Single
Account Balance £995,264.00	

8892090908

Johnsmith@gmail.com

Address Of Communication
#101, Church Street, New York, New Jersey

Audit
Cancel Save & Close Submit

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

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

Table 12-5 Scheduled Transfer - Field Description

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

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

Field	Description
Start Date	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Start Date cannot be backdated.</p> </div>
Number of Transfers	<p>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.</p>
Month End Execution	<p>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.</p>
End Date	<p>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</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>End Date cannot be less than Start Date.</p> </div>
Narrative	<p>The Narrative defaults as Scheduled Transfer. The user can modify the defaulted value.</p>

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

Modify Scheduled Transfer
Remarks Documents

Account Number HAR007711056
John Smith

Beneficiary Account Number
HAR000202021

Transfer Amount
GBP

Start Date
April 2, 2018

Month End Execution

Narrative

Beneficiary Account Name
Andrew Wells


Frequency
1 Months

Number of Transfers

End Date
July 28, 2022


Suspend Execution

Customer Information



Customer Id, Name
000182, John Smith NA

KYC Status Not Verified

Signature


Account Name John Smith	Account Branch FM7
Account Status Active	Mode Of Operation Single
Account Balance £995,264.00	

8892090908

Johnsmith@gmail.com

Address Of Communication
#101, Church Street, New York, New Jersey

Audit
Cancel Save & Close Submit

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Instruction Details	This section displays the instruction details for the account selected.
Transfer to <>	Displays the transfer account number.
Search Result	<p>The contract details are displayed in tile format. The available basic details displayed are:</p> <ul style="list-style-type: none"> • 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.


- 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.

Table 12-7 (Cont.) Schedule Transfer Cycle Details – Field Description

Field	Description
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: <ul style="list-style-type: none"> • 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.

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

Field	Description
Frequency	<p>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:</p> <ul style="list-style-type: none"> • Days • Months • Years <p>Users can easily increase or decrease the value for the selected the frequency with the up and down button.</p>
Number of Transfers	<p>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:</p> <ul style="list-style-type: none"> • Start Date • Frequency • Month End Execution • Number of Transfer
Month End Execution	<p>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.</p> <p>Month End flag can be enabled only if the start date is falling on month-end.</p> <p>Month End flag cannot be enabled for daily frequency.</p>
End Date	<p>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.</p> <p>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.</p> <p>System updates the number of transfers based on start date, Frequency, and End date.</p>
Narrative	<p>The Narrative defaults as Scheduled Transfer.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p> Note</p> <p>Users can modify the defaulted value.</p> </div>
Suspend Execution	<p>Scheduled Transfer execution can be stopped or started by enabling or disabling Suspend Execution.</p>


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


Close Scheduled Transfer		Remarks	Documents
Account Number	HAR007711056	John Smith	
Beneficiary Account Number	HAR000202021	Beneficiary Account Name	Andrew Wells
Transfer Amount	GBP 700.00	Frequency	1 Months
Start Date	April 2, 2018	Number of Transfers	53
Month End Execution	Off	End Date	July 28, 2022
Narrative	House rent payment	Suspend Execution	Off

Customer Information



Customer Id, Name: 000182, John Smith NA

KYC Status: Not Verified

Signature: 

Account Name: John Smith	Account Branch: FM7
Account Status: Active	Mode Of Operation: Single
Account Balance: £995,264.00	

8892090908

Johnsmith@gmail.com

Address Of Communication: #101, Church Street, New York, New Jersey

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:

i 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

Sweep In to Account Remarks Documents

Account Number: FM7000223014 John Smith

Provider Account Number: 1005000000000117

Provider Account Name: Anna Smith

Threshold Amount: GBP 20.00

Minimum Balance After Sweep: GBP

Frequency: 2 Months

Month End Execution:

Start Date: Mar 30, 2018

End Date:

Narrative: Sweep In to CASA

Customer Information

Customer Id, Name: 000182, John Smith

KYC Status: Not Verified

Signature:

Account Name: John Smith

Account Branch: FM7

Account Status: Active

Mode Of Operation: Single

Account Balance: £995,264.00

8892090908

Johnsmith@gmail.com

Address Of Communication: #101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit



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

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

Field	Description
Month End Execution	<p>Switch to  to enable the month end execution for the sweep in.</p> <p>Switch to  to stop the month end execution for the sweep in.</p>
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:

