

Oracle Banking Branch Deposit Services User Guide



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Purpose

This guide helps you to familiarize yourself with the Deposit Services module of the Oracle Banking Branch. It gives an overview of the module and takes you through the different types of transactions that can be handled through this module.

Audience

This guide is intended for the deposit services Tellers and Supervisors to provide quick and efficient service to customers and prospects of your bank.

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Conventions

The following text conventions are used in this document:

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

Related Resources

For more information, see these Oracle resources:

- Getting Started User Guide
- Teller User Guide

Acronyms and Abbreviations

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

Table List of Acronyms and Abbreviations

Abbreviation	Description
CASA	Current Account Savings Account
GL	General Ledger
TD	Term Deposits
RD	Retail Deposits

Screenshot Disclaimer

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

Basic Actions

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

Table Basic Actions and Definitions

Icon	Applicable Stages	Description
Approve	Approval	<p>The system displays a section where approval remarks if any can be input. Click OK to submit. The transaction is sent to the Host system through OBRH. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <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.
Back	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
Cancel	Initiation, Approval, and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Change Log	Approval and Handoff Retry	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated . The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear is red for easy recognition.
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.
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.
Next	Initiation, Approval, and Hand off Retry	On completion of input of all parameters for a particular stage, the user can click to navigate to the next segment.
Overrides	Initiation, Approval and Hand-off Retry	If override messages had appeared during initiation stage and they were accepted by the maker during submission, the Overrides button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer. On the Override Details section, click Decline to go back to the transaction screen to modify or cancel it, or click Accept to complete the initiation stage and move the transaction to the approval stage. The Overrides button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the Overrides button is clicked, the system displays the overrides accepted by the maker. After verifying the transaction and override details, the authorizer can either approve or reject the transaction. Existing Approve Transaction section is modified to display the overrides if any overrides are raised during the initiation submits.
Reject	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the Reject icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage and assign back to the maker. In my Pending Tasks, the maker can view and subsequently can modify or delete the transaction details.

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
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.
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.
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. When you click Save and Close , the input details are saved and the transaction screen is closed. Saved transaction details will be available in My task . Users can select the transaction from My Task and proceed with the transaction or delete it.



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Auto Authorization	Initiation	<p>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.</p> <p>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> output Section1 LEVEL:0 3. Create or modify a Rule Group with Name DepositRuleGroup and map the Rule(s) created in the step (2). <div data-bbox="992 1104 1464 1350" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</p> </div> <div data-bbox="1143 1390 1464 1665" style="border: 1px solid #ccc; 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 (Cont.) Basic Actions and Definitions


Icon	Applicable Stages	Description
<p>Multi-Level Authorization</p>	<p>Initiation</p>	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPYIN)</pre> <p>output</p> <pre>Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div data-bbox="992 1094 1463 1549" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LVELE:1~<FUNCTIONAL_ACTIVIT Y_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVIT Y_CODE2></pre> </div> 3. Create or modify a Rule Group with name DepositRuleGroup and map the rule(s) created in the step (2). <div data-bbox="992 1696 1463 1871" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can define one single rule for all the screens and add the expression for the life cycle code or you can</p> </div>

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
		<p> define individual rule for each screen and map to the rule group.</p> <p> Note</p> <p>The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</p>
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.

The following shortcut keys can be used only for the screens, which has the buttons specified in the function:















Table Shortcut Keys

Shortcut Key	Function
Tab	Used to shift focus from one input field to other. <p> Note</p> <p>The last field of the last accordion will shift focus to Submit/Cancel.</p>
Alt + S	Used to select Submit .
Alt + C	Used to select Cancel .

Symbols and Icons

The following are the symbols and icons you are likely to find in this guide:

Table Symbols and Icons

Symbols and Icons	Function
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Edit a row
	Delete a row
	Open calendar
	Navigate to the first page
	Navigate to the last page
	Navigate to the previous page
	Navigate to the next page
	Add a row
	Refresh details
OK	Confirm the details specified
Back	Navigate to the previous tab
Next	Navigate to the next tab
Save & Close	Save the details specified and exist from the screen. The task appears in my pending task, from where you can take the task ahead on your next login.
Cancel	Cancel the action performed and exist the screen
Submit	Submit the transaction for approval
Audit	View the audit details of a particular screen
Remarks	Add or view remarks related to a screen.

Shortcut Keys

The following shortcut keys can be used only for the screens, which has the buttons specified in the function:

Table **Shortcut Keys**

Shortcut Key	Function
Tab	Used to shift focus from one input field to other. <div data-bbox="1143 562 1463 779" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"><p>Note</p><p>The last field of the last accordion will shift focus to Submit/Cancel.</p></div>
Alt + S	Used to select Submit .
Alt + C	Used to select Cancel .

1

Overview of Deposit Services

The **Deposit Services** module of Oracle Banking Branch facilitates doing various transactions on Term Deposit (TD) and Recurring Deposit (RD) accounts.

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

1.1 Prerequisite

Before you begin performing deposit transactions:

Log in to the application homepage. For information on how to log in, refer to the *Getting Started User Guide*.

1.2 About Main Menu

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

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

Figure 1-1 Deposit Services Mega Menu

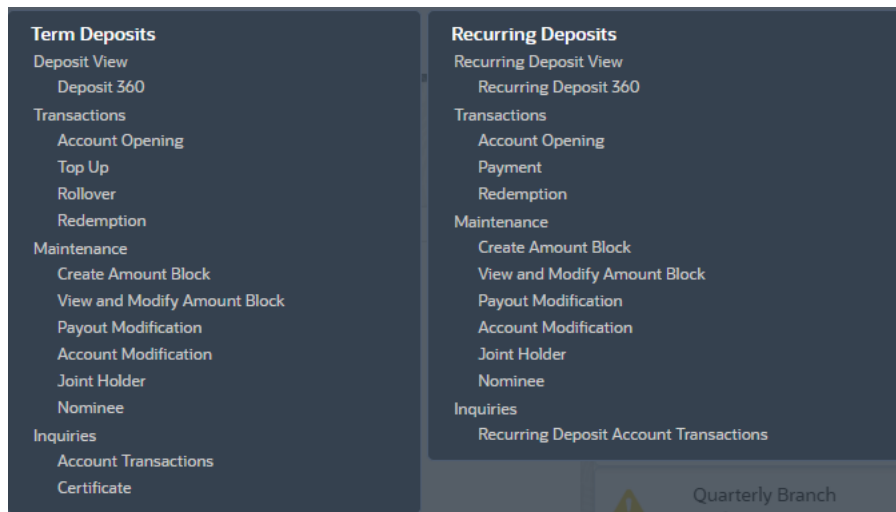


Table 1-1 Menu Items

Menu Item	Description
Transactions	Teller or Supervisor can use to initiate term deposit account opening.
Maintenance	Teller or Supervisor can use to perform the deposit services maintenance activities.
Inquiries	Teller or Supervisor can use to perform the deposit services inquiries.

2

Customer Information


When the user inputs or selects an account number on the screen, the Customer Information is displayed in a widget on the right side.

To view the customer information:

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



Figure 2-1 Customer Details

Customer Information





Customer Id, Name
000182, John Smith


KYC Status Not Verified

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 2-1 Customer Information - Field Description

Field	Description
<Image>	Displays the customer's image.
Customer Id, Name	Displays the unique customer ID and name for the account number specified.
KYC Status	Displays the current KYC status of the account.
Signature	Displays the customer's signature.
Account Name	Displays the account holder's name.
Account Branch	Displays the account holder's branch.
Account Status	Displays the current status of the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The possible account status are Active, Closed, and Overdue.</p> </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. You can view the customer's basic information.

3. To launch the Customer 360 screen, click  .

3

Deposit View

User can use the screen under the **Deposit View** menu to view a 360 view of a TD account.

This topic contains the following subtopic:

- [Deposit 360](#)
You can get an 360-degree view of a customer's term deposit account using the **Deposit 360** screen.

3.1 Deposit 360

You can get an 360-degree view of a customer's term deposit account using the **Deposit 360** screen.

The various sections are:

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

To view the term deposit details:

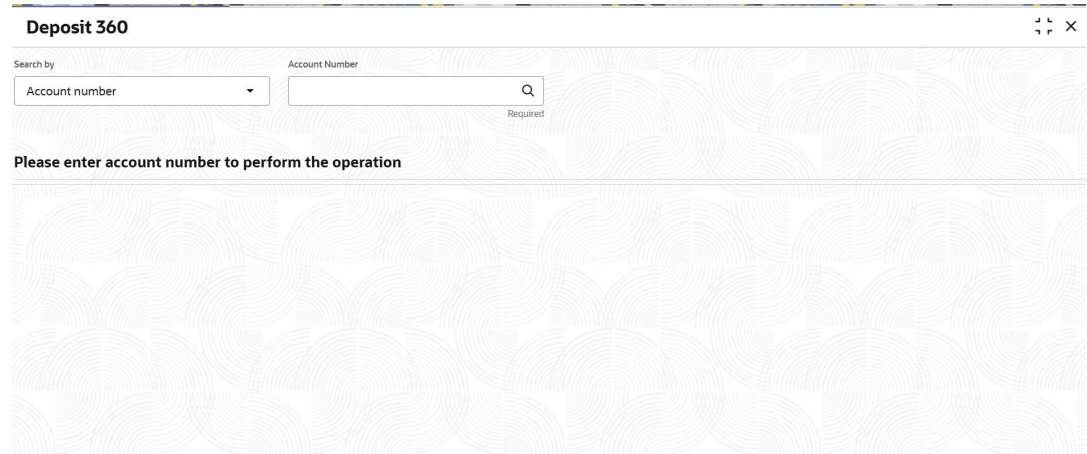
Note

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

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

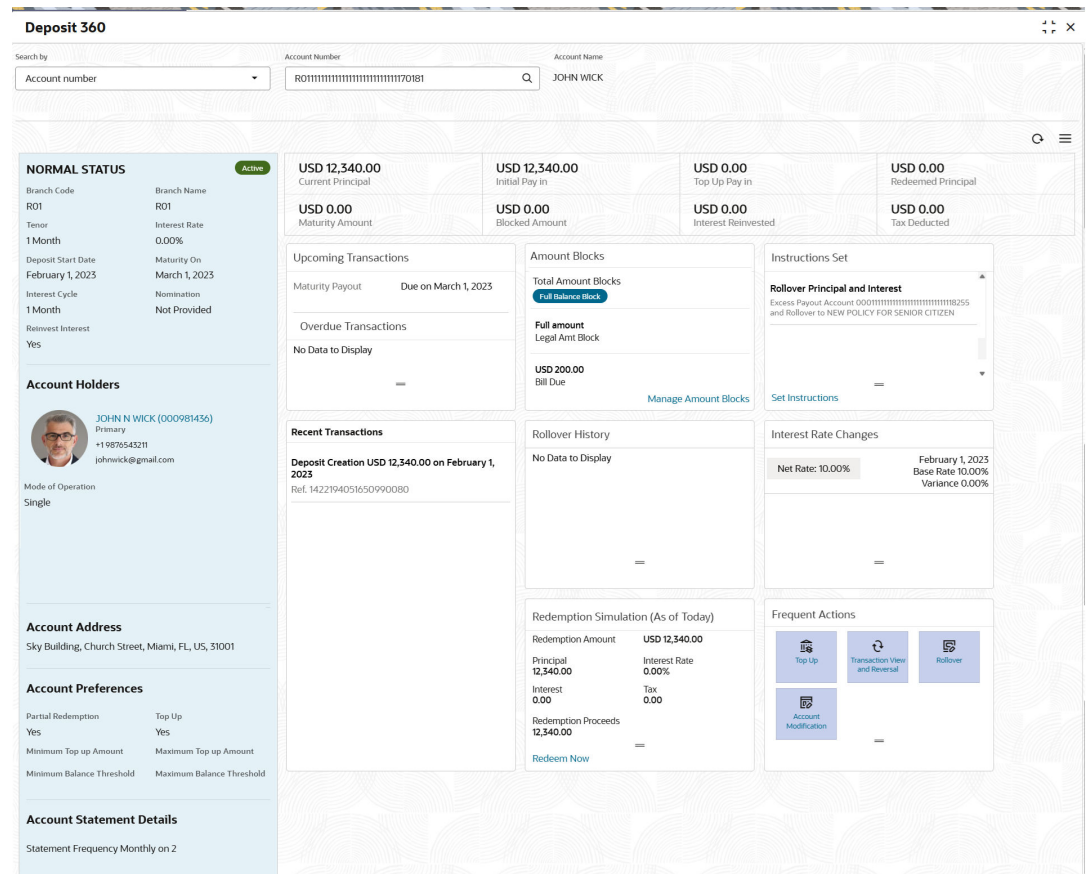
The **Deposit 360** screen is displayed.

Figure 3-1 Deposit 360



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

Figure 3-2 Deposit Details for TD



4. You can view the TD details of the account holder in the dashboard displayed. For more information on fields, refer to the field description table.

Table 3-1 Deposit 360 - Field Description

Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The options for the status are: <ul style="list-style-type: none"> • Active • Matured • Closed
Branch Code	Displays deposit branch code.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit.
Interest Rate	Displays the interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period of interest cycle.
Beneficiary	Displays whether beneficiary is provided for the deposit account.
Reinvest Interest	Displays whether the interest from the deposit is to be reinvested in the same deposit or paid out.
Account Holders	This widget displays the account holder details.
<Name (Customer ID)>	Displays the name and customer ID of the account holder. This information is displayed as link. User can click this link, to view the Customer 360 view.
Customer ID	Displays the customer ID of the holder.



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

Field	Description
Relationship	Displays relationship as Primary/Secondary.
Mobile Number	Displays the mobile number with ISD code of the customer.
Email ID	Displays the email ID of the customer.
Account Details	This widget displays the account details.
Customer's Address	Displays the primary customer's communication address.
Partial Redemption	This option will be selected if partial redemption is allowed for the TD product.
Top up	This option will be selected if a top-up is allowed for the TD product.
Mode of Operation	Displays the mode of operation chosen for the deposit.
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Pay in	Displays the initial payin done to create the deposit.
Top Up Pay in	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemptions have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Interest Paid out or Interest Reinvested	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the tax deducted.
Upcoming Transactions	This widget displays the details of upcoming transactions.
Overdue Transactions	Displays the details of overdue transactions.
Redemption Simulation (As of Today)	This widget displays the redemption simulation of the day for the TD account. Click the View Error Details link to view the error message.
Instructions Set	<p>This widget displays the payout instructions set on the CD account. This includes maturity instruction, payout mode, related payout account number or ledger number. In the case of a rollover, the related rollover product name is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To create new set of instructions for the TD account, click the Set Instructions link. For more information, refer TD Payout Modification screen.</p> </div>

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

Field	Description
Recent Transactions	This widget displays the details of the recent transactions performed on the account.
Amount Blocks	<p>This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date are displayed. Also, there is a full balance block on the amount if any, are displayed in this widget.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To manage the amount blocks, click the Manage Amount Blocks link.</p> </div>
<Currency Amount>	Displays the currency and amount of block.
Block <Number>	Displays the block number.
Type	Displays the block type.
Expiry	Displays the expiry date of the block.
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
Rollover History	This widget displays the rollover history of the account.
<Currency Amount>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
Interest Rate Charges	This widget displays the details of the interest rate charges.
Net Rate	Displays the net rate of the deposit.
<Date>	Displays the date on which the interest rate is charged.
Base Rate	Displays the percentage of base rate for the deposit amount.
Variance	Displays the percentage of variance for deposit amount.
Frequent Actions	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new page.</p> </div>

Note

- You can also launch the screens for performing various transactions on the account by clicking the  icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu screenshot.
- If the latest updates of the TD account performed is not displayed on the screen, you can refresh the screen by clicking the  icon. The screen is refreshed and the latest changes are displayed.

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

4

TD Transactions

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

This topic contains the following subtopics:

- [Term Deposit Account Opening](#)
You can simulate the Term Deposit creation and then open the TD account by providing funds from Account, Cheque and Ledger modes or combination of Account and Ledger modes using this screen.
- [Top Up](#)
You can perform a term deposit top-up transaction using the **Top Up** screen.
- [Rollover](#)
You can do simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL.
- [Redemption](#)
You can redeem a Term Deposit using this screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The Term Deposit can be redeemed in full or part.

4.1 Term Deposit Account Opening

You can simulate the Term Deposit creation and then open the TD account by providing funds from Account, Cheque and Ledger modes or combination of Account and Ledger modes using this screen.

To open term deposit account:

Note

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

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

The **Term Deposit Account Opening** screen is displayed.

Figure 4-1 Term Deposit Account Opening

2. On the **Term Deposit Account Opening** screen, specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.

The system displays all active deposit accounts available for TD account opening in the **Term Deposit Account Opening** screen.

Figure 4-2 Term Deposit Account Opening_Product Details

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

Table 4-1 Active Deposit Product – Field Description

Field	Description
Product Description	Displays the description of the product.
Product Code	Displays the product code.
Currency	Displays the currency code.
Interest Cycle	Displays the interest cycle in months.


- On the **Term Deposit Account Opening** screen, the **Search** bar allows the user can search for products based on the product code, product description, and currency to search or filter the deposit products.
- Click  icon in the product widget, to view additional details of the product.
The account detail screen is displayed with basic product details and allowed features.

Figure 4-3 Term Deposit Account Opening - View Product Details

Rate chart allowed deposit ✕	
Basic Details	
Interest Cycle	Minimum Tenor
1 Month	1 Month
Maximum Tenor	Minimum Amount
10 Years	EUR 1,000.00
Maximum Amount	Currency
EUR 95,000,000.00	EUR
Features	
Allow Partial Redemption	Allow Top Up
Yes	No

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

Table 4-2 View Details – Field Description

Field	Description
Basic Details	This section displays the basic details of the account.
Interest Cycle	Displays the deposit's interest cycle.
Minimum Tenor	Displays the minimum tenor for deposit.
Maximum Tenor	Displays the maximum tenor for deposit.
Minimum Amount	Displays the minimum deposit amount.
Maximum Amount	Displays the maximum deposit amount.
Currency	Displays the deposit amount currency.

Table 4-2 (Cont.) View Details – Field Description

Field	Description
Features	This section displays the features of the deposit account.
Allow Partial Redemption	Displays whether partial redemption is allowed on the account or not.
Allow Top Up	Displays whether top up is allowed on the account or not.

5. Click **Existing Deposit** tab.

The system displays all deposit accounts available for the customer, by default active deposit accounts details are displayed.

Figure 4-4 Term Deposit Account Opening - Existing Deposit

The screenshot displays the 'Term Deposit Account Opening - Existing Deposit' interface. At the top, there are fields for 'Customer ID' (008935) and 'Customer Name' (Lionel Messi). Below these, there are tabs for 'New Deposit' and 'Existing Deposit', with the latter being selected. A dropdown menu shows 'Status: Active'. A section titled '1 Deposits available' provides details for a 'High Yield Deposit' (DEPOTD), including its account number, APR (15.97%), principal (USD 5,070.00), interest cycle (2 Months), maturity date (March 1, 2025), and maturity amount (USD 8,582.00). The interface also features buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Table 4-3 Existing Deposit Account – Field Description

Field	Description
Status	Displays the status of the account. The options are: <ul style="list-style-type: none"> • Active • Matured • Closed
Interest Rate	Displays the rate of interest for an account.
Product Description	Displays the product description.
Product Code	Displays the product code.
Account Number	Displays the existing deposit account number of the customer.
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.



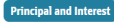
- In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**) if the user search with **All**, then the system displays **Active**, **Closed**, and **Matured** deposits accounts of a customer.
- Click  icon in the existing product widget, to view additional details of the account.
The view screen is displayed with account details, payin details, payout details, nominee details and joint holder details if available.

Figure 4-5 View Existing Account Details


Fixed rate TD ✕			
Account Details			
Account Number	Rate of Interest	Account Status	Currency
BG10089350006238	12.00%	Active	GBP
Principal	Maturity Amount	Account Opening Date	Account Maturity Date
GBP 10,000.00	GBP 10,284.40	March 30, 2018	June 29, 2018
Part Redemption	Reinvest	Premature Redemption	Top Up
Yes	Yes	Yes	Yes
Tenor	Mode of Operation	Maturity Instructions	
2 Months, 30 Days	Single	Payout Principal and Interest	
Payin Details			
	Account Number	Account Name	Payin Amount
	BG1008935010	Lionel Messi	GBP 10,000.00
Payout Details			
	Instruction	Account Number	Account Name
	Redeem Principal & Interest	BG1008935010	Lionel Messi
Nominee Details			
No nominee added for the deposit account			

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

They are as follows:

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

The two methods are explained in the below steps.

- Click  icon in the existing account tile, to copy the existing details of an account.
On copying the account, the system defaults the Account details (i.e. Deposit Amount, Tenor, Reinvest Interest, Maturity Instruction), Payin Details, Payout Details, Nominee Details, and Joint Holder Details if any. All these details are displayed by default and the user is allowed to modify the value.

Note

- The payin details will not be defaulted if, the payin mode is instrument for the existing account, payin GL is not valid for the branch, and payin account is closed.
- The payout details will not be defaulted if, account payout mode is other than the account, multi-mode payout, and payout account is closed.
- For Joint Holder details, the end date will be nullified.
- Existing guardian details are nullified, if nominee become major for the new account.

10. On the **Term Deposit Account Opening** screen, select the product to create a new deposit account.

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

Figure 4-6 Term Deposit Account Opening_Deposit Details

Term Deposit Account Opening Remarks ⌵ ⌵ ✕

Customer ID: 008935 Customer Name: Lionel Messi

Deposit Details

Fixed rate TD [Negotiate Rate](#) [Switch Product](#)
TDFXD1

Deposit Amount: GBP 200,000.00 Maturity Type: Tenor Years: 0 Months: 3 Days: 0

Interest Rate: 12 Reinvest Interest: Yes Maturity Instructions: Redeem Principal & Interest

Mode of Operation: Single Open Date: March 30, 2018 Account Name: Lionel Messi

Payin Details
You can add payin details here. [Add Payin](#)

Payout Details
You can add payout details here. [Add Payout](#)

Nominee Details

Nominee Name	Relation Type	Date of Birth	Minor	Guardian	Action
You can add nominee details here. Add Nominee					

[Audit](#) [Cancel](#) [Save and Close](#) [Submit](#)

All amounts are in GBP

240K
200K
160K
120K
80K
40K
0

Principal March 30, 2018: 200000/-
Maturity June 29, 2018: 205687.85/-

■ 200000.00-Principal
■ 5687.85-Net Interest

Maturity Amount: 205687.85

Interest Rate: 12.00%
Tenor: 3 Months
Part Redemption: Yes
Premature Redemption: Yes
Topup: Yes

[Interest Details](#)

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

Table 4-4 Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.
Deposit Amount	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.
Maturity Type	Select the option for TD maturity from the drop-down. The options are: <ul style="list-style-type: none"> • Tenure: If you select this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent. The tenor maintained at product will be defaulted and the user is allowed to modify it. • Date: If you select this option, then specify or select the date.
Interest Rate	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
Reinvest Interest	Select the option from drop-down for reinvest interest. <ul style="list-style-type: none"> • Select Yes to reinvest the interest in TD. This is the default value. • Select No to be paid out the interest. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If Reinvest Interest is No, then the interest paid out account details need to be provided while capturing the payout details.</p> </div>
Maturity Instructions	Displays the default maturity instruction from the product and the user is allowed to modify the values, the below maturity instructions are supported. <ul style="list-style-type: none"> • Reinvest Interest is selected as Yes: <ul style="list-style-type: none"> – Redeem Principal and Interest – Rollover Principal and Redeem Interest – Special Rollover – No Instruction • Reinvest Interest is selected as No: <ul style="list-style-type: none"> – Redeem Principal – Rollover Principal – Special Rollover – No Instruction
Mode of Operation	Select the mode of operation from the drop-down. The options are: <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder <p>If the Mode of Operation is single, the Joint Holder Details will not be displayed.</p>
Opening Date	This date is defaulted as the current branch date and user is allowed to modify it.

Table 4-4 (Cont.) Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
Account Name	The Customer name is defaulted as the account name and the user is allowed to modify the name.

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

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

Figure 4-7 Interest Details

Interest Details ✕		
Date	Reinvested Interest	Principal
April 1, 2018	GBP 118.03	GBP 200,118.03
June 29, 2018	GBP 5,255.32	GBP 205,373.35





Page 1 of 1 (1-2 of 2 items) | < 1 >

Table 4-5 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Reinvested Interest	Displays the reinvested interest amount.
Principal	Displays the interest principal amount.

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

Figure 4-8 Negotiate Interest Rate

Negotiate Interest Rate						
Effective Date	User Defined Elements					
March 30, 2018	Element	Value	Rate Code	Deposit Rate Code	Variance	Action
	FATCA_TAX	5			0	
	TAX_RATE	5			0	
	TERM_RATE	12			0	
	TD_PNL	7			0	

Cancel **OK**

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

Table 4-6 Negotiate Rate – Field Description

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

- Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side of the **Term Deposit Account Opening** screen.
- Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side of the **Term Deposit Account Opening** screen.
- Click on **Add Payin**, in the Payin Details section on the **Term Deposit Account Opening** screen.

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

Note

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

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

Figure 4-9 Add Payin Details_Account

Add Payin Details ✕

Select Payin Mode

Account Instrument Ledger

Select Account Number

Account Number BG1008935010 Account Name Lionel Messi Account Balance	Account Number BG1008935021 Account Name Lionel Messi Account Balance	Others
---	---	--------

Search Account Details

Account Number Required

Account Name

Payment Details

Payin Amount

Figure 4-10 Add Payin Details_Instrument_Own Bank Cheque

Add Payin Details ✕

Select Payin Mode

Account
 Instrument
 Ledger

Instrument Type

Own Bank Cheque
 Other Bank Cheque

Own Bank Cheque

<p>Account Number</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> 1005000000000151 🔍 </div>	<p>Account Name</p> <p>ECAE001</p>
<p>Cheque Date</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; justify-content: space-between;"> March 30, 2018 📅 </div>	<p>Cheque Number</p> <div style="border: 1px solid #ccc; padding: 5px;"> DEPOSITUSER3 </div>

Payment Details

<p>Exchange Rate</p> <p>1</p>	<p>Transaction Amount</p> <p>GBP 2,000,000.00</p>
-------------------------------	---

Cancel
Add

Figure 4-11 Add Payin Details_Instrument_Other Bank Cheque

Add Payin Details

✕

Select Payin Mode

Account
 Instrument
 Ledger

Instrument Type

Own Bank Cheque
 Other Bank Cheque

Other Bank Cheque

<p>Clearing Type</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> ▼ </div> <p style="text-align: right; font-size: small;">Required</p>	<p>Cheque Date</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> 📅 </div> <p style="text-align: right; font-size: small;">March 30, 2018</p>
<p>Cheque Number</p> <div style="border: 1px solid #ccc; padding: 2px; height: 20px;"></div> <p style="text-align: right; font-size: small;">Required</p>	<p>Drawer Account Number</p> <div style="border: 1px solid #ccc; padding: 2px; height: 20px;"></div> <p style="text-align: right; font-size: small;">Required</p>
<p>Drawer Name</p> <div style="border: 1px solid #ccc; padding: 2px; height: 20px;"></div> <p style="text-align: right; font-size: small;">Required</p>	<p>Routing Number</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> ▼ </div> <p style="text-align: right; font-size: small;">DEPOSITUSER3 Required</p>

Value Date

April 3, 2018

Payment Details

<p>Exchange Rate</p> <p>1</p>	<p>Transaction Amount</p> <p>GBP 2,000,000.00</p>
-------------------------------	---

Cancel
Add

Figure 4-12 Add Payin Details_Ledger

Add Payin Details

✕

Select Payin Mode

Account
 Instrument
 Ledger

Ledger Details

Ledger Code	Ledger Description
261100005	Real Suspense General Ledger

Payment Details

Payin Amount

GBP 2,000,000.00

Cancel Add More Add

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

Table 4-7 Add Payin Details as Account

Field	Description
Select Payin Mode	The Account mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the Account Number, Account Name, and Account Balance . You can select the account for TD payin. You can select Others from the widget to select any other accounts in the same bank for TD payin.
Search Account Details	This will display, if you select Others from the widgets. click the icon to select from the list or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.

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

Table 4-8 Add Payin Details as Instrument - Own Bank Cheque

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Instrument Type	Select the Own Bank Cheque instrument type.
Account Number	Select the CASA account from which the payin to be done.
Account Name	The account name will be displayed adjacent to this field, upon selecting the Account Number.
Cheque Date	Specify the cheque date, if cheque number is specified.
Cheque Number	Specify the cheque number used for the transaction.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>
Transaction Amount	Displays the amount in payin account currency.

Table 4-9 Add Payin Details as Instrument - Other Bank Cheque

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Instrument Type	Select the Other Bank Cheque instrument type.
Clearing Type	Specify the clearing type in which cheque needs to be deposited.
Cheque Date	Specify the cheque date, if cheque number is specified.
Cheque Number	Specify the cheque number to be deposited.
Drawer Account Number	Specify the drawer account number.
Drawer Name	Specify the drawer name.
Routing Number	Specify the routing number available on the cheque.
Value Date	Display the value date of the cheque.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>
Transaction Amount	Displays the amount in payin account currency.

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

Table 4-10 Add Payin Details as Ledger

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

- Click **Cancel**, to close the **Add Payin Details** screen without adding the payin details.
 - Click **Add More**, the system add the payin details in the main screen and refreshes the **Add Payin Details** screen with default values, and the payin amount is updated for the remaining payin amount.
 - Click **Add** to add the payin details in the main screen.
18. Click on **Add Payout**, in the Payout Details section on the **Term Deposit Account Opening** screen.

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

Note

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

Figure 4-13 Add payout Details with Reinvest Interest is Yes

Add Payout Details ✕

Maturity Instructions
Redeem Principal & Interest

Maturity Payout Mode
 Account Banker's Cheque Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Account Number Account Name

🔍

Cancel Add

Figure 4-14 Add payout Details with Reinvest Interest is No

Add Payout Details

✕

Principal Payout Instructions

Redeem Principal

Principal Payout Mode

Account
 Banker's Cheque
 Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Interest Payout Instructions

Interest Payout on Liquidation

Interest Payout Mode

Account
 Banker's Cheque
 Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Cancel Add

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

Table 4-11 Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description
Maturity Instructions	<p>Displays the maturity instructions for the deposit which is defaulted from the product. The options are:</p> <ul style="list-style-type: none"> • Redeem Principal & Interest • Rollover Principal & Interest • Rollover Principal & Redeem Interest • Special Amount Renewal • No Instruction
Maturity Payout Mode	<p>Select the maturity payout mode. The options are:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Redeem Principal & Interest, Rollover Principal & Redeem Interest, or Special Amount Renewal option is selected from the Maturity Instructions field.</p> </div>
Select Account Number	<p>Select the type of account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Account option is selected from the Maturity Payout Mode field.</p> </div>
Account Number	<p>Select the CASA account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Others option is selected from the Account field.</p> </div>
Account Name	<p>Displays the account name upon account number selected.</p>
Payable Branch Code	<p>Select the banker's cheque payable branch.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Maturity Payout Mode field.</p> </div>

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

Table 4-12 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Principal Payout Instruction	Select the principal payout instructions for the deposit. The options are: <ul style="list-style-type: none"> • Redeem Principal • Rollover Principal • Special Amount Renewal • No Instruction
Principal Payout Mode	Select the principal payout instructions for the deposit. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Redeem Principal or Special Amount Renewal option is selected from the Principal Payout Instruction field.</p> </div>
Select Account Number	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Account option is selected from the Maturity Payout Mode field.</p> </div>
Account Number	Select the CASA account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Others option is selected from the Account field.</p> </div>
Account Name	Displays the account name upon account number selected.
Payable Branch Code	Select the banker's cheque payable branch. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field.</p> </div>
Interest Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft

Table 4-12 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Select Account Number	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Account option is selected from the Interest Payout Mode field.</p> </div>
Account Number	Select the CASA account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Others option is selected from the Account field.</p> </div>
Account Name	Displays the account name upon account number selected.
Payable Branch Code	Select the banker's cheque payable branch. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.</p> </div>

- Click **Cancel**, to close the **Add Payout Details** screen without adding the payin details.
 - Click **Add More**, the system add the payout details in the main screen and refreshes the **Add Payout Details** screen with default values, and the payout amount is updated for the remaining payout amount.
 - Click **Add** to add the payout details in the main screen.
19. Click on **Add Nominee**, in the Nominee Details section on the **Term Deposit Account Opening** screen.
The **Add Nominee Details** screen is displayed.
For more information about **Add Nominee Details**, refer to the [Add Nominee](#) section in the Nominee Details Update.
 20. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Term Deposit Account Opening** screen.
The **Add Joint Holder Details** screen is displayed.
For more information about **Add Joint Holder Details**, refer to the [Maintain Joint Holder Details](#) section in the Joint Holder Maintenance.
 21. After adding the **Add Payin**, **Add Payout**, and **Add Nominee** details, the **Term Deposit Account Opening** screen displays the added information.