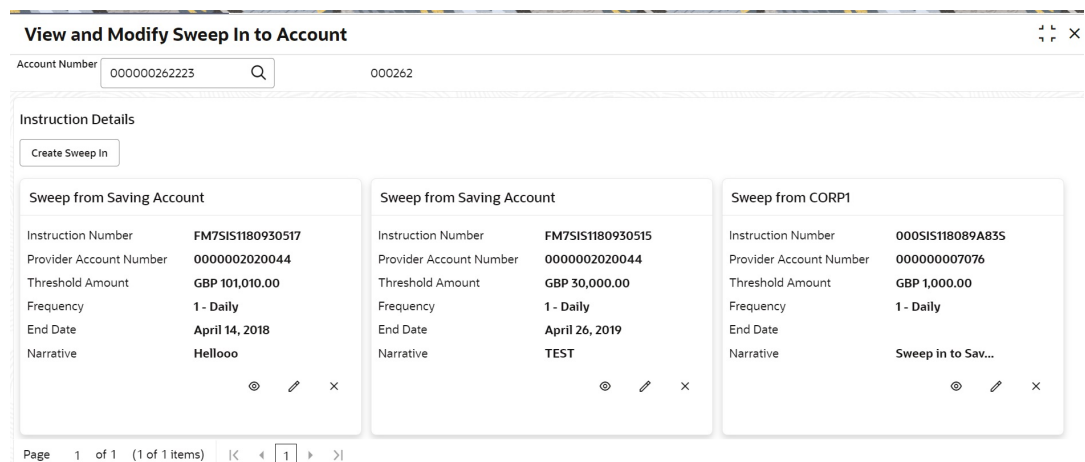
Note

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](#).

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

- 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 frequency 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.

- 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

- 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	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The amount cannot be in negative or zero value.</p> </div>

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

Field	Description
Minimum Balance After Sweep	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The amount cannot be in negative value.</p> </div>
End Date	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>End Date cannot be less than Start Date.</p> </div>
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

Close Sweep In to Account
Remarks Documents

Account Number FM7000223014		John Smith	
Provider Account Number	FM7000223127	Provider Account Name	Anna Smith
Threshold Amount	GBP 1,400.00	Minimum Balance After Sweep	GBP 1,000.00
Frequency	1 Days	Month End Execution	Off
Start Date	Apr 2, 2018	End Date	Apr 30, 2018
Narrative	NA		

Customer Information

Customer Id, Name 000182, John Smith NA
KYC Status Not Verified

Signature

Account Name	John Smith	Account Branch	FM7
Account Status	Active	Mode Of Operation	Single
Account Balance	£995,264.00		

8892090908

Johnsmith@gmail.com

Address Of Communication

#101, Church Street, New York, New Jersey

Audit
Cancel Save & Close Submit

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:

i 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.

Current Account and Saving Account User Guide
G54616-02
Copyright © 2021, 2026, Oracle and/or its affiliates.

May 7, 2026
Page 26 of 35

Figure 12-14 Sweep Out from Account

Sweep Out from Account Remarks Documents

Account Number: FM7000223014 John Smith

Threshold Amount
 GBP 20.00

Beneficiary Account Number
 FM7000224480

Frequency *
 5 Months

Start Date
 Mar 30, 2018

Narrative
 Sweep Out to CASA


Minimum Sweep Amount
 GBP

Beneficiary Account Name
 Anna Smith

Month End Execution


End Date

Customer Information



Customer Id, Name: 000182, John Smith NA

KYC Status: Not Verified

Signature


Account Name
 John Smith

Account Branch
 FM7

Account Status
 Active

Mode Of Operation
 Single

Account Balance
 £995,264.00

8892090908
 Johnsmith@gmail.com
 Address Of Communication
 #101, Church Street, New York, New Jersey



Audit Cancel Save & Close Submit

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

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

Field	Description
Month End Execution	<p>Switch to  to enable the month end execution for the sweep out.</p> <p>Switch to  to stop the month end execution for the sweep out.</p>
Start Date	Users can define the Start Date for sweep-out instruction. The start date cannot be backdated.
End Date	<p>Users can define the End Date for sweep-out instruction, Sweep out instruction will be closed after the end date.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>End Date cannot be less than Start Date.</p> </div>
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

View and Modify Sweep Out from Account

Account Number FAISAL_FM7_1

Instruction Details

Sweep to FAISAL_FM7_1

Instruction Number	FM7SIOT180890001
Beneficiary Account Number	FM7000223069
Frequency	1 - Daily
End Date	June 27, 2019
Threshold Amount	GBP 75,000.00
Narrative	Sweep Out Instr...