Figure 4-15 Term Deposit Account Opening - Added Details

Term Deposit Account Opening Remarks + - X

Customer ID: 008935 Customer Name: Lionel Messi

Deposit Details

Fixed rate TD TDFXD1 Negotiate Rate Switch Product

Deposit Amount: GBP 200,000.00 Maturity Type: Tenor Years: 0 Months: 3 Days: 0

Interest Rate: 12 Reinvest Interest: Yes Maturity Instructions: Redeem Principal & Interest

Mode of Operation: Single Open Date: March 30, 2018 Account Name: Lionel Messi

Payin Details

Account	Account Number	Account Name	Payin Amount
Account	000000023130	MONI	GBP 200,000.00

Payout Details

Instruction	Account Number	Account Name
Redeem Principal & Interest	BG1008935021	Lionel Messi

Nominee Details

Add Nominee

Nominee Name	Relation Type	Date of Birth	Minor	Guardian	Action
Jessica	Daughter	May 24, 1990	No		Eye Pencil Trash

Audit Cancel Save and Close Submit

All amounts are in GBP

Maturity Amount: **205687.85**

Interest Rate: 12.00%

Tenor: 3 Months

Part Redemption: Yes

Premature Redemption: Yes

Topup: Yes

Interest Details

22. Click Submit.

The screen is successfully submitted for authorization.

Note

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

4.2 Top Up

You can perform a term deposit top-up transaction using the **Top Up** screen.

To perform a term deposit top-up:

Note

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

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

The **Term Deposit Top Up** screen is displayed.

Figure 4-16 Term Deposit Top Up

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

The Top Up details are displayed in the **Term Deposit Top Up** screen.

Figure 4-17 Term Deposit Top Up Details

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

Table 4-13 Term Deposit Top Up – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	<p>Displays the TD status. The possible options are:</p> <ul style="list-style-type: none"> Active Matured Closed
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Amount	Specify the amount which the customer wants to add to the principal of the TD.
Value Date	Specify the date from which the top-up is to take effect.

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

Note

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

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

Table 4-14 Top-Up Simulation Details – Field Description

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

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

The **Interest Details** screen is displayed.

Figure 4-18 Term Deposit Top Up_Interest Details

Interest Details ✕		
Date	Reinvested Interest	Principal
December 3, 2018	£7.40	£10,007.40
December 31, 2018	£69.11	£10,079.11
January 31, 2019	£77.10	£10,163.61
February 28, 2019	£70.17	£10,233.78
March 31, 2019	£78.23	£10,312.01
April 30, 2019	£76.28	£10,388.29
May 31, 2019	£79.41	£10,467.70
June 30, 2019	£77.44	£10,545.14
July 31, 2019	£80.60	£10,625.74
August 31, 2019	£81.23	£10,706.97

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Table 4-15 Interest Details – Field Description

Field	Description
Date	Displays the date as of which the interest amount is applicable.
Reinvested Interest	Displays the interest amount computed as of the date.
Principal	Displays the principal balance taking into consideration the effect of the interest for that date (if it is a re-invest kind of TD).

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

Figure 4-19 Term Deposit Top Up_Account

Add Settlement Details



Select Payin Mode

Account Ledger

Select Account Number

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

Payment Details

Payin Amount

GBP 10.00

Exchange Rate

1.65

Transaction Amount

USD 16.50


Cancel Add More Add

Note

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

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

Table 4-16 Add Settlement Details - Account

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

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

Figure 4-20 Term Deposit Top Up_Ledger

Add Settlement Details ✕

Select Payin Mode

Account Ledger

Ledger Details

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

Payment Details

Payin Amount

GBP 10.00

Cancel
Add More
Add

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

Table 4-17 Add Settlement Details - Ledger

Field	Description
Ledger Code	Displays the ledger code used for the transaction.
Ledger Description	Displays the ledger description used for the transaction.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.



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

Figure 4-21 Term Deposit Top Up_Settlement Details

The screenshot displays the 'Term Deposit Top Up' interface. At the top, there are search fields for 'Account number' (0000012107) and 'Account Name' (DAVID JHON). The main area is divided into several sections: 'Term Deposit Details' showing status (Active), deposit details (GBP 10,000.00 at 10% for 1 Years), and maturity details (GBP 11,157.15 on December 1, 2019); 'Top-up Details' with an amount of GBP 10.00 and a value date of December 4, 2018; and 'Settlement details' with an 'Add Settlement Details' button and a list of accounts. A pie chart on the right shows the breakdown of the maturity amount: Principal (GBP 10,000.00), Top-up Amount (GBP 10.00), and Net Interest (GBP 939.84). A 'Maturity Amount' table lists: GBP 10,949.02 (Maturity Amount), 10% (Interest Rate), GBP 10,000.00 (Principal), GBP 939.84 (Net Interest), and GBP 10.00 (Top-up Amount). At the bottom, there are 'Audit', 'Cancel', 'Save & Close', and 'Submit' buttons.

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

Table 4-18 Term Deposit Top Up - Settlement Details

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

10. Click **Submit**.

The screen is successfully submitted for authorization.

4.3 Rollover

You can do simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL.

This topic contains the following subtopics:

- [Simulation Details](#)
You can add the simulation details for doing the rollover. The existing TD details are also displayed.
- [Settlement Details](#)
You can add the details of funds needed. Funds can be added by different modes – Account, GL, and Cheque (Single-mode settlement) or a combination of Account and GL (Multimode settlement).

4.3.1 Simulation Details

You can add the simulation details for doing the rollover. The existing TD details are also displayed.

To add the simulation details:

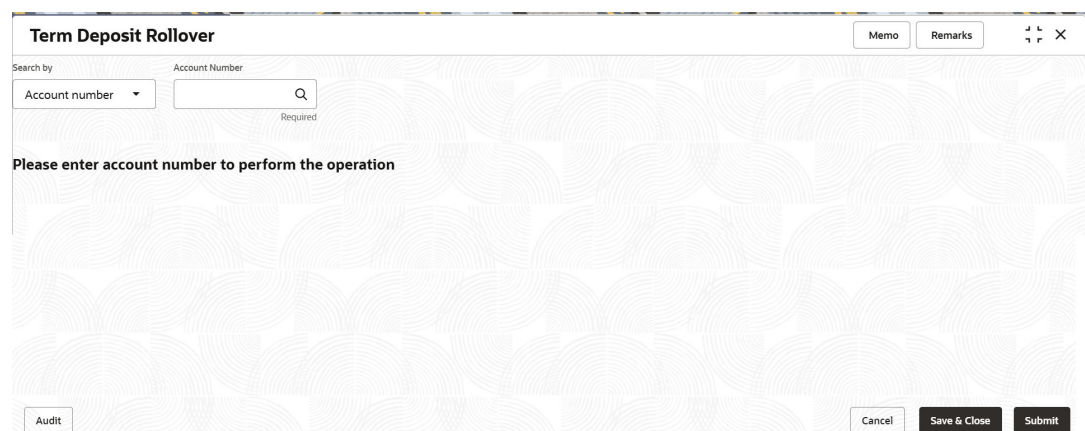
Note

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

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits**, under **Transactions**, click **Rollover** or specify **Rollover** in the search icon bar and select the screen.

The **Term Deposit Rollover** screen is displayed.

Figure 4-22 Term Deposit Rollover



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

The details are displayed in the screen.

Figure 4-23 Term Deposit Rollover - Deatils

4. On the **Rollover** screen, maintain the required details. For more information on fields, refer to the field description table.

Table 4-19 Term Deposit Rollover – 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:</p> <ul style="list-style-type: none"> • 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. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.

Table 4-19 (Cont.) Term Deposit Rollover – Field Description







Field	Description
Status	Displays the status of the TD. The possible options are: <ul style="list-style-type: none"> • Active • Overdue • Closed
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest or Paid out interest	Displays the amount and currency for the reinvested or paid out interest. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Maturity	Select the option for providing the maturity rollover TD. The options are: <ul style="list-style-type: none"> • Tenure: If you select this option, specify the tenure in Years, Months, and Days field. • Date: If you select this option, specify or select the date from the field displayed adjacent.
Rollover Date	Display the rollover deposit opening date. This date will be the maturity date of the existing TD.
Continue Variance	<p>Switch to  to continue the interest variance to the rolled-over TD.</p> <p>Switch to  to stop the continuation of interest variance to the rolled-over TD.</p>
Interest Rate Basis	Select basis for the interest rate. The options are: <ul style="list-style-type: none"> • Incremental Amount • Cumulative Amount

Table 4-19 (Cont.) Term Deposit Rollover – Field Description

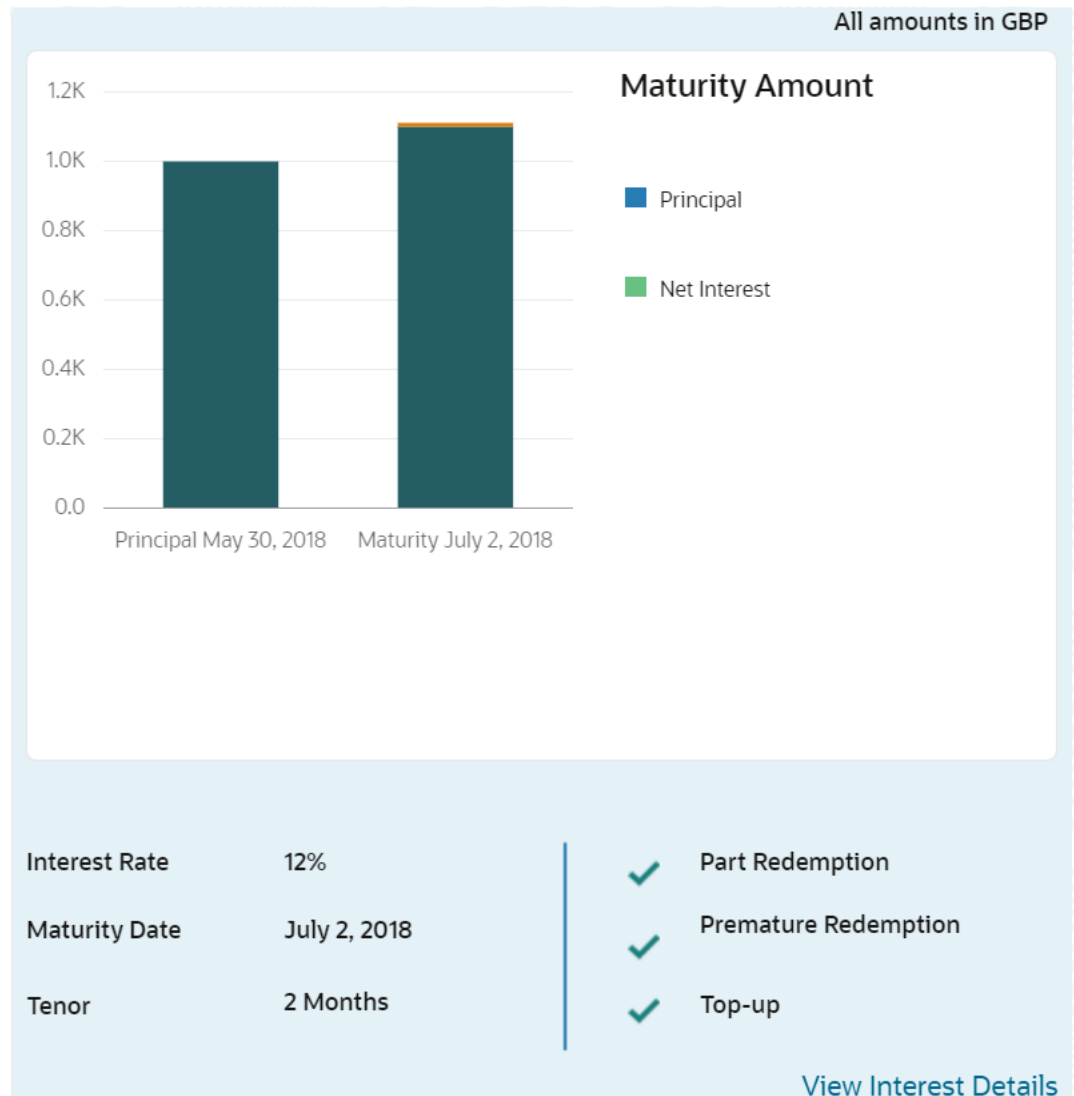
Field	Description
Add Funds	<p>Switch to  to add additional funds to the rollover.</p> <p>Switch to  to not to add additional funds to the rollover.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If you switch to , then specify the amount in the field adjacent.</p> </div>
Settlement Details needs to be captured.	<p>Displays the Capture Settlement Details link for capturing the settlement details for the rollover. For more information on settlement, refer Settlement Details.</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 Add Funds field.</p> </div>

- **View Simulated Output:** As you specify the amount in the **Top-up Amount** field, the simulated output details are displayed.

Note

Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side.

Figure 4-24 Simulation Details



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

Table 4-20 Output Details - Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the rollover TD.
Principal	Displays the total principal of the rolled over.
Net Interest	Displays the net interest on the principal. (Interest - Tax)
Interest Rate	Displays the interest rate applicable for the rolled-over deposit.
Maturity Date	Displays the maturity date of the rolled-over TD.
Tenor	Displays the tenor of the rolled-over deposit in Years, Months, and Days.
Part Redemption	Displays whether the part redemption is allowed for the deposit.
Premature Redemption	Displays whether the premature is allowed for the deposit.

Table 4-20 (Cont.) Output Details - Field Description

Field	Description
Top-up	Displays whether the top-up is allowed for the deposit.
View Interest Details	Click the link if the interest details need to be viewed.
Date	Displays the date of interest payout/compounding date.
Reinvested Interest or Paid out interest	Displays the reinvested interest/paid-out interest.
Principal	Displays the principal after the interest liquidation on this date.

- **View Interest Details:** You can view the interest details by clicking the **View Interest Details** link.

The **Interest Details** section is displayed.

Figure 4-25 View Interest Details

Interest Details			All amounts in GBP
Date	Reinvested Interest	Principal	
June 1, 2018	£0.68	£1,100.68	
July 2, 2018	£10.66	£1,111.34	
October 1, 2018	£9.64	£1,039.03	

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Table 4-21 Interest Details – Field Description

Field	Description
Date	Displays the date as of which the interest amount is applicable.
Reinvested Interest or Paid out Interest	Displays the interest amount computed as of the date.
Principal	Displays the principal balance taking into consideration the effect of the interest for that date (if it is a re-invest kind of TD).

- Click the **Back** link to view the simulation details.

5. Click **Submit**.

The screen is successfully submitted for authorization.

4.3.2 Settlement Details

You can add the details of funds needed. Funds can be added by different modes – Account, GL, and Cheque (Single-mode settlement) or a combination of Account and GL (Multimode settlement).

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation Details](#).

To add the settlement details:

Note

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

1. You can pay through any of the following options:

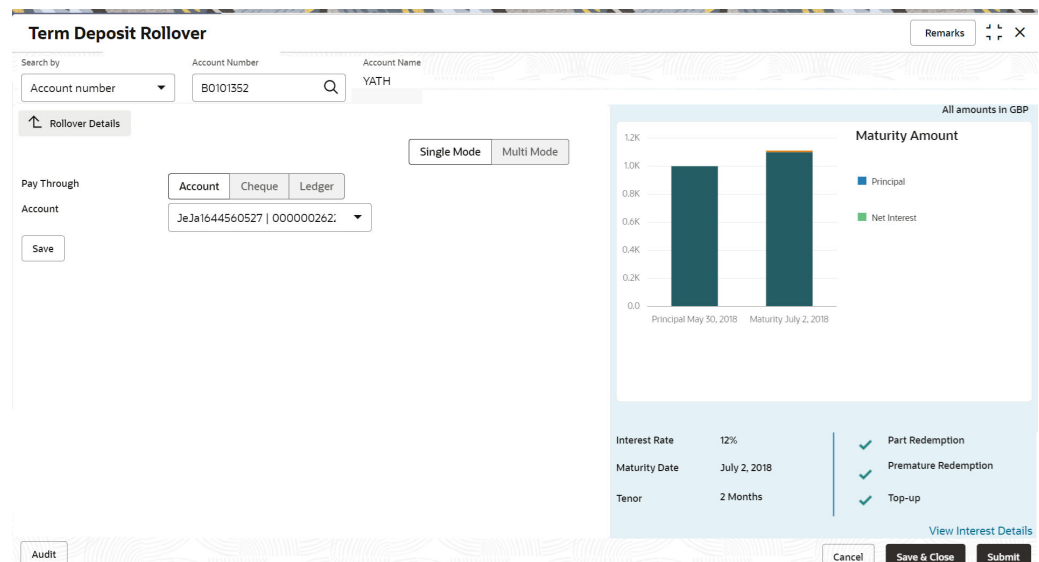
- [Pay through Account - Own Account](#)
- [Pay through Account - Other Account](#)
- [Pay through Instrument - Own Bank Cheque](#)
- [Pay through Instrument - Other Bank Cheque](#)
- [Pay through Ledger](#)
- [Pay through Multi Mode Settlement](#)

Below are the details of each options:

- **Pay through Account - Own Account**
- a. Select **Account** from **Pay Through** field.

The fields related to Account are displayed.

Figure 4-26 Pay through Account - Own Account



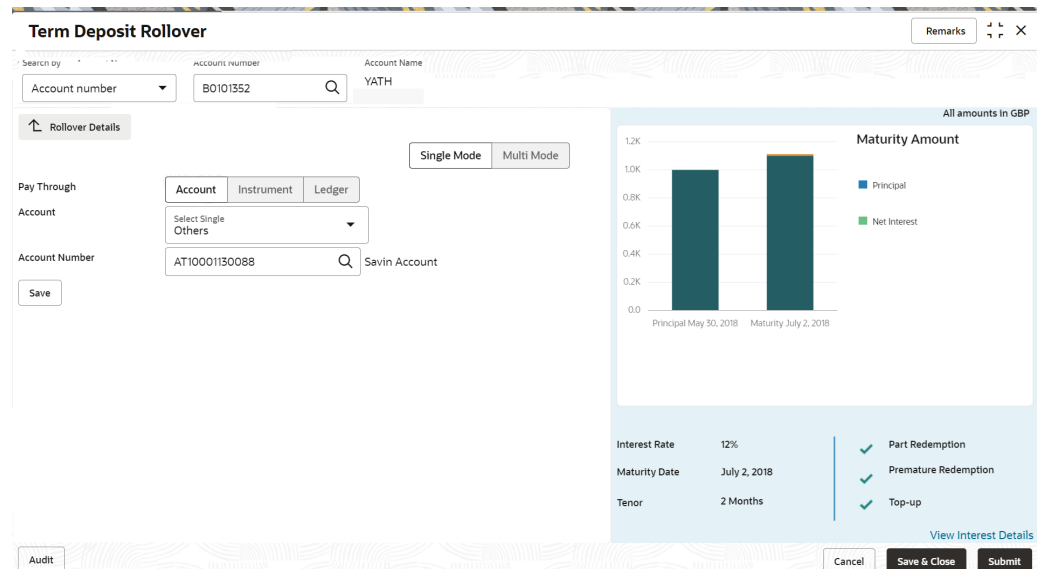
- b. Perform the required action for own account. For more information on fields, refer to the field description table.

Table 4-22 Pay through Account - Own Account – Field Description

Field	Description
Pay Through	Select the Account option to perform the settlement. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on Instrument and Ledger, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.</p> </div>
Account	Select the own account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information if you select Other option, refer Pay through Account - Other Account.</p> </div>

- **Pay through Account - Other Account**
 - a. Select **Account** from **Pay Through** field.
The fields related to Account are displayed.

Figure 4-27 Pay through Account - Other Account



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

Table 4-23 Pay through Account - Other Account – Field Description

Field	Description
Pay Through	<p>Select the Account option to perform the settlement.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on Instrument and Ledger, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.</p> </div>
Account	<p>Select the Other option.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information if you select own account option, refer Pay through Account - Own Account.</p> </div>
Account Number	<p>Specify the CASA account from which the payin to be done.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The account name will be displayed adjacent to this field, upon entering Account Number.</p> </div>
Account Amount	<p>Displays the account debit amount in CASA account currency.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, only if the TD currency and CASA currency are different.</p> </div>
Exchange Rate	<p>Displays the exchange rate.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>

- **Pay through Instrument - Own Bank Cheque**
 - a. Select **Instrument** from **Pay Through** field.

The fields related to **Instrument** are displayed.

Figure 4-28 Pay through Instrument - Own Bank Cheque

The screenshot shows the 'Term Deposit Rollover' interface. At the top, there are search fields for 'Account number' (B0101352) and 'Account Name' (YATH). Below this, there are tabs for 'Account', 'Instrument', and 'Ledger'. The 'Instrument' tab is selected, showing 'Own Bank Cheque' and 'Other Bank Cheque' options. The 'Account' field is set to 'Others'. The 'Account Number' is 100500000000117, and the 'Cheque Date' is March 30, 2018. A 'Save' button is visible. On the right, a 'Maturity Amount' chart shows two bars: 'Principal May 30, 2018' and 'Maturity July 2, 2018'. Below the chart, there are fields for 'Interest Rate' (12%), 'Maturity Date' (July 2, 2018), and 'Tenor' (2 Months). There are also checkboxes for 'Part Redemption', 'Premature Redemption', and 'Top-up', all of which are checked. At the bottom, there are 'Cancel', 'Save & Close', and 'Submit' buttons.

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

Table 4-24 Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Pay Through	Select the Instrument option to perform the settlement. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on Account and Ledger, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.</p> </div>
Type	Select the Own Bank Cheque instrument type. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on selecting the Other Bank Cheque option, refer Pay through Instrument - Other Bank Cheque.</p> </div>
Account Number	Specify the CASA account from which the payin to be done. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The account name will be displayed adjacent to this field, upon entering Account Number.</p> </div>

Table 4-24 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

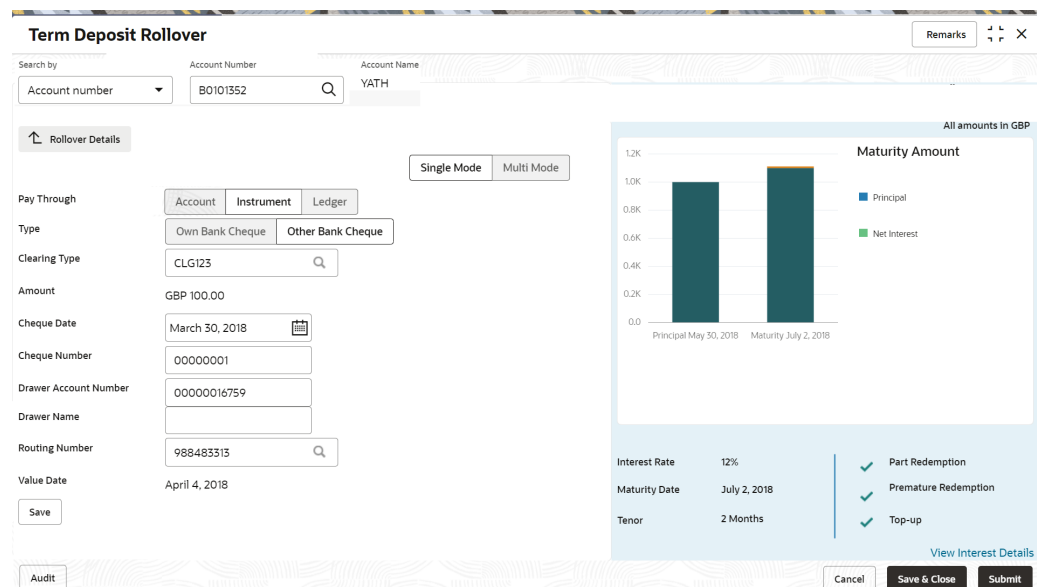
Field	Description
Account Amount	Displays the account debit amount in CASA account currency. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, only if the TD currency and CASA currency are different.</p> </div>
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>

- **Pay through Instrument - Other Bank Cheque**

- Select **Instrument** from **Pay Through** field.

The fields related to **Instrument** are displayed.

Figure 4-29 Pay through Instrument - Other Bank Cheque



- Perform the required action for other bank cheque. For more information on fields, refer to the field description table.

Table 4-25 Pay through Instrument - Other Bank Cheque – Field Description

Field	Description
Pay Through	<p>Select the Instrument option to perform the settlement.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on Account and Ledger, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.</p> </div>
Type	<p>Select the Other Bank Cheque instrument type.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on selecting the Own Bank Cheque option, refer Pay through Instrument - Own Bank Cheque.</p> </div>
Clearing Type	<p>Specify the clearing type in which cheque needs to be deposited.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For more information on the Clearing Type / Network Code section, refer Fetch Clearing Type.</p> </div>
Amount	<p>Displays the account amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, only if the TD currency and CASA currency are different.</p> </div>
Cheque Date	Specify the cheque date.
Cheque Number	Specify the cheque number to be deposited.
Drawer Account Number	Specify the drawer account number.
Drawer Name	Specify the drawer name.
Routing Number	<p>Specify the routing number available on the cheque.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information infromation on Routing Number section, refer Fetch Routing Number.</p> </div>
Value Date	Display the value date of the cheque.

- **To fetch the clearing type:**


- i. Click the  icon from the **Clearing Type** field.
The **Clearing Type / Network Code** section is displayed.

Figure 4-30 Clearing Type or Network Code



Clearing Type / Network Code	Description
CLG123	Network

- ii. Specify the number in the **Clearing Type / Network Code** field.
 - iii. Click **Fetch**.
The details are fetched and displayed in a table.
 - iv. Select the clearing type from the table.
- **To fetch the routing number:**


- i. Click the  icon from the **Routing Number** field.
The **Routing Number** section is displayed.

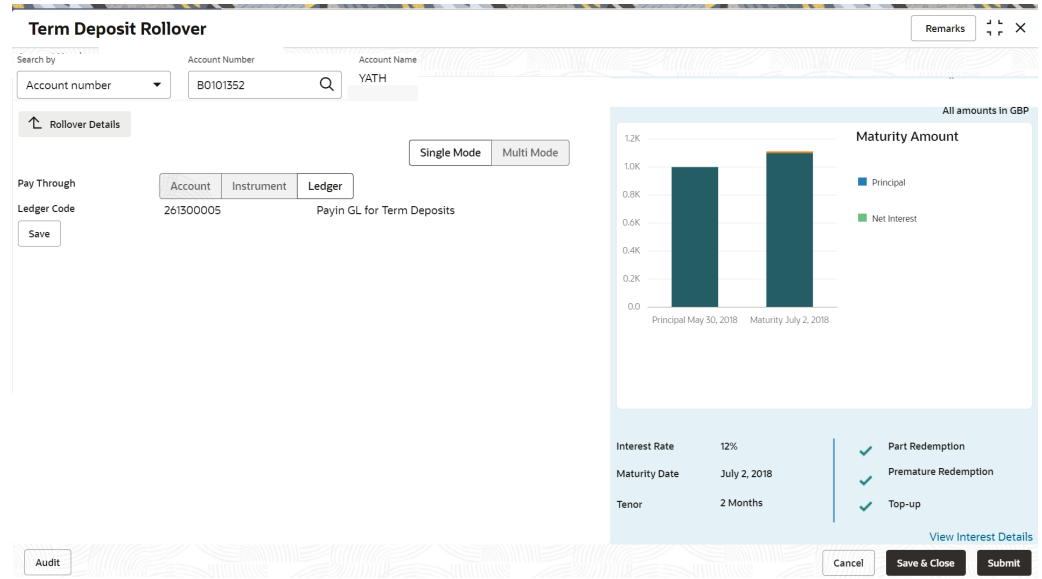
Figure 4-31 Routing Number



Routing Number
988483313

- ii. Specify the number in the **Routing Number** field.
 - iii. Click **Fetch**.
The details are fetched and displayed in a table.
 - iv. Select the routing number from the table.
- **Pay through Ledger**
- a. Select **Ledger** from **Pay Through** field.
The fields related to **Ledger** are displayed.

Figure 4-32 Pay through Ledger



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

Table 4-26 Pay through Ledger - Field Description

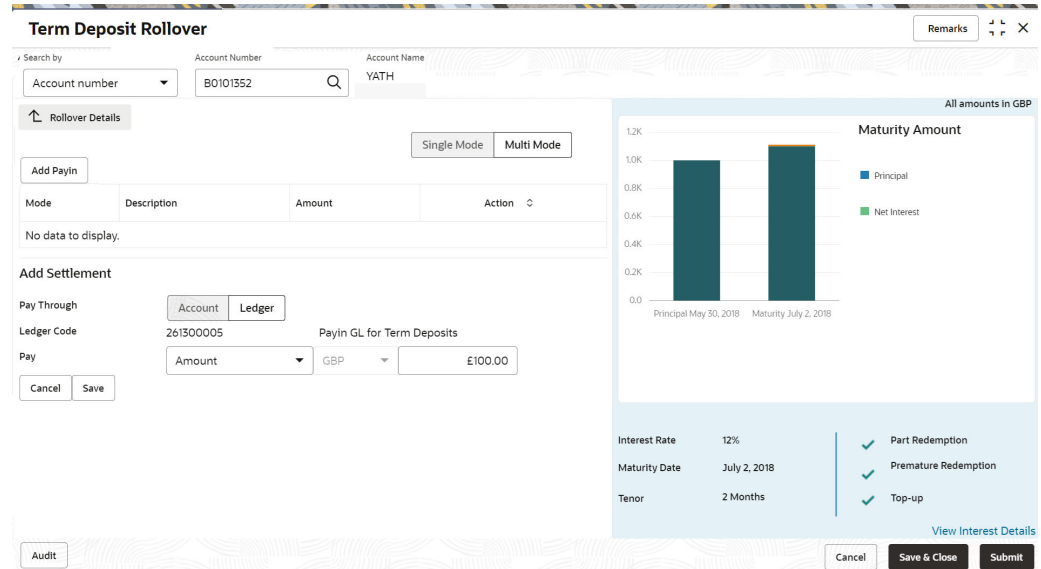
Field	Description
Payment Through	Select the Ledger option to perform the settlement.
<div style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%;"> <p>Note</p> <p>For information on Account and Instrument, refer Pay through Account - Own Account, Pay through Account - Other Account, Pay through Instrument - Own Bank Cheque, and Pay through Instrument - Other Bank Cheque.</p> </div>	
Ledger Code	Specify the ledger code used for the transaction.

- **Pay through Multi Mode Settlement**

- a. In the **Payin Details** tab, click **Multi Mode**.



The fields to perform multi mode settlement are displayed.

Figure 4-33 Pay through Multi Mode Settlement



- b. Click **Add Payin**, to add settlement modes.
The **Add Settlement** section is displayed. Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Pay through Account - Own Account](#), [Pay through Account - Other Account](#), and [Pay through Ledger](#).
- c. Select the appropriate option from the **Pay** field.
 - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
 - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click **Save**.
The settlement is added in the table above.
- e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 4-27 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the  icon to edit the amount. Click the  icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

- To go back to the single mode option, click **Single Mode**.
 - To go back to the main screen, click **Rollover Details**.
2. Click **Submit**.

The screen is successfully submitted for authorization.

4.4 Redemption

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

You can add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

To redeem a term deposit:

Note

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

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

The **Term Deposit Redemption** screen is displayed.

Figure 4-34 Term Deposit Redemption

Term Deposit Redemption

Remarks

Search by Account Number

Account number

Required

Please enter account number to perform the operation

Audit Cancel Save & Close Submit

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

The details are displayed in the **Term Deposit Redemption** screen.

Figure 4-35 Term Deposit Redemption Details

Term Deposit Redemption
Remarks ⌵ ⌶ ✕

Search by Account number ▼

Account Number 0000012107 Q

Account Name DAVID JHON

Term Deposit Details

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

Redemption Details

Redemption Type Partial Redemption ▼	Interest Handling Continue Interest Accrual ▼	Amount Type <input checked="" type="radio"/> Gross <input type="radio"/> Net
Redemption Amount USD 20.00	Penalty 	Waive Penalty <input type="checkbox"/>
Penalty Waiver Reason CTO - Court Order ▼	Remarks 	

Settlement Details

Add Settlement Details

There is no settlement details available

Audit
Cancel Save & Close Submit

Redemption Payment Details

Amount
GBP 100.00

Principle
GBP 100.00

Interest Rate
0.00%

Interest
GBP 0.00

Penalty
GBP 0.00

Tax
GBP 0.00

Deposit After Redemption

Amount
GBP 10,098.92

Principle
GBP 9,910.00

Interest Rate
12.00%

Interest
GBP 198.87



Tax
GBP 9.95

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

Table 4-28 Term Deposit Redemption – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	<p>Displays the TD status. The possible options are:</p> <ul style="list-style-type: none"> Active Matured Closed
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.

Table 4-28 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Redemption Type	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> Partial Redemption Full Redemption <p>The default value is Full Redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than TD account balance.</p> </div>
Redemption Amount	<p>Displays the full redemption amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled, if you select the Partial Redemption option from the Redemption Type field.</p> </div>
Penalty	<p>Displays the penalty that will be charged for premature redemption.</p>
Waive Penalty	<p>Switch to  to waive the penalty amount charged on the account.</p> <p>Switch to  to include the penalty amount charged on the account.</p>
Remarks	<p>You can specify the reason for TD redemption.</p>

5. Based on the input data provided, the system simulates the details of TD and displays them on the right side of the **Term Deposit Redemption** screen.

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

Table 4-29 Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Redemption Payment Details	<p>This displays the details of the redemption payment to the customer.</p>
Amount	<p>This displays the final amount that will be paid out to the customer if the TD is redeemed today.</p>
Principal	<p>Displays the total principal of the TD.</p>
Interest Rate	<p>Displays the Interest rate applicable for the TD.</p>
Interest	<p>Displays the Net interest on the principal (Interest – Tax).</p>
Penalty	<p>Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.</p>
Tax	<p>Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.</p>

Table 4-29 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining term deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

Note

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

- On **Term Deposit Redemption** screen, click **Add Settlement Details** button.

The **Add Settlement Details** screen is displayed with the default payout mode as **Account**.