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


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

- 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.
Frequency	Displays the frequency 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.


- 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

- 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	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The amount cannot be in negative or zero value.</p> </div>

Table 12-16 (Cont.) Modify Sweep Out from Account - Field Description

Field	Description
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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The amount cannot be in negative value.</p> </div>
End Date	Users can modify the end date for Sweep Out instruction, Sweep Out instruction will be closed after the end date. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>End Date cannot be less than Start Date.</p> </div>
Narrative	Users can modify the Narrative field.

- 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 perform 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 inquire 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

The screenshot shows the 'Account Balance Inquiry' interface. At the top, the account number 'FM7000223579' and the name 'John Smith' are visible. Below this, a summary table shows: Total Available Balance (100,000.00), Current Balance (100,000.00), Uncollected Balance (0.00), Sweep Eligible (0.00), and Minimum Required Balance (10,000.00). Further down, there are three sections: 'Interest and Charge Details' (showing accrued credit/debit interest and charges at 0.00), 'Turnover Details' (showing daily and month-to-date turnover at 0.00, and a last transaction date of Apr 3, 2018), and 'Receivable Tracking' (showing amount due and amount available at 0.00).

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

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

Account Balance Inquiry				
Account Number <input type="text" value="FM7000223579"/>		John Smith		
All amounts in GBP				
Total Available Balance	Current Balance	Uncollected Balance	Sweep Eligible	Minimum Required Balance
100,000.00	100,000.00	0.00	0.00	10,000.00
Hide Calculation	Available Balance	Withdrawable Uncollected	Unutilized Limits	Amount Block
	100,000.00	0.00	0.00	0.00
Current Balance 100,000.00		Turnover Details		Receivable Tracking
Uncollected Balance	(-) 0.00		Credit	Amount Due
Amount Block	(-) 0.00		Daily Turnover	0.00
Unauthorized Credit	(-) 0.00		Month to Date Turnover	0.00
Receivable	(-) 0.00		Last Transaction Date	Apr 3, 2018
Available Balance	100,000.00			
Withdrawable Uncollected	(+) 0.00			
Sweep Eligible	(+) 0.00			
Auto Term Deposit	0.00			
Savings and Current Account	0.00			
Term Deposit Account	0.00			
Unutilized Limits	(+) 0.00			
Total Available Balance	100,000.00			
Interest and Charge Details				
Accrued Credit Interest	0.00			
Accrued Debit Interest	0.00			
Interest Due	0.00			
Charge Due	0.00			

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.
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 Transactions screen is displayed.

Figure 13-3 Account Transactions



The screenshot shows the 'Account Transactions' interface. At the top, there is a search bar with 'Account Number' set to '000000262223' and '000262'. Below this, the 'Search Transactions' section includes a 'Transaction Type' dropdown set to 'Debits & Credits', a 'Search Type' dropdown set to 'Last Number of Transactions', and a 'Last Number of Transactions' input field set to '15'. A 'Search' button is located to the right. Under 'Transaction Details', there is a 'Type to filter' input field. The results section shows '1 Results' and a table with columns: Transaction Date, Reference Number, Transaction Description, Instrument Number, Value Date, Debit Amount, Credit Amount, Running Balance, and Details. The table contains one row: March 30, 2018, 000ZXRDI808902BG, Account Transfer, March 30, 2018, 1,000,000,000.00. At the bottom, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)'.

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Search Transactions	This section displays the fields to perform the search.
Transaction Type	<p>Select the type of transactions to be searched. The options are:</p> <ul style="list-style-type: none"> • Debits & Credits • Debits • Credits
Search Type	<p>Select the search type for the transaction. The options are:</p> <ul style="list-style-type: none"> • Data Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Month • Current Month Plus Previous 6 Month • Last Number of Transactions
Date Range	<p>Select or specify the from and to date for fetching the transaction details.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you select Date Range from the Search Type field.</p> </div>

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

Field	Description
Last Number of Transactions	Select or specify the last number of the transaction to be fetched. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you select Last Number of Transactions from the Search Type field.</p> </div>
Transactional Details	This section displays the transaction details for the account selected. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can click the  icon to view only the selected transaction details.</p> </div>
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