Figure 4-36 Term Deposit Redemption - Account

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Select Account Number

B0101174123

Account Name
CASACUST01

Currency
GBP

Others

Payment Details

Redemption Amount Exchange Rate

GBP 5,040.00

Transaction Amount

Cancel
Add More
Add

Note




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

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

Table 4-30 Add Settlement Details - Account

Field	Description
Select Payout Mode	The Account mode is selected with the default.

Table 4-30 (Cont.) Add Settlement Details - Account

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

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

Figure 4-37 Term Deposit Redemption - Ledger

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Ledger Details

Ledger Code

Ledger Description


Asset GL

Payment Details

Redemption Amount

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

Table 4-31 Add Settlement Details - Ledger

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

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

Figure 4-38 Term Deposit Redemption - Instrument

Add Settlement Details



Select Payout Mode

Account Ledger Instrument

Instrument Type Banker's Cheque

Demand Draft

Banker's Cheque Details

Issuing Branch Code

000

Issuing Branch Name

FLEXCUBE UNIVERSAL BANK

Payable Bank Code

Required

Payable Bank Name

Payable Branch Code

Required

Payable Branch Name

Instrument Date

Required

Instrument Number

Required

MICR Number

Required

Payee Details

Payee Name

Required

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Cancel

Add

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

Table 4-32 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: <ul style="list-style-type: none"> • Banker's Cheque • Demand Draft
Issuing Branch Code	Displays the branch code issuing the instrument.
Issuing Branch Name	Displays the branch name issuing the instrument.
Payable Bank Code	Specify the bank code at which the TD is payable.
Payable Bank Name	Displays the payable bank name once the payable bank code is specified.
Payable Branch Code	Specify the branch at which the BC or DD is payable.
Payable Branch Name	Displays the payable branch name once the payable branch code is specified.
Instrument Date	Specify the instrument date.
Instrument Number	Specify the instrument number.
MICR Number	Specify the MICR number.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

9. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
10. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payout amount is updated for the remaining settlement amount.
11. Click **Add** button to add the settlement details in **Term Deposit Redemption** screen.
The settlement details are displayed in the **Term Deposit Redemption** screen.

Figure 4-39 Term Deposit Redemption - Settlement Details

Term Deposit Redemption

Remarks ⌵ ⌶ ✕

Search by Account number

Account Number 0000012107 🔍

Account Name
API Automation Account

Term Deposit Details

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

Redemption Details

Redemption Type Partial Redemption

Redemption Amount GBP 100.00

Penalty
GBP 0.00

Waive Penalty

Remarks

Settlement Details

Add Settlement Details

Account

Amount
GBP 100.00

Account Number

Account Description

View 🗑️ ✎

Audit
Cancel
Save & Close
Submit

Redemption Payment Details

Amount
GBP 100.00

Principle
GBP 100.00

Interest Rate
0.00%

Interest
GBP 0.00

Penalty
GBP 0.00

Tax
GBP 0.00

Deposit After Redemption

Amount
GBP 10,098.92

Principle
GBP 9,910.00



Interest Rate
12.00%

Interest
GBP 198.87

Tax
GBP 9.95

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

Table 4-33 Term Deposit Redemption - Settlement Details

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

12. Click **Submit**.

The screen is successfully submitted for authorization.

5

TD Maintenances

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

This topic contains the following subtopics:

- [Term Deposit Amount Block](#)
You can block the TD amount. A Term Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the TD amount.
- [View and Modify Amount Block](#)
You can view or modify the already added block details using the **View and Modify Amount Block** screen.
- [Term Deposit Payout Modification](#)
You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.
- [Term Deposit Account Modification](#)
You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.
- [Term Deposit Joint Holder Maintenance](#)
Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Term Deposit Nominee Details Update](#)
You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the term deposit account using the **Term Deposit Nominee Details Update** screen.

5.1 Term Deposit Amount Block

You can block the TD amount. A Term Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the TD amount.

To create amount block:

 **Note**

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

1. On **Homepage**, click the **Retail Deposit Services** mega menu, under **Term Deposits** and **Maintenance**, click **Create Amount Block**, or specify **Create Amount Block** in the search icon bar and select the screen.

The **Create Term Deposit Amount Block** screen is displayed.

Figure 5-1 Create Term Deposit Amount Block

2. Select the appropriate option from the **Search by** field.
 3. Perform the required action, based on the option selected from the **Search by** field.
- The details for the **Create Term Deposit Amount Block** screen is displayed.

Figure 5-2 Create Term Deposit Amount Block Details

4. On **Create Term Deposit Amount Block** screen, specify the fields. For more information on fields, refer to the field description table.

Table 5-1 Term Deposit 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> <p>Note:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount To Be Blocked	Specify the amount you want to block for the Term Deposit (TD). Note that the currency for the TD will be displayed by default.
Block Reason	Select reason for block from drop-down list.
Effective Date	Specify or select the effective date for the block. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be less than current process date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be less than current process date and effective date.</p> </div>
Narrative	Specify the narration, if any for the block.

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.2 View and Modify Amount Block

You can view or modify the already added block details using the **View and Modify Amount Block** screen.

To view the amount block details:

Note

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

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits and Maintenance**, click **View and Modify Amount Block**, or specify **View and Modify Amount Block** in the search icon bar and select the screen.

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

Figure 5-3 View and Modify Amount Block

The screenshot shows the 'View and Modify Amount Block' interface. At the top, there's a title bar with the text 'View and Modify Amount Block' and window control icons. Below the title bar, there's a search section. On the left, there's a 'Search by' dropdown menu with 'Account number' selected. To the right of the dropdown is a text input field labeled 'Account Number' with a search icon and a 'Required' label below it. Below the search section, there's a message: 'Please enter account number to perform the operation'. The main area of the screen is a large, light gray patterned rectangle. In the bottom right corner, there's a 'Close' button.

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

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

Figure 5-4 View and Modify Amount Block Details

View and Modify Amount Block ⌵ ⌵ ×

Search by Account Number Account Name

Account number B0101352 YATH

[Create Amount Block](#)

Amount Block Details
Total Amount Blocked : GBP 3,200.00

Others		salary hold code		salary hold code	
Type	FLEXCUBE	Type	FLEXCUBE	Type	FLEXCUBE
Block Number	AB5348	Block Number	AB5350	Block Number	AB5353
Amount	GBP 700.00	Amount	GBP 700.00	Amount	GBP 800.00
Effective Date	March 30, 2018	Effective Date	March 30, 2018	Effective Date	March 30, 2018
Expiry Date		Expiry Date		Expiry Date	
Remarks	Block on OD	Remarks	Block on od1	Remarks	Block on od1
	✎ ×		✎ ×		✎ ×

ATM FEE	
Type	FLEXCUBE
Block Number	AB7637
Amount	GBP 1,000.00
Effective Date	March 30, 2018
Expiry Date	January 24, 2019
Remarks	TD Amount Block
	✎ ×

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

Table 5-2 View Amount Block Details – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Block Details	This section displays the TD amount block details.
Total Amount Blocked	Displays the total amount blocked on the TD account.
<Block Reason>	Displays the block reason as the top of the widget.
Type	Displays the block type.
Block Number	Displays the block number.
Amount	Displays the block amount along with the currency.
Blocked Reason	Displays the block reason along with code.
Effective Date	Displays the block effective date.
Expiry Date	Displays the block expiry date.
Remarks	Displays the block remarks.



- You can add a TD amount block by clicking the **Create Amount Block** button. For more information, refer [Term Deposit Amount Block](#) screen.
- You can edit a TD amount block details by clicking the  icon. For more information, refer [Modify Amount Block](#).
- You can delete a TD amount block details by clicking the  icon. The **Close Term Deposit Amount Block** screen is displayed with the closed amount block details.

Figure 5-5 Close Term Deposit Amount Block


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

Figure 5-6 Modify Term Deposit Amount Block

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

Table 5-3 Modify TD Amount Block – Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Also, to the right the customer information is displayed.
Block Number	Displays the block number of the TD account.
Type	Displays the type of block on TD account.
Amount To Be Blocked	Specify the TD amount to be blocked. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.</p> </div>
Block Reason	Displays the reason for the block on TD account.
Effective Date	Specify or select the effective date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the effective date is displayed. If required you can edit the date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the expiry date is displayed. If required you can edit the date.</p> </div>
Narrative	Specify the narration, if any for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, a narration is displayed. If required you can edit it.</p> </div>

- b. Click **Submit**

The screen is successfully submitted for authorization.

5. Click **Close**.

5.3 Term Deposit Payout Modification

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

To view the TD payout modification details:

Note

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

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

The **Term Deposit Payout Modification** screen is displayed.

Figure 5-7 Term Deposit Payout Modification

The screenshot shows the 'Term Deposit Payout Modification' interface. At the top, there are 'Memo' and 'Remarks' fields. Below them is a search section with a 'Search by' dropdown menu and an 'Account Number' input field with a search icon and a 'Required' label. A message below the search bar reads 'Please enter account number to perform the operation'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.



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

The details are displayed.

Table 5-4 (Cont.) View TD Payout Details – Field Description

Field	Description
Certificate of Deposit Details	Displays the basic details of the TD account.
Status	Displays the status of the TD account. The possible options are: <ul style="list-style-type: none"> • Active • Overdue • Closed
Deposit Details	Displays the deposit amount, interest percentage, and tenure.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.
Payout Instructions	This section displays the existing payout instructions of the TD account.
Reinvest	Select whether the payout is to be invested. The options are: <ul style="list-style-type: none"> • Yes • No
Maturity Instructions	Select the instruction to be set for payout on maturity. The options are: <ul style="list-style-type: none"> • Redeem Principal & Interest • Rollover Principal & Interest • Special Amount Rollover <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if Yes option is selected from the Reinvest field.</p> </div>

Table 5-4 (Cont.) View TD Payout Details – Field Description

Field	Description
Principle Payout Instructions	<p>Select the instruction to be set for payout on maturity. The options are:</p> <ul style="list-style-type: none"> • Redeem Principal • Rollover Principal • Special Amount Rollover <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if No option is selected from the Reinvest field.</p> </div>
Settlement details	This section displays the current settlement details for the TD payout.
<Settlement Type>	Displays the settlement type.
Instruction	Displays the instruction set for the payout.
Excess Amount Settlement Account	Displays the account number for settling the excess amount.
Account Number	<p>Displays the selected account number.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed when Maturity Instructions is set as Redeem Principal & Interest or Principle Payout Instructions is set as Redeem Principal.</p> </div>
Account Name	Displays the name of the settlement account.
Rollover Product	Displays the rollover product selected for the payout.
<Actions>	<p>Displays the following icons:</p> <ul style="list-style-type: none"> •  : Click to edit the settlement details. •  : Click to delete the settlement added.

5. Click **Submit**.

The screen is successfully submitted for authorization.

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

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

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

5.3.1 Maturity Instruction as Redeem Principal and Interest

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

Note

To add settlement payout:

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

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

Figure 5-9 Add Payout Modes - Redeem Principal and Interest

- In the **Add Payout Modes** section, specify the fields.

Table 5-5 Add Payout Modes - Redeem Principal and Interest – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.
Select Payout Mode	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> Account Instrument External Account Ledger For more information on the modes, refer Payout Modification - Payout Modes .
Settlement Amount	This section displays the settlement amount details. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if the Maturity Instruction is selected as Redeem Principal & Interest and Redeem Principal</p> </div>
Type	Select the settlement type from the list. The option is: <ul style="list-style-type: none"> Percentage
Percentage	Displays the percentage set for the settlement from the selected account.

- Click **Submit**.

The screen is successfully submitted for authorization.

5.3.2 Maturity Instruction as Special Amount Rollover

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

i **Note**

To add settlement payout:

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

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

Figure 5-10 Add Payout Modes - Special Amount Rollover

4. In the **Add Payout Modes** section, specify the fields.

Table 5-6 Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.

Table 5-6 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description

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

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.3.3 Maturity Instructions as Rollover Principal and Interest

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

Note

To add settlement payout:

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

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

Figure 5-11 Add Payout Modes - Rollover Principal

- In the **Add Payout Modes** section, specify the fields.

Table 5-7 Add Payout Modes - Rollover Principal and Interest – Field Description

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

- Click **Submit**.

The screen is successfully submitted for authorization.

5.3.4 Principal Payout Instruction as Special Amount Rollover

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

Note

To add settlement payout:

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

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

Figure 5-12 Add Payout Modes - Special Amount Rollover

4. In the **Add Payout Modes** section, specify the fields.

Table 5-8 Add Payout Modes - Special Amount Rollover – Field Description

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

Table 5-8 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Select Payout Mode	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account • Ledger For more information, refer Payout Modification - Payout Modes .
Rollover Amount	Specify the rollover amount.
Interest Payout Instructions	Displays the instruction set for the interest payout.
Select Payout Mode	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account • Ledger For more information, refer Payout Modification - Payout Modes .

5. Click **Submit**.

The screen is successfully submitted for authorization.

5.3.5 Principal Payout Instructions as Redeem Principal

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

Note

To add settlement payout:

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

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

Table 5-9 (Cont.) Add Payout Modes - Redeem Principal – Field Description

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

- Click **Submit**.

The screen is successfully submitted for authorization.

5.3.6 Payout Modification - Payout Modes

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

To set payout modes:

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

To set accounts as payout mode:

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

Figure 5-14 Payout Mode - Account

Select Payout Mode

Account Instrument External Account Ledger

Select Account Number

Account Number 0001111111111111111111111111116700 Account Name Hrithik Agarwal Currency USD	Account Number R0111111111111111111111111111175080 Account Name Hrithik Agarwal Currency USD	Account Number 0001111111111111111111111111117374 Account Name Hrithik Agarwal Currency USD
Account Number 0001111111111111111111111111117381 Account Name Hrithik Agarwal Currency USD	Others	

- Perform the required action.

Table 5-10 Add Payout - Accounts – Field Description

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

c. Click **Add**.

To set instrument as payout mode:

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

Figure 5-15 Payout Mode - Instrument

Select Payout Mode

Account
 Instrument
 External Account
 Ledger

Instrument Type

Banker's Cheque
 Demand Draft

Issuing Branch Code: R01 Issuing Branch Name: R01

Payable Bank Code: Payable Branch Code:

Address Details

Payee Name: Address Line 1:

Address Line 2: Address Line 3:

- b. Perform the required actions.

Table 5-11 Add Payout - Instrument – Field Description

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

- c. Click **Add**.

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

Figure 5-16 Instrument - External

Add Payout Details ✕

redeem principal & interest

Principal and Interest Payout Instruction

Select Payout Mode

Account
 Instrument
 External Account

Issuing Branch Code: R01 Issuing Branch Name: R01

Payable Bank Code: Payable Branch Code:

Address details

Type

Customer Address
 Alternative Address
 Financial Institutions

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

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

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

Table 5-12 Add Payout Details - Instrument - External

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

Table 5-12 (Cont.) Add Payout Details - Instrument - External

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

Figure 5-18 Add Payout - Ledger

- b. Perform the required actions.

Table 5-14 Add Payout - Ledger

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

- c. Click **Add**.

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

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

5.4 Term Deposit Account Modification

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

To perform the account modification:

Note

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

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

The **Term Deposit Account Modification** screen is displayed.

Figure 5-19 Term Deposit Account Modification

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




Figure 5-20 TD Account Modification Details


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

Table 5-15 Term Deposit Account Modification – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	<p>Displays the status of the TD account. The possible options are:</p> <ul style="list-style-type: none"> Active Overdue Closed
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity	Displays the amount due to the customer on maturity and the maturity date.
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.

Table 5-15 (Cont.) Term Deposit Account Modification – Field Description

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

- In the **Interest Rate** and **User Defined Values** section, click the  icon, to add a new row.
5. Click **Submit**.
- The screen is successfully submitted for authorization.

5.5 Term Deposit Joint Holder Maintenance

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

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 TD 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 **Retail Deposit Services** mega menu, under **Term Deposits**, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

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

Figure 5-21 Term Deposit Joint Holder Maintenance

The screenshot shows the 'Term Deposit Joint Holder Maintenance' interface. At the top, there are 'Memo' and 'Remarks' buttons. Below them is a search section with a 'Search by' dropdown menu set to 'Account number' and a 'Required' text input field for the 'Account Number'. A message below the search bar states 'Please enter account number to perform the operation'. To the right, a customer selection area shows 'No Customer Selected' with a person icon. At the bottom, there are 'Audit', 'Cancel', 'Save & Close', and 'Submit' buttons.

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

The account holder details and mode of operation are displayed.

Figure 5-22 Term Deposit Joint Holder Details

Term Deposit Joint Holder Maintenance
Remarks ⌵ ⌴ ✕

Search by

Account number

Account Number

Account Name

Primary Holder

John Gilbert Ben(008155)

Mode of Operation

Single

Joint Holder Details

To add joint holder details modify mode of operation

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

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	


#101, Church Street, New York, New Jersey

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

Table 5-16 Term Deposit 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:</p> <ul style="list-style-type: none"> • 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. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the primary account holder's name.
Mode of Operation	<p>Specify the mode of operation.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder

Table 5-16 (Cont.) Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	<p>This section displays the existing joint holder details for a joint account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>You can perform the following actions in this section:</p> <ul style="list-style-type: none"> • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the  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>

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can convert a joint holder account to single holder account.