Account Transfer							
000ZXR01808902BG							
Transaction Date	Value Date	Transaction Branch	Instrument Number				
March 30 ,2018	March 30 ,2018	000					
Account Branch	Account Number	Account Name	Account Currency	Debit/Credit	Local Currency Amount	Foreign Currency Amount	Exchange Rate
Audit Details							
Authorized	Maker	Checker	Source				
							Ok

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

Cheque Status	
Status	Rejected
Amount	4,575.00
Presented On	March 29, 2018
Date On Cheque	March 29, 2018
Beneficiary	ABC Corp Ltd

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

Table 13-6 (Cont.) Sweep History Details

Field	Description
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

Branch	Account Number	Account Type	Operation	Transaction Date	Transfer Amount
FM7	FM7000223455	Savings Account	Sweep In	Apr 02, 2018	10,000.00
FM7	FM7000223411	Auto Deposit	Sweep In	Apr 02, 2018	15,000.00

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

- After input of the account number, the Sweep History details are displayed in a tabular format.
- 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.
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:

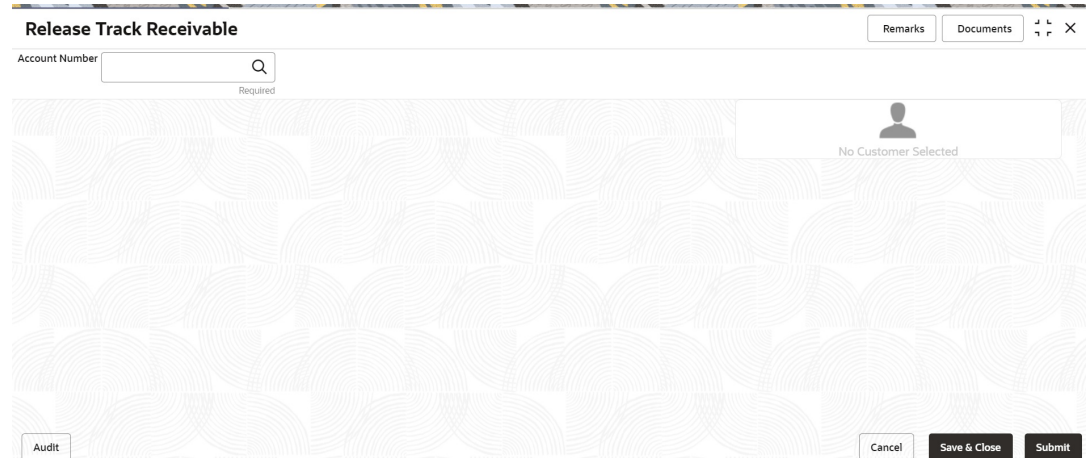
Note

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

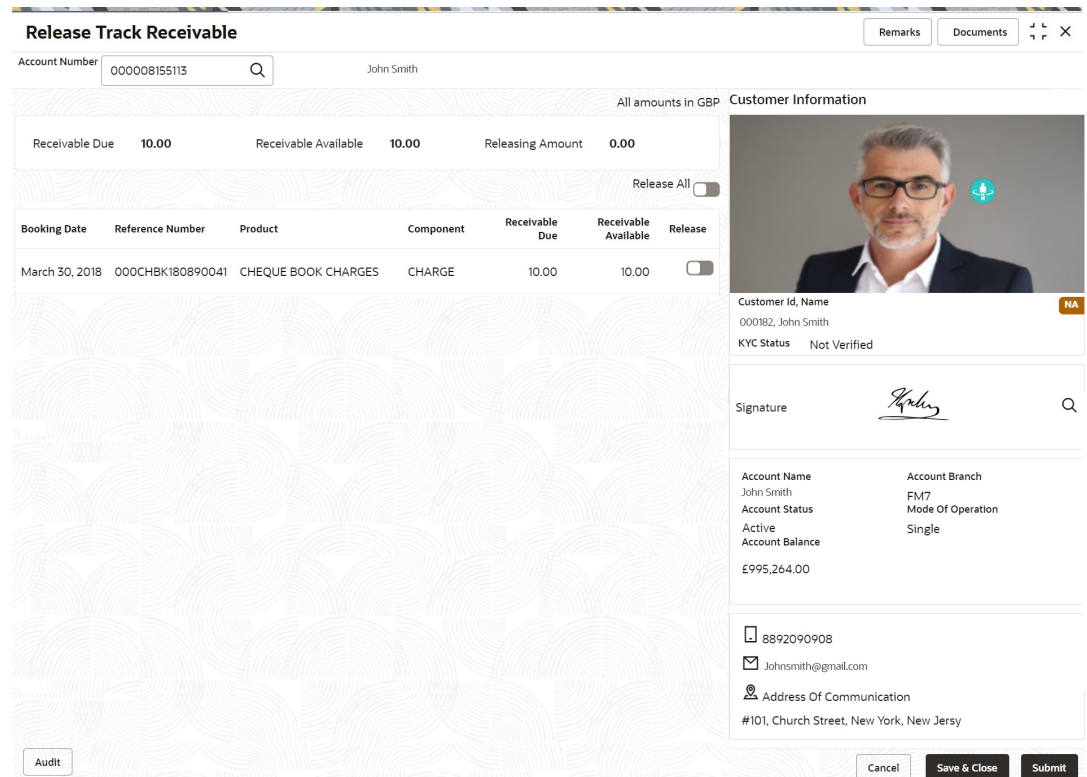


2. On **Release Track Receivable** screen, specify the fields.
Release Track Receivable details for account is displayed.

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



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

Table 14-1 Release Track Receivable - Field Description

Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>
<div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>	
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.

3. 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

The screenshot displays the 'Delete Track Receivable' interface. At the top, there's a title bar with 'Delete Track Receivable' and two buttons: 'Remarks' and 'Documents'. Below this is a search field labeled 'Account Number' with a magnifying glass icon and a 'Required' label. The main content area features a decorative background pattern and a message 'No Customer Selected' with a person icon. At the bottom, there are four buttons: 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

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

Table 14-2 Delete Track Receivable - Field Description

Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the</p>

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

Field	Description
	relevant account number on which to perform a servicing operation.
<div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>	
Receivable Due	The system displays the total receivable due against the account.
Receivable Available	The system displays the total amount tracked to settle the receivable due amount.
Deleting Amount	The system displays the total amount selected for delete. When the user selects the record to delete, the system updates the deleting amount.
Delete All	Users can enable the 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.

- 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

Account Branch Transfer
Remarks Documents

Account Number


John Smith

Current Branch Code FM7	Current Branch Name FM7 BRANCH
Transfer Branch Code <input type="text" value="006"/>	Transfer Branch Name Bank Futura - Deposits Branch
Transfer Date <input type="text" value="Feb 10, 2023"/>	



Customer Id, Name
 000182, John Smith

KYC Status Not Verified

Signature 

Account Name John Smith	Account Branch FM7
Account Status Active	Mode Of Operation Single
Account Balance £995,264.00	

8892090908

Johnsmith@gmail.com

Address Of Communication
 #101, Church Street, New York, New Jersey

Audit
Cancel Save & Close Submit

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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div data-bbox="751 852 1466 1125" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
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.
Transfer Date	Click on the Calender icon, and select the From and To date for account statement generation.
	<div data-bbox="751 1591 1466 1724" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Transfer Date cannot be current date or back dated.</p> </div>

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


Uncollected Funds Release [Remarks] [Documents] [Fullscreen] [Close]

Account Number: 000001148018 | John Smith

Total Uncollected Funds: GBP 4,000.00


Funds Available Date	Amount	Reference Number	Action
April 30, 2018	4,000.00	0001007180890001	Release

Customer Information



Customer Id, Name: 000182, John Smith NA

KYC Status: Not Verified

Signature: 

Account Name: John Smith | Account Branch: FM7
 Account Status: Active | Mode Of Operation: Single
 Account Balance: £995,264.00

8892090908
 Johnsmith@gmail.com
 Address Of Communication: #101, Church Street, New York, New Jersey

[Audit] [Cancel] [Save & Close] [Submit]

- 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
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.
Action	<p>By default, the actions field is displayed as Release to release the funds immediately to the account. The system displays the following actions:</p> <ul style="list-style-type: none"> • Release • Unrelease <p>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.</p> <p>Once the Release action is performed, the system automatically updates the Release action to Unreleased action.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Only one button (or hyperlink) is displayed.</p> </div>

- 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.

- 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

- 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
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p>

Note

The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

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**.