5.5.1 Maintain Joint Holder Details

You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD 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**

a. Select the **Jointly, Either Anyone or Survivor, Former or Survivor, or Mandate Holder** option from the **Mode of Operation** field.

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

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

Figure 5-23 Add Joint Holder

Add Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint Or Other

Start Date
01 May 2023

End Date
01 May 2030

Cancel Add Another Add



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

Table 5-17 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 for the deposit account holder.
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 5-24 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 Other	May 1, 2023	May 1, 2030	 



- **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 5-25 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 selected joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer [Add Joint Holder](#).
 - c. Click **Save**.
2. Click **Submit**.

5.6 Term Deposit Nominee Details Update

You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the term deposit account using the **Term Deposit Nominee Details Update** screen.

To update nominee details:

Note

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

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

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

Figure 5-26 Term Deposit Nominee Details Update

The screenshot shows the 'Term Deposit Nominee Details Update' interface. At the top, there are 'Memo' and 'Remarks' buttons. Below is a search section with a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' input field with a search icon and a 'Required' label. A message below the search bar says 'Please enter account number to perform the operation'. To the right, there is a placeholder for a customer profile with a person icon and the text 'No Customer Selected'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

Figure 5-27 Term Deposit Nominee Details

Term Deposit Nominee Details Update
Remarks ⌵ ⌶ ✕

Search by

Account number ▼

Account Number

B0101352 Q

Account Name

John Smith

Nominee Details

Add Nominee

Nominee Name	Relation Type	Date of Birth	Minor	Guardian	Actions
Mr. Will J Jacob	Son	June 1, 2000	Yes	Mrs. Mary John	👁 ✎ 🗑

Audit

Customer Information

Customer Id, Name
000182, John Smith

KYC Status Not Verified

Signature Q

<p>Account Name John Smith</p> <p>Account Status Active</p> <p>Account Balance £995,264.00</p>	<p>Account Branch FM7</p> <p>Mode Of Operation Single</p>
---	---

📞 8892090908

✉ Johnsmith@gmail.com

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

Cancel
Save & Close
Submit

i **Note**




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

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

Table 5-18 Term Deposit 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> <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 Name	Displays the name of the account holder for the selected account number.
Nominee Details	<p>This section displays the details of the nominee added to the TD account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on adding a nominee, refer Add Nominee.</p> </div>
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	<p>Displays whether the nominee is a minor or major.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The minor status will be derived based on the minor age limit maintained at the host.</p> </div>
Guardian	Displays the name of the guardian, if the nominee is a minor.

Table 5-18 (Cont.) Term Deposit Nominee Details Update – Field Description

Field	Description
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.  : If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click Delete.

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Add Nominee](#)
You can add a nominee to a TD account.
- [View Nominee Details](#)
You can view the details of the nominee added to a TD account.
- [Edit Nominee Details](#)
You can edit the nominee details that are already added to a TD account.

5.6.1 Add Nominee

You can add a nominee to a TD 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 5-28 Add Nominee Details

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 5-19 Add Nominee Details – 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 default the nominee details for the selected customer.
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 5-19 (Cont.) Add Nominee Details – Field Description

Field	Description
Minor	Displays whether the added nominee is a minor or major 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 5-29 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 5-20 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 5-20 (Cont.) Guardian Details – Field Description

Field	Description
Default Address	<p>Select the default address for the guardian. The options are:</p> <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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If required, you can edit the defaulted address.</p> </div>
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 or town 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.

5.6.2 View Nominee Details

You can view the details of the nominee added to a TD 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 5-30 View Nominee Details - Personal

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 nominee details in the section displayed. For more information on fields, refer to the field description table.

Table 5-21 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.
Address Details	Displays the complete address details of the nominee.

3. Click **Close**.

5.6.3 Edit Nominee Details

You can edit the nominee details that are already added to a TD 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**.

6

TD Inquiries

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

This topic contains the following subtopics:

- [Account Transactions](#)
You can inquire about the Term Deposits Account Transactions using the **Account Transactions** screen.
- [Certificate](#)
You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.

6.1 Account Transactions

You can inquire about the Term Deposits Account Transactions using the **Account Transactions** screen.

To inquire account transaction details:

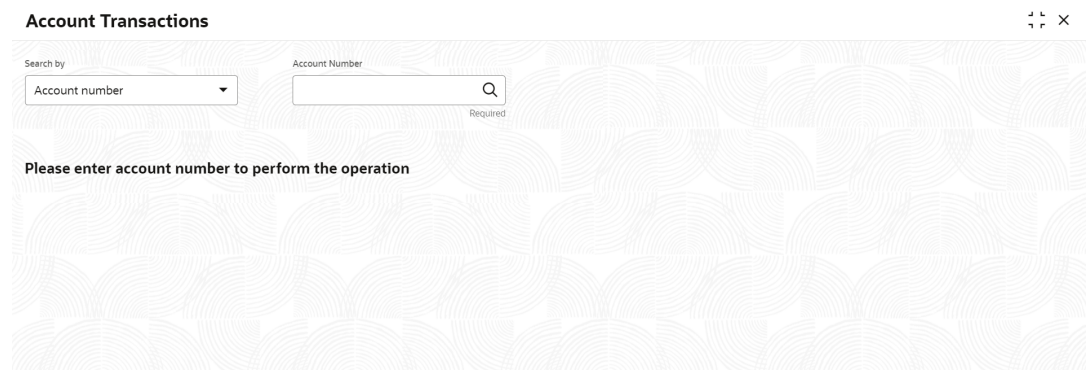
Note

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

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

Account Transactions screen is displayed.

Figure 6-1 Account Transactions



2. Select the appropriate option from the **Search by** field.
 3. Perform the required action, based on the option selected from the **Search by** field.
- The **Transactions Details** section is displayed.

Figure 6-2 Account Transactions Details

Account Transactions

Search by: Account number (dropdown), Account Number: B0101352 (input), Account Name: YATH (input)

Select Period: All Transactions (dropdown), Search (button)

Transaction Details

Q Type to Filter

1 results All amounts are in GBP

Transaction Date	Description	Debit	Credit	Value Date	Instrument Number	Reference Number	Action
March 30, 2018	NEW DEPOSIT		10,000.00	March 30, 2018		000DEBK1808906Y2	

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

Table 6-1 Account Transactions – Field Description

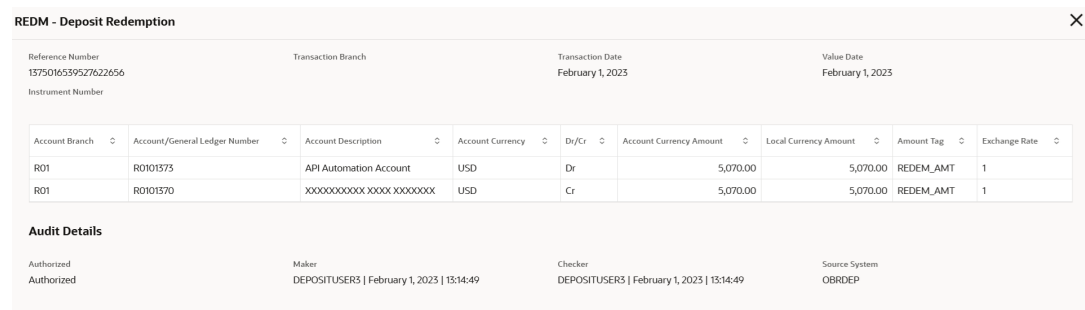
Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search 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 data-bbox="755 850 1461 1123" style="border: 1px solid #ccc; padding: 10px; margin-top: 20px;"> <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>
Select Period	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> • All Transactions • Date Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Months • Current Month Plus Previous 6 Months <div data-bbox="755 1470 1461 1869" style="border: 1px solid #ccc; padding: 10px; margin-top: 20px;"> <p>Note</p> <ul style="list-style-type: none"> • If the All Transactions option is selected, it displays all the transaction details. This is the default option. • If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled. </div>

Table 6-1 (Cont.) Account Transactions – Field Description

Field	Description
Transaction Details	This section displays the transaction details of the TD account. By default, all transaction are displayed.
Type to Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.
Action	Displays the Details icon to view more transaction details.

- Click the **View Details** icon in the **Action** to view the required account transaction details.

Figure 6-3 Term Deposits Account Transactions - View Transaction Details



Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Amount Tag	Exchange Rate
R01	R0101573	API Automation Account	USD	Dr	5,070.00	5,070.00	REDEM_AMT	1
R01	R0101570	XXXXXXXXXXXX XXXX XXXXXXXX	USD	Cr	5,070.00	5,070.00	REDEM_AMT	1

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

Table 6-2 Transaction and Audit Details – Field Description

Field	Description
Reference Number	Displays the unique reference number of the transaction.
Transaction Branch	Displays the branch from which the transaction was initiated.
Transaction Date	Displays the actual date of the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number related to the transaction.
Account Branch	Displays the branch of the account or GL.
Account/General Ledger Number	Displays the account or GL number of the transaction.
Account Description	Displays the name of the account or GL description.

Table 6-2 (Cont.) Transaction and Audit Details – Field Description

Field	Description
Account Currency	Displays the currency of the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Display the amount tag for each leg of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details of the transaction.
Authorized	Displays the status of the authorization of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the name of the source system related to the transaction.

6.2 Certificate

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

To generate and view the deposit certificate:

Note

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

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

The **Certificate** screen is displayed.

Figure 6-4 Certificate

The screenshot shows the 'Certificate' screen with a search bar. The search bar has a dropdown menu with 'Account number' selected. To the right of the search bar is a text input field labeled 'Account Number' with a search icon and the word 'Required' below it. Below the search bar, there is a message: 'Please enter account number to perform the operation'.

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

The deposit summary and certificate is displayed.

Figure 6-5 TD Certificate

The screenshot displays the 'Certificate' application interface. At the top, there are search fields for 'Account number' (B0101352) and 'Account Name' (John Smith). Below this, 'Deposit Details' are shown: GBP 10,000.00 at 16% for 3 Months. 'Maturity Details' show GBP 9,885.77 on June 30, 2018, and the 'Status' is 'Active'. On the right, 'Customer Information' includes a photo of John Smith, his ID (000182), and KYC Status (Not Verified). A 'Signature' field shows a handwritten signature. Below that, account details like 'Account Name' (John Smith), 'Account Status' (Active), and 'Account Balance' (£995,264.00) are listed. Contact information includes a phone number (8892090908), email (Johnsmith@gmail.com), and address (#101, Church Street, New York, New Jersey).

The main content area shows a PDF viewer for the 'Certificate'. The certificate is titled 'DemoBank Deposit Advice' and contains the following information:

OFSS CUSTOMER
OFSSOFSSS CHEMA TEST CIP 600086

Deposit Account Number : B011000000145
Customer id : 000384
Branch : B01FLEXCLBEE UNIVERSAL BANK

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

Mode of Operation : None
Nominee : Not Provided
Maturity Instructions : Roll Over maturity proceeds with Additional Amount undefined

Thank you for banking with us. This is a system generated advice, hence does not require any signature.

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

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

Table 6-3 Certificate – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Deposit Details	Displays the deposit currency, amount, interest rate percentage, and tenure.
Maturity Details	Displays the maturity currency, amount, and date.
Status	Displays the current status of the account.
Certificate	<p>This section displays the deposit certificate.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If required, user can send the certificate through email by selecting the Email option. When you click the Email button, a pop-up message will appear to verify the Email ID. The primary customer's registered email address is set as the default and shown on the screen. After the user verifies the email address, a message will be sent, and a notification indicating success or failure will appear in the top right corner of the screen to inform about the email status.</p> </div>

7

Recurring Deposit View

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

This topic contains the following subtopic:

- [Recurring Deposit 360](#)
You can get an 360-degree view of a customer's recurring deposit account using the **Recurring Deposit 360** screen.

7.1 Recurring Deposit 360

You can get an 360-degree view of a customer's recurring deposit account using the **Recurring Deposit 360** screen.

The various sections are:

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

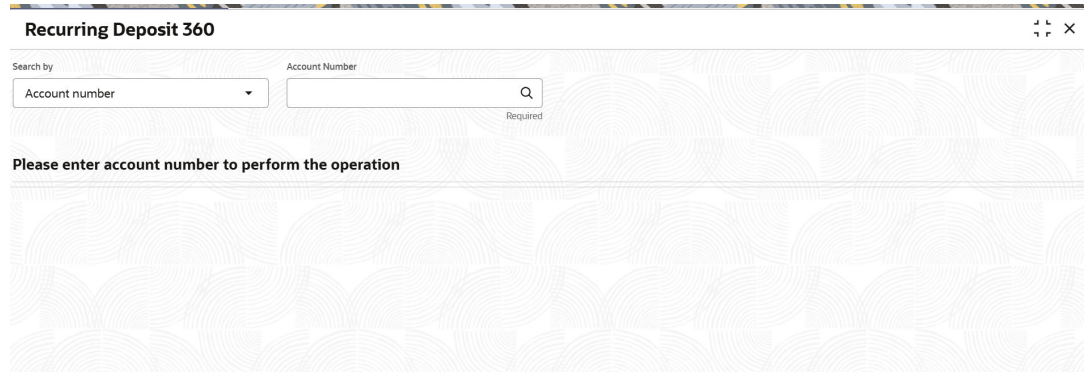
To view the recurring deposit details:

Note

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

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

The **Recurring Deposit 360** screen is displayed.

Figure 7-1 Recurring Deposit 360

The screenshot shows a web interface titled "Recurring Deposit 360". At the top right, there are window control icons (maximize, refresh, close). Below the title, there is a "Search by" section with a dropdown menu currently set to "Account number". To the right of this is an "Account Number" input field with a search icon and a "Required" label below it. Below the input fields, a message reads "Please enter account number to perform the operation". The background of the interface features a repeating pattern of stylized circular motifs.

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

Figure 7-2 Deposit Details for RD

The screenshot displays the 'Recurring Deposit 360' dashboard for account holder Hrithik Agarwal. The account number is R01111111111111111111111143958. Key account details include a branch name of R01, an interest rate of 10.00%, and a maturity date of March 1, 2023. The dashboard is divided into several sections: a left sidebar with account details and holder information; a top summary row showing GBP 2,000 installment amount and GBP 157,104 maturity amount; an 'Upcoming Transactions' section with a due payment on March 30, 2018; an 'Investment Summary' showing 77 total installments, 0 successful, and 1 due; a 'Redemption Simulation' section showing a 0% interest rate; an 'Instructions Set' section for 'Payout Principal'; a 'Recent Transactions' section with two GBP 1,000 transfers; an 'Interest Rate Changes' section showing a 10% net rate; and a 'Frequent Actions' section with buttons for 'Recurring Deposit Audit Trail' and 'Account Modification'.

- You can view the RD details of the account holder in the dashboard displayed. For more information on fields, refer to the field description table.

Table 7-1 Recurring Deposit 360 - Field Description

Field	Description
Search by	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The options for the status are: <ul style="list-style-type: none"> • Active • Matured • Closed
Branch Code	Displays the deposit branch code.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit.
Interest Rate	Displays the interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period of interest cycle.
Beneficiary	Displays whether beneficiary is provided for the deposit account.
Reinvest Interest	Displays whether the interest from the deposit is to be reinvested in the same deposit or paid out.
Account Holder	This widget displays the account holder details.
Name	Displays the name of the account holder of the TD.
Customer ID	Displays the customer ID of the holder.
Relationship	Displays relationship as Primary/Secondary.