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 Category	Tax Category for which Tax Waiver is maintained.
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

Tax Waiver at Customer Level Remarks Documents

Customer ID: 001168 Tax Categ

Current Tax Group: Retail Cust Tax Group (TAXGRP) Modify Tax Group

CDP4
Tax Waiver Percentage: 75% Effective Date: March 30, 2018 Tax Category: FXTAX
Customer ID: 001168 Expiry Date: Tax Currency: All Currencies

SAVIN
Tax Waiver Percentage: 30% Effective Date: March 30, 2018 Tax Category: FXTAX
Customer ID: 001168 Expiry Date: Tax Currency: All Currencies

Audit Cancel Save & Close Submit

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

Modify Tax Group

Tax Group

Select ▼

Required

Tax Group Description

Cancel Select

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

Modify Tax Group

Tax Group

Select
TAX
▼

Tax Group Description

Tax Group

CACCS

Tax Waiver Percentage:	100%	Effective Date: March 1, 2000	Tax Category: FXTAX
Customer ID: ALL		Expiry Date: December 31, 2031	Tax Currency: GBP

SAVIN

Tax Waiver Percentage:	100%	Effective Date: March 1, 2000	Tax Category: FXTAX
Customer ID: ALL		Expiry Date: March 31, 2031	Tax Currency: GBP

Cancel
Select

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 Log screen is displayed.

Figure 15-8 Branch Transfer Log

- 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.

- Click the **Submit** button.

Failed Branch Transfer Details are displayed.

Figure 15-9 Failed Branch Transfer Details

Branch Transfer Log

Search Filters

Source Branch: CS1

Target Branch: CS2

Transfer Date:

Customer ID:

Account Number:

Failed Branch Transfer Details

<input type="checkbox"/>	Customer ID	Account Number	Account Name	Transfer Date	Source Branch	Target Branch	Transfer Status	Actions
<input type="checkbox"/>	000007	CS1000007014	CORP1	2018-04-11	CS1	CS2	Resubmitted	<input type="button" value="View"/>
<input type="checkbox"/>	000007	CS1000007036	CORP1	2018-04-18	CS1	CS2	Resubmitted	<input type="button" value="View"/>
<input type="checkbox"/>	000182	CS1000182080	John Smith	2018-04-16	CS1	CS2	Error	<input type="button" value="View"/>
<input type="checkbox"/>	004689	CS1004689018	Flying Pigeon	2018-04-20	CS1	CS2	Error	<input type="button" value="View"/>
<input type="checkbox"/>	004689	CS1004689038	Flying Pigeon	2018-04-26	CS1	CS2	Error	<input type="button" value="View"/>

4. On the **Failed Branch Transfer Details**, the following details are displayed.
- Customer ID
 - Account Number
 - Account Name
 - Transfer Date
 - Source Branch
 - Target Branch
 - Transfer Status
 - 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: <ul style="list-style-type: none"> 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

Error Details for CS1004689038	
Error Code	Error Description
AC-OVD05	Available Balance 0.00 for CS1004689038 is lesser than the Min balance 500.00 for the Account Class
CS-TRFR-25	Failed while doing Transfer Process
AC-UPD01	Could Not Obtain Lock on Account CS1004689038

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

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

Table 15-8 Account Product Transfer - Field Description

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

3. Select the product for account product transfer and to know more about the product click **know more**.
4. Click **Know more** hyperlink to view full product details.
Product Details pop-up screen is displayed.

Figure 15-13 Product Details

Instant Savings Account ✕

Description Select
TEST

Eligibility

- ★ If you are an Indian citizen residing in India and are 60 years old or above, you can open a Senior Citizen Savings Bank Account with us, India's best Small Finance Bank.

Features	Interest and Charges
<ul style="list-style-type: none"> ★ Earn up to 7%* on your Savings Account & receive monthly interest payouts. ★ Enjoy the services of a dedicated Relationship Officer who will act as your single point of contact across all your banking and financial needs. ★ Enjoy preferential interest rates on Fixed Deposits and earn a special 0.5% extra on your investments with the option of monthly and quarterly interest payout. ★ No need to visit a branch; now get all your banking transactions & other service requests executed from the comfort of your home with the help of our Video Banking facilities. ★ Enjoy the convenience of depositing funds into your account without the hassle of using a deposit slip. ★ Walk right up to the dedicated senior citizen desk available at every branch for a quick resolution of your banking requirements. ★ INR 5000 for Urban Branches and INR 2000 for Core Branches or Fixed Deposit of INR 25000 	<ul style="list-style-type: none"> ★ Acceptable ★ Nil Charges

5. 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
6. 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

The screenshot shows a 'New Product' form for a 'Regular Savings Account'. The form is divided into several sections:


- Product Information:** 'Regular Savings Account' with a 'Change' link.
- Transfer Date:** A date picker showing 'April 2, 2018'.
- Transfer Reason:** A text input field with a 'Required' label below it.
- Product Preferences:** Three toggle switches for 'ATM', 'Cheque Book', and 'Passbook', all currently turned off.
- Account Statement:** Two dropdown menus: 'Frequency' set to 'Annual' and 'Starting' set to 'December'.

7. 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	<p>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.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If the effective date is specified as Holiday, the system displays an error as Transfer date cannot be a holiday.</p> </div>

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

Field	Description
Transfer Reason	Enter the transfer reason. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p> Note</p> <p>The Transfer Reason cannot be blank.</p> </div>
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.
Frequency	Users can modify the defaulted frequency for generating the account statements from the drop-down. The drop-down lists the below values: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

8. Click the **Submit** button to submit the transfer request for authorization.

16

Staff Restrictions

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

- For enabling staff restrictions for the user, refer **User** topic in **Oracle Banking Security Management System User Guide**.
- For creating staff customer, refer **Retail Onboarding User Guide**.

17

Access Restriction

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

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

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

Note

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

Below is the use case:

Table 17-1 Access Restrictions Use Case

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

A

Functional Activity Codes

This topic 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_PRIIPAR_CHG_SAVE	Initiation	Initiate the primary party change request.
Primary Party Change	CSR_FA_PRIIPAR_CHG_RETRY	Authorization	Approve or Reject the primary party change request.

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Primary Party Change	CSR_FA_PRIIPAR_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_AUTHORIZE_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 existing	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_FR EQ_AUTH	Authorization	Approve or Reject the account statement frequency request.
Account Statement Frequency	CSR_FA_ACCT_STATEMENT_FR EQ_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_SA VE	Initiation	Initiate the account status change request.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_AU TH	Authorization	Approve or Reject the account status change request.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_RE TRY	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_RETR Y	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.

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.

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.

Index

A

Account 360, [1](#)
Account Address Update, [1](#)
Account Balance Inquiry, [1](#)
Account Branch Transfer, [1](#)
Account Documents Update, [3](#)
Account Preferences, [28](#)
Account Product Transfer, [14](#)
Account Statement Frequency, [4](#)
Account Status Change, [4](#)
Account Transactions, [4](#)
Activate Dormant Account, [1](#)
Ad hoc Account Statement, [1](#)
Advance against Uncollected Funds, [19](#)
Amount Block, [1](#)
ATM and POS Limits, [9](#)

B

Branch Transfer Log, [11](#)

C

Card Status Change, [1](#)
Cheque Book Request, [1](#)
Cheque Book Status, [21](#)
Cheque Status Inquiry, [8](#)
Consolidated Amount Block, [9](#)

D

Dashboard, [1](#)
Debit Card Request, [3](#)
Delete Track Receivable, [4](#)

F

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

J

Joint Holder Maintenance, [8](#)

N

Nominee Details Update, [13](#)

O

Online Account Sweep History, [10](#)
Online Account Sweep In, [2](#)
Overdraft Limits Summary, [1](#)

P

Primary Party Change, [22](#)

R

Release Track Receivable, [1](#)

S

Schedule Transfer, [9](#)
Secured Overdraft Limits, [4](#)
Stop Cheque Payment, [5](#)
Sweep In to Account, [18](#)
Sweep Out from Account, [26](#)

T

Tax Deducted at Source Inquiry, [12](#)
Tax Waiver at Customer Level, [7](#)
Temporary Overdraft Limit, [16](#)
Term Deposit Instruction, [5](#)

U

Uncollected Funds Release, [4](#)
Unsecured Overdraft Limits, [10](#)

V

View and Modify Amount Block, [4](#)
View and Modify Scheduled Transfer, [12](#)
View and Modify Stop Cheque Payment, [11](#)
View and Modify Sweep In to Account, [21](#)
View and Modify Sweep Out from Account, [29](#)