Table 7-1 (Cont.) Recurring Deposit 360 - Field Description

Field	Description
Mobile Number	Displays the mobile number with ISD code of the customer.
Email ID	Displays the email ID of the customer.
Account Details	This widget displays the account details.
Customer's Address	Displays the primary customer's communication address.
Partial Redemption	This option will be selected if partial redemption is allowed for the TD product.
Top up	This option will be selected if a top-up is allowed for the TD product.
Mode of Operation	Displays the mode of operation chosen for the deposit.
Installment Amount	Displays the installment to be paid on every due date.
Current Principal	Displays the currently remaining principal balance in the deposit.
Paid out Interest or Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Maturity Amount	Displays the proceeds that will be paid out on maturity. This will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Tax Deducted	Displays the tax deducted.
Upcoming Transactions	This widget displays the details of upcoming transactions for the RD account.
Investment Summary	This section displays the summary of the investment for the RD. To pay the due if any, click the Pay Dues link. For more information, refer RD Payment screen.
Total Installments	Displays the total installments of the specified RD account.
Successful Installments	Displays the number of successful installments of the specified RD account.
Due	Displays the number of installments due for the specified RD account.
Instructions Set	<p>This widget displays the set of instructions set on the TD account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To create new set of instructions for the TD account, click the Set Instructions link. For more information, refer RD Payout Modification screen.</p> </div>

Table 7-1 (Cont.) Recurring Deposit 360 - Field Description

Field	Description
Redemption Simulation (As of Today)	This widget displays the redemption simulation of the day for the RD account. Click the Redeem Now link to redeem the RD account. For more information, refer Redemption screen.
Redemption Amount	Displays the total amount of RD redemption.
Principal	Displays the principal redemption amount.
Interest Rate	Displays the interest rate applicable on the redemption.
Interest	Displays the interest amount.
Tax	Displays the tax amount charged.
Redemption Proceeds	Displays the redemption proceeds for the RD account.
Recent Transactions	Displays the last five transactions on the deposit.
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
<Number> Amount Blocks	This widget displays the amount block details of the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To manage the amount blocks, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block screen.</p> </div>
<Currency Amount>	Displays the currency and amount of block.
Block <Number>	Displays the block number.
Type	Displays the block type.
Expiry	Displays the expiry date of the block.
Frequent Actions	This widget displays the frequent actions that were performed on the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new screen.</p> </div>

Note

- You can also launch the screens for performing various transactions on the account by clicking the  icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu screenshot.
- If the latest updates of the RD account performed is not displayed on the screen, you can refresh the screen by clicking the  icon. The screen is refreshed and the latest changes are displayed.

If the account status is closed, then lifecycle related operations are restricted from this screen.

8

RD Transactions

You can use the screens under the **Transactions** menu to initiate recurring deposit services transactions. A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD).

This topic contains the following subtopics:

- [Account Opening](#)
You can open the Recurring Deposit account by Account, Banker's Cheque, and Demand Draft mode using **Account Opening screen**.
- [Recurring Deposit Payment](#)
You can perform manual installment payments for a Recurring Deposit account using the **Recurring Deposit Payment** screen. The payments can be done by CASA account.
- [Redemption](#)
You can redeem a recurring deposit using the **Redemption** screen.

8.1 Account Opening

You can open the Recurring Deposit account by Account, Banker's Cheque, and Demand Draft mode using **Account Opening screen**.

This topic contains the following subtopics:

- [Simulation](#)
You can add the basic RD details to simulate the interest and maturity value for the RD account.
- [Payin Details](#)
In the **Payin Details** data tab, you can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.
- [Payout Details](#)
You can add maturity instructions to be provided for the RD in the **Payout Details** tab. These instructions can be modified later before maturity.
- [Additional Details](#)
You can add joint holder details and nominee details in the **Additional Details** tab.

8.1.1 Simulation

You can add the basic RD details to simulate the interest and maturity value for the RD account.

To perform RD simulation:

Note

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

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


The **Recurring Deposit Account Opening** screen is displayed.

Figure 8-1 Recurring Deposit Account Opening

The screenshot shows the 'Recurring Deposit Account Opening' simulation screen. The left sidebar has 'Simulation' selected, with sub-options for 'Payin Details', 'Payout Details', and 'Additional Details'. The main form area includes the following fields:

- Customer ID**: A search field with a magnifying glass icon and a 'Required' label.
- Product**: A search field with a magnifying glass icon and a 'Required' label.
- Installment Amount**: A dropdown menu followed by a text input field with a 'Required' label.
- Installment Frequency**: A dropdown menu with a 'Required' label.
- Maturity**: A dropdown menu set to 'TENOR', followed by input fields for 'Years', 'Months', and 'Days'.
- Reinvest Interest**: A toggle switch.
- Opening Date**: A date picker set to 'March 30, 2018'.

A large blue box on the right side of the form contains the text: 'Input details and click Inquire to Simulate'. At the bottom of the screen are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'.

2. On the **Recurring Deposit Account Opening** screen, click the  icon or specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.


- a. If you click the  icon, then the following section is displayed:

Figure 8-2 Customer ID

The screenshot shows the 'Customer ID' search results. It includes a 'Customer ID' section with a 'Customer Number' input field and a 'Fetch' button. Below this is a table with the following data:

Customer Number	Customer Name
001671	Jessica J Jacob
001673	Jessica J Jacob
001675	Jessica J Jacob
001677	Jessica J Jacob

At the bottom of the screen, there is a pagination bar: 'Page 1 of 261 (1 - 10 of 2609 items)'. The page number '1' is highlighted in a box.

- b. Specify the customer ID in the **Customer Number** field.
- c. Click **Fetch**.

The customer number and name are displayed in the table.

- d. Select the **Customer Number** from the table.
The details related to the selected customer number are displayed in the tabs.



Figure 8-3 Recurring Deposit Account Opening - Simulation

- 3. Perform the required actions on the **Simulation** tab. For more information on fields, refer to the field description table.

Table 8-1 RD Account Opening - Simulation – Field Description

Field	Description
Customer ID	Specify the customer for whom the RD is to be opened. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The customer name is also displayed adjacent to the field.</p> </div>
Product	Select the deposit product under which the RD is to be created. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information, on the Product section, refer Fetch Product.</p> </div>
Installment Amount	Specify the amount for the RD. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the amount currency will be of product selected.</p> </div>

Table 8-1 (Cont.) RD Account Opening - Simulation – Field Description

Field	Description
Installment Frequency	Select the frequency for the installment. The options are: <ul style="list-style-type: none"> • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily
Maturity	Select the option for RD maturity. The options are: <ul style="list-style-type: none"> • Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. • Date: If you select this option, then specify or select the date.
Reinvest Interest	Switch to  to reinvest the interest in RD. Switch to  to be paid out the interest.
Opening Date	Specify the deposit opening date.
Branch Code	Displays the branch code of the teller's logged in branch.


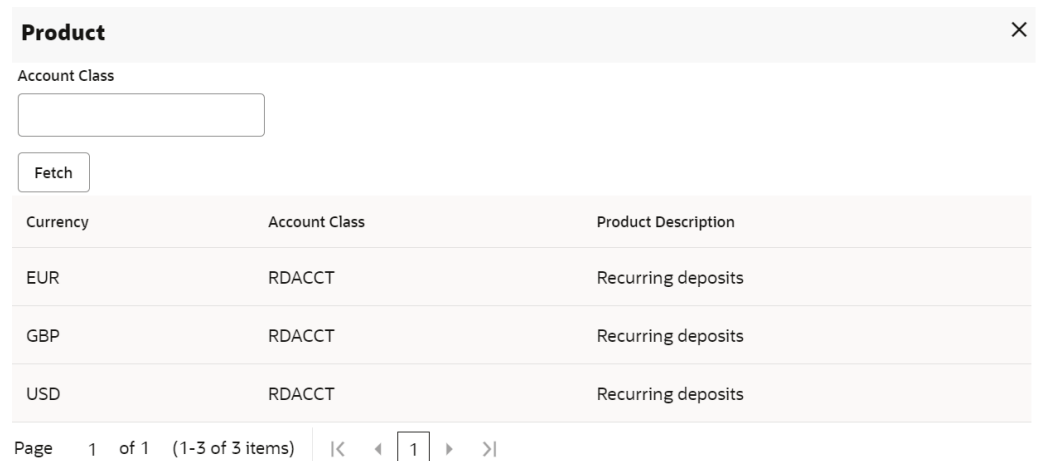
- **To fetch Product:**
 - Click  icon from the **Product** field.
The **Product** section is displayed.

Figure 8-4 Product



- Specify the number in the **Account Class** field.
- Click **Fetch**.
The details are fetched and displayed in a table.
- Select the account class from the table.

4. You can negotiate the rate by performing the following action if required:
 - a. Click the **Negotiate Rate** link.
The **Negotiate Rate** section is displayed.

Figure 8-5 Negotiate Rate

The screenshot shows the 'Negotiate Rate' interface. It has two main sections: 'Interest Rate' and 'User Defined Values'.
Interest Rate Section: Contains a table with columns: Effective Date (March 30, 2018), Status (Open), and Action (Mark as Closed, View Details).
User Defined Values Section: Contains a table with columns: Element, Value, Rate Code, Deposit Rate Code, Variance, and Action. It lists three items: TAX_RATE (5), OVERDUE_PENALTY (2), and TERM_RATE (10). The TERM_RATE row is highlighted. Search icons are present next to Rate Code, Deposit Rate Code, and Variance columns.
 At the bottom right, there are 'Cancel' and 'Ok' buttons.




- b. On the **Negotiate Rate** screen, specify the fields. For more information on fields, refer to the field description table.

Note
The interest details based on the selected product will be displayed. if required, you can capture the negotiated rate fields like variance etc.

Table 8-2 Negotiate Rate – Field Description

Field	Description
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed , to close the interest rate. Click View Details , to view the user defined values.
User Defined Values	This section displays the user defined values details. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px 0;"> <p>Note This section is displayed if you click View Details from the Action field.</p> </div>
Element	Displays the element details.

Table 8-2 (Cont.) Negotiate Rate – Field Description

Field	Description
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>


- c. You can also add new entry in the sections, by clicking the  icon.
- d. Click **OK**.
5. On providing the inputs, a simulation will be triggered and displayed as output.
The **Simulated output** details are displayed.

Figure 8-6 Simulation Details

All amounts in GBP	
£200.00	
Maturity Amount	
£200.00	August 30, 2018
Total Investment	Maturity Date
10%	£0.00
Interest Rate	Net Interest

6. Based on the input data provided, the system simulates the details of RD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 8-3 Simulation Details – Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the RD.
Total Investment	Displays the total invested amount, that is, sum of all installments of the RD.
Maturity Date	Displays the maturity date of the RD.
Interest Rate	Displays the interest rate applicable for the deposit.

Table 8-3 (Cont.) Simulation Details – Field Description

Field	Description
Net Interest	Displays the net interest on the principal.

Note

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

7. Click Next.

The **Payin Details** tab is displayed.

8.1.2 Payin Details

In the **Payin Details** data tab, you can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.

To add the payin details:

Note

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#).
1. In the **Payin Details** screen, fields related to payin are displayed.

Figure 8-7 Payin Details

Recurring Deposit Account Opening Remarks [X] Screen(2/4)

Payin Details

Customer ID: 000888 JESSICA

Pay First Installment Now:

Account: Select Single Others

Account Number: 1005000000 ECAE001

Cheque Number:

Cheque Date:

Pay other installments from same account:

Summary: All amounts in GBP

£200.00	Maturity Amount
£200.00	Total Investment
10%	Interest Rate
August 30, 2018	Maturity Date
£0.00	Net Interest

Audit Cancel Back Save & Close Next

2. In the **Payin Details** tab, specify or select the required fields. For more information on fields, refer to the field description table.

Table 8-4 Payin Details – Field Description






Field	Description
Payin First Installment Now	<p>Switch to  to pay the first installment amount now.</p> <p>Switch to  to pay the first installment amount later.</p>
Account	Select the payin CASA account.
Account Number	<p>Select the CASA account from which the payin to be done.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you select Others option from the Account field.</p> </div>
Account Amount	<p>Displays the account debit amount in CASA Account currency.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the CASA account currency is different than the RD account currency.</p> </div>
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date.
Exchange Rate	<p>Displays the exchange rate of the transaction.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>
Pay Other Installments from same account	<p>Switch to  to pay remaining installments through the same CASA account.</p> <p>Switch to  to pay remaining installments through other CASA account.</p>

Table 8-4 (Cont.) Payin Details – Field Description

Field	Description
Account Number	<p>Select the CASA account number for the remaining installments.</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 Pay Other Installments from same account field.</p> </div>

3. Click **Next**.

The **Payout Details** tab is displayed.

8.1.3 Payout Details

You can add maturity instructions to be provided for the RD in the **Payout Details** tab. These instructions can be modified later before maturity.

The prerequisites are as follows:

1. Add the simulation details. For more information, refer [Simulation](#).
2. Specify the payin details. For more information, refer to [Payin Details](#).

To add the payout details:

Note

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

1. On the **Payout Details** tab, perform any of the following action:


- **Reinvest Interest Enabled**

- a. From the **Simulation** tab, switch to  from the **Reinvest Interest** field.

Figure 8-8 Reinvest Interest Enabled

- b. Select or specify the details as required. For more information on fields, refer to the field description table.

Table 8-5 Payout Details – Reinvest Interest Enabled - Field Description

Field	Description
Reinvest Interest	Switch to  to reinvest the interest in RD.
Maturity Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft
Account	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Account option is selected from the Maturity Payout Mode field.</p> </div>
Account Number	Select the CASA account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Others option is selected from the Account field.</p> </div>
Payable Branch	Select the banker's cheque payable branch. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Maturity Payout Mode field.</p> </div>

- **Reinvest Interest Not Enabled**

- From the **Simulation** tab, switch to  from the **Reinvest Interest** field.

Figure 8-9 Reinvest Interest Not Enabled

- Select or specify the details as required. For more information on fields, refer to the field description table.

Table 8-6 Payout Details – Reinvest Interest Not Enabled – Field Description


Field	Description
Reinvest Interest	Switch to  to be paid out the interest. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>The interest amount is paid out during interest liquidations.</p> </div>
Interest Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft
Account	Select the type of account. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Account option is selected from the Interest Payout Mode field.</p> </div>


Table 8-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Account Number	Select the CASA account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Others option is selected from the Account field.</p> </div>
Payable Branch	Select the banker's cheque payable branch. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.</p> </div>
Principal Payout Mode	Select the principal payout instructions for the deposit.
Amount	Specify the special renewal amount. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field. Also, the TD currency will be defaulted and not enabled. </div>
Account	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Account option is selected from the Principal Payout Mode field.</p> </div>
Account Number	Select the CASA account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Others option is selected from the Account field.</p> </div>

Table 8-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Payable Branch	<p>Select the banker's cheque payable branch.</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 Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field. For more information on the Payable Branch section, refer Fetch Payable Branch. </div>

To fetch Payable Branch:

- i. Click  icon from the **Payable Branch** field.

The **Payable Branch** section is displayed.

Figure 8-10 Payable Branch

Payable Branch ×

Branch Code

Branch Code	Branch Name
000	FLEXCUBE UNIVERSAL BANK
003	International Payments
008	Bank Futura - Treasury Branch 2
007	Bank Futura - Treasury Branch 1
006	Bank Futura - Deposits Branch
001	Bank Futura -Branch 001

Page of 7 (1-10 of 68 items) | < < 2 3 4 5 ... 7 > >

- ii. Specify the number in the **Branch Code** field.

- iii. Click **Fetch**.

The details are fetched and displayed in a table.

- iv. Select the branch code from the table.

2. Click **Next**.

The **Additional Details** tab is displayed to capture the other RD account-related details.

8.1.4 Additional Details

You can add joint holder details and nominee details in the **Additional Details** tab.

The prerequisites are as follows:

1. Add the simulation details. For more information, refer [Simulation](#).
2. Specify the payin details. For more information, refer to [Payin Details](#).
3. Specify the payout details. For more information, refer to [Payout Details](#).

To add the additional details:

Note

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

1. In the **Additional Details** tab, you can add or maintain the details for the joint and nominee.

The existing details of the customer is displayed in the Additional Details tab.

Figure 8-11 Additional Details

2. In the **Additional Details** tab, maintain the details as required. For more information on fields, refer to the field description table.

Table 8-7 Additional Details – Field Description

Field	Description
Add Joint Holders	This section displays the fields to add the joint holder details. For more information on this section, refer Add Joint Holders .
Add Nominee Details	This section displays the fields to add the nominee details. For more information on this section, refer Add Nominee Details .

Table 8-7 (Cont.) Additional Details – Field Description

Field	Description
Deposit Account Description	Displays the description of the deposit account to be created. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can edit the description if required. To enable the field, click the Modify link displayed next to the field.</p> </div>

Note

You can add multiple nominees, but the total percentage should not exceed 100.

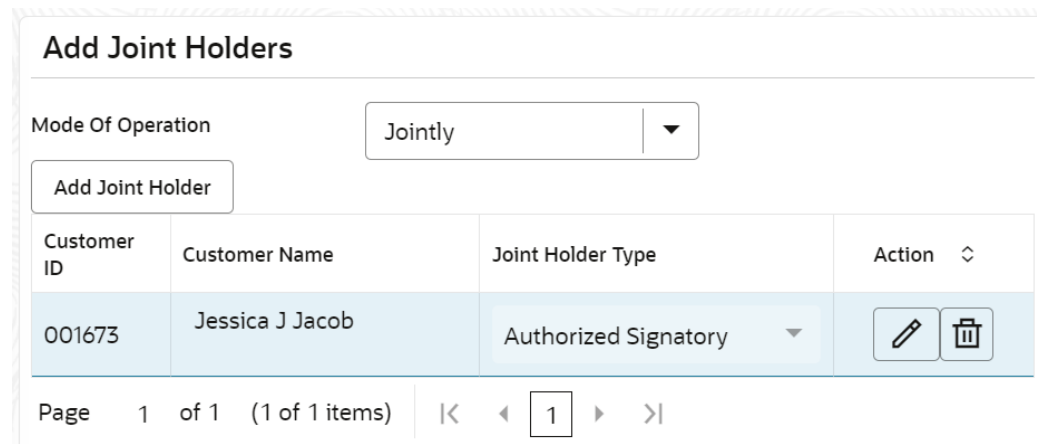
- **Add Joint Holders**
- a. Click **Add Joint Holder**.

Note

The **Add Joint Holder** button is not enabled, if you select **Single** option from the **Mode Of Operation** field.

The details in the **Add Joint Holders** section are enabled.

Figure 8-12 Add Joint Holders



- b. In the **Add Joint Holders** section, maintain the required details. For more information on fields, refer to the field description table.

Table 8-8 RD Account Opening - Additional Details - Add Joint Holder Details – Field Description






Field	Description
Mode Of Operation	<p>Displays the mode of operation selected for the deposit. The options are:</p> <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder
Customer ID	<p>Select the customer ID to be added as joint holder.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled, if you click the  icon from the Action field.</p> </div>
Customer Name	<p>Displays the customer name for the selected customer ID.</p>
Joint Holder Type	<p>Select the type for the joint holder. The options are:</p> <ul style="list-style-type: none"> • Authorized Signatory • Customer Contact Person • Custodian • Developer • Gaurantor • Guardian • Joint and First • Joint and Other • Joint or First • Joint or Other • Nominee • Related for Enquiry • Solicitor • Sole Owner • Third Party • Trustee • Valuer • Power of Attorney • Others <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled, if you click the  icon from the Action field.</p> </div>

Table 8-8 (Cont.) RD Account Opening - Additional Details - Add Joint Holder Details – Field Description

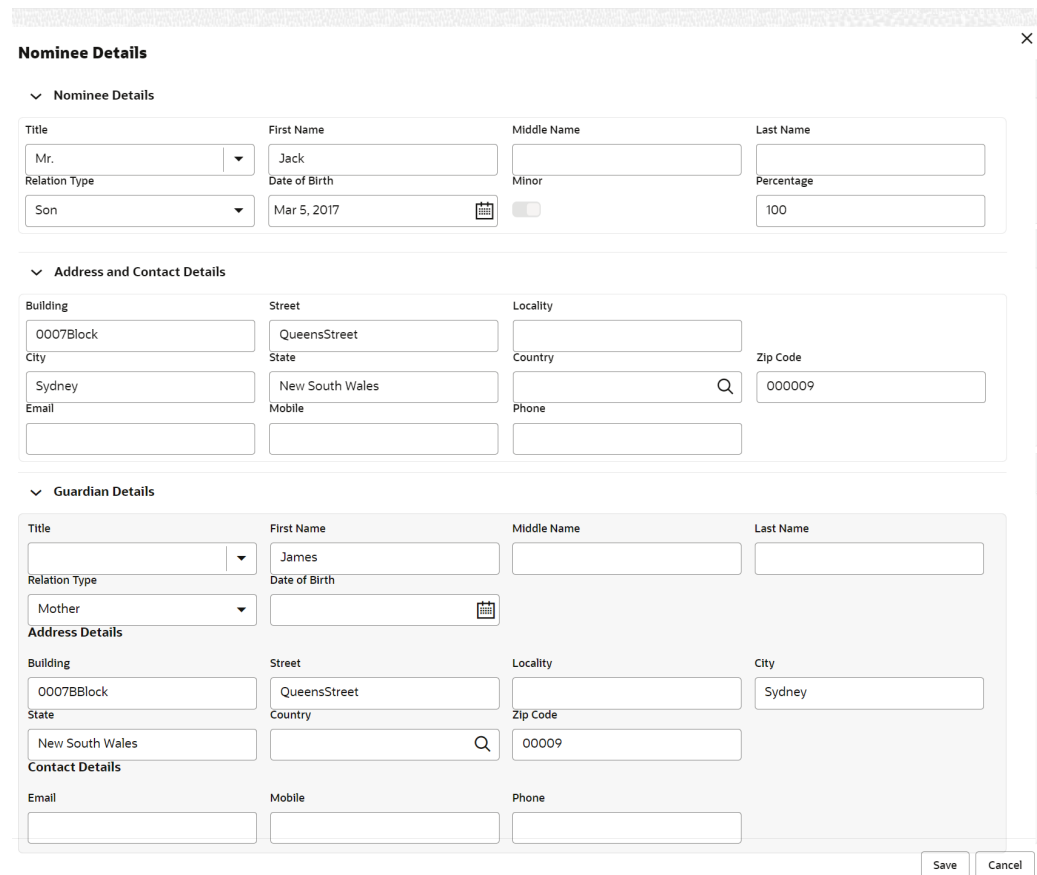
Field	Description
Action	Click the  icon to edit the details. Click the  icon to delete the details. Click the  icon to confirm the edits.

- **Add Nominee Details**

- a. Click **Add Nominee**.

The **Nominee Details** section is displayed.

Figure 8-13 Nominee Details




The screenshot shows a 'Nominee Details' form with three main sections:

- Nominee Details:** Includes fields for Title (Mr.), First Name (Jack), Middle Name, Last Name, Relation Type (Son), Date of Birth (Mar 5, 2017), Minor (checkbox), and Percentage (100).
- Address and Contact Details:** Includes fields for Building (0007Block), Street (QueensStreet), Locality, City (Sydney), State (New South Wales), Country, Zip Code (000009), Email, Mobile, and Phone.
- Guardian Details:** Includes fields for Title, First Name (James), Middle Name, Last Name, Relation Type (Mother), Date of Birth, Address Details (Building: 0007BBlock, Street: QueensStreet, Locality, City: Sydney, State: New South Wales, Country, Zip Code: 00009), and Contact Details (Email, Mobile, Phone).

Buttons for 'Save' and 'Cancel' are located at the bottom right of the form.

Note


You can specify or select details in one section at a time. To add or view the details in the other section, click the  icon.

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

Table 8-9 RD Account Opening - Additional Details - Add Nominee Details – Field Description

Field	Description
Nominee Details	This section displays fields to add the nominee details.
Title	Select the title of the nominee. The options are: <ul style="list-style-type: none"> • Mr. • Miss. • Mrs. • Dr. • Mis.
First Name	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name of the nominee.
Relation Type	Specify the relation to the account holder. The options are: <ul style="list-style-type: none"> • Father • Mother • Son • Spouse • Daughter
Date of Birth	Select or specify the date of birth of the nominee.
Minor	Based on the date of birth specified, this field is updated.
Percentage	Select or specify the percentage of the nomination.
Address and Contact Details	This section displays the fields to add the address and contact details of the nominee.
Building	Specify the building of the nominee.
Street	Specify the street of the nominee.
Locality	Specify the locality of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Select or specify the country of the nominee.
Zip Code	Specify the zip code of the nominee.
Contact Details	This section displays the fields to add the contact details of the nominee.
Email	Specify the email ID of the nominee.
Mobile	Specify the mobile number of the nominee.
Phone	Specify the phone number of the nominee.

Table 8-9 (Cont.) RD Account Opening - Additional Details - Add Nominee Details – Field Description

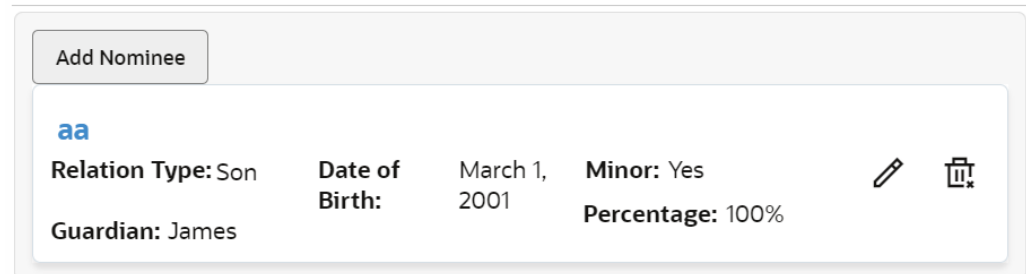
Field	Description
Guardian Details	<p>This section displays</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>This section is displayed if you switch to  from the Minor field. Also, the fields in this section are same as mentioned in the above Nominee Details, Address and Contact Details section.</p> </div>

- c. Click **Save**.

Once the nominee details are saved, the details are displayed in form of a summary in table.

Figure 8-14 Nominee Summary

Add Nominee Details





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

Table 8-10 RD Account Opening - Additional Details - Add Nominee Details - Summary – Field Description

Field	Description
<Name>	Display the name of the nominee added.
Relation Type	Display the relation type of the nominee.
Date of Birth	Display the date of birth of the nominee.
Percentage	Display the percentage of the nominee.
Minor	Displays whether the nominee is a minor.

Table 8-10 (Cont.) RD Account Opening - Additional Details - Add Nominee Details - Summary – Field Description

Field	Description
Guardian	Display the name of the guardian. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The name of the guardian is displayed, if the nominee is a minor.</p> </div>

- To edit the summary, click the  icon.
- To delete the nominee, click the  icon.

3. Click **Submit.**

The screen is successfully submitted for authorization.

Note

The RD account number is displayed when RD account creation is successful.

8.2 Recurring Deposit Payment

You can perform manual installment payments for a Recurring Deposit account using the **Recurring Deposit Payment** screen. The payments can be done by CASA account.

To perform manual payments:

Note

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

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Recurring Deposits** and **Transactions**, click **Payment**, or specify **Payment** in the search icon bar and select the screen.

The **RD Payment** screen is displayed.

Figure 8-15 Recurring Deposit Payment

The screenshot shows the 'Recurring Deposit Payment' form. At the top, there are 'Memo' and 'Remarks' buttons. Below them is a search section with a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' input field with a search icon and a 'Required' label. A message below the search fields reads 'Please enter account number to perform the operation'. To the right of this message is a 'No Customer Selected' indicator with a person icon. At the bottom of the form, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field. The **Payment Details** and **Settlement Details** section are displayed.

Figure 8-16 Payment Details and Settlement Details

The screenshot shows the 'Recurring Deposit Payment' form with the following details:

- Search by:** Account number (selected), Account Number: B0101352, Account Name: John Smith.
- Payment Details:**
 - Value Date: March 30, 2018
 - Amount Due: GBP 1,000.00 (with a 'View Details' link)
 - Pay: 2 GBP (with a dropdown menu) £2,000.00
 - Advance Amount: GBP 1,000.00
- Settlement Details:**
 - Account: Others (dropdown menu)
 - Account Number: 000008475089 (with a search icon) RONY THOMAS
- 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
 - Phone: 8892090908
 - Email: Johnsmith@gmail.com
 - Address Of Communication: #101, Church Street, New York, New Jersey

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

4. In the **Settlement Details** section, select or specify the details as required. For more information on fields, refer to the field description table.

Table 8-11 Recurring Deposit 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> <p>Note:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Payment Details	This widget displays payment details for the RD account entered.
Value Date	Displays the current process date as value date of the payment.
Amount Due	<p>Displays the total of all the installments that are due or overdue and yet to be paid.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can view more amount details, click the View Details link. For more information, refer View Details.</p> </div>
Pay	<p>Specify the number of installments you need to pay.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the field displays the count of the outstanding, but can be edited. Also, it cannot be 0 or negative.</p> </div>

Table 8-11 (Cont.) Recurring Deposit Payment – Field Description

Field	Description
Advance Amount	Displays the advance amount to be paid. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if you update the value in the Pay field.</p> </div>
Settlement Details	This widget displays the fields for settlement details for the RD account entered.
Account	Select the account for performing the settlement.
Account Number	Specify the account number from which the settlement is to be performed. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Others option is selected from Account field.</p> </div>
Cheque Number	Specify the cheque number of the account.
Cheque Date	Displays the date on the cheque.

- **To view amount due details:**
 - a. Click the **View Details** link from the **Amount Due** field.
The **Installments Due** section is displayed.

Figure 8-17 Installments Due**Installments Due**

Due Date	Installment Amount	Status
March 30, 2018	£1,000.00	Due

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

Table 8-12 Installments Due – Field Description

Field	Description
Due Date	Displays the installment due date.
Installment Amount	Displays the installment amount.

Table 8-12 (Cont.) Installments Due – Field Description

Field	Description
Status	Displays the status of the installment. The possible options are: <ul style="list-style-type: none"> Due: This status is displayed, if the installment is due as of the day. Overdue: This status is displayed, if the scheduled date has passed.

- c. Click on the screen to close the **Installments Due** section.
5. Click **Submit**.
The screen is successfully submitted for authorization.

8.3 Redemption

You can redeem a recurring deposit using the **Redemption** screen.

You also can provide a snapshot of the net proceeds to the customer, if the customer redeems the deposits today. If the customer is satisfied with the projection, and wants to proceed to the redemption, you can also proceed with the process in this same screen. The redemption simulation gives an option of full redemption only for RD, along with an input to waive penalty. The net proceeds due to the customer will be displayed along with the breakup of principal, interest, penalty and tax.

You can add the basic RD details to simulate the redemption transaction to get interest, tax and redemption.

To redeem a recurring deposit:

Note

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

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

The **Recurring Deposit Redemption** screen is displayed.

Figure 8-18 Recurring Deposit Redemption

The screenshot shows the 'Recurring Deposit Redemption' interface. At the top, there are 'Memo' and 'Remarks' fields, and window control icons. Below is a search section with a 'Search by' dropdown set to 'Account number' and an 'Account Number' input field with a search icon and a 'Required' label. A message below the search bar states: 'Please enter account number to perform the operation'. At the bottom of the screen, there are four buttons: 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

Figure 8-19 Recurring Deposit Redemption Details



The screenshot displays the 'Recurring Deposit Redemption' interface. At the top, there are search filters for 'Account number' (selected), 'Account Number' (B0101352), and 'Account Name' (YATH). The main area is divided into several sections: 'Term Deposit Details' showing status as 'Active', deposit details of 'GBP 100,000.00 Payable at 10% for 5 Months', and maturity details of 'GBP 7,855,200.60 on August 30, 2018'. 'Redemption Details' shows a 'Redemption Type' of 'Partial Redemption' and a 'Redemption Amount' of 'GBP 100.00'. A 'Penalty' of 'GBP 0.00' is shown with a 'Waive Penalty' toggle. A 'Remarks' field is present. 'Settlement Details' includes an 'Add Settlement Details' button and a message: 'There is no settlement details available'. On the right, a 'Redemption Payment Details' table lists: Amount (GBP 100,000.00), Principle (GBP 100,000.00), Interest Rate (10.00%), Interest (GBP 0.00), Penalty (GBP 0.00), and Tax (GBP 0.00). Below this is a 'Deposit After Redemption' table with identical values. At the bottom right, there are 'Cancel', 'Save & Close', and 'Submit' buttons.

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

Table 8-13 Recurring Deposit Redemption – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	<p>Displays the RD status. The possible options are:</p> <ul style="list-style-type: none"> Active Matured Closed
Deposit Details	Displays the principal balance of the RD, the rate of interest, and the tenor of the RD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.

Table 8-13 (Cont.) Recurring Deposit Redemption – Field Description

Field	Description
Redemption Type	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> Partial Redemption Full Redemption <p>The default value is Full Redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than RD account balance.</p> </div>
Redemption Amount	<p>Displays the current principal amount of the RD.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled, if you select the Partial Redemption option from the Redemption Type field.</p> </div>
Penalty	<p>Displays the penalty that will be charged for premature redemption.</p>
Waive Penalty	<p>Switch to  to waive the penalty amount charged on the account.</p> <p>Switch to  to include the penalty amount charged on the account.</p>
Remarks	<p>You can specify the reason for RD redemption.</p>

5. Based on the input data provided, the system simulates the details of RD and displays them on the right side of the **Recurring Deposit Redemption** screen.

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

Table 8-14 Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Redemption Payment Details	<p>This displays the details of the redemption payment to the customer.</p>
Amount	<p>This displays the final amount that will be paid out to the customer if the RD is redeemed today.</p>
Principal	<p>Displays the total principal of the RD.</p>
Interest Rate	<p>Displays the Interest rate applicable for the RD.</p>
Interest	<p>Displays the Net interest on the principal (Interest – Tax).</p>
Penalty	<p>Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.</p>
Tax	<p>Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.</p>

Table 8-14 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining recurring deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

Note

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

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

Figure 8-20 Recurring Deposit Redemption - Account

Add Settlement Details ✕

Select Payout Mode

Account
 Ledger
 Instrument

Select Account Number

BG1008975230

Account Name
D Paul

Currency
GBP

BG1008975707

Account Name
Lionel Messi

Currency
GBP

Others

Search Account Details

Account Number

🔍

Required

Account Name

Payment Details

Redemption Amount

GBP 100.00

Exchange Rate

1

Transaction Amount

GBP 100.00


Cancel
Add More
Add

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

Table 8-15 Add Settlement Details - Account

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

Table 8-15 (Cont.) Add Settlement Details - Account

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

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

Figure 8-21 Recurring Deposit Redemption - Ledger

Add Settlement Details ✕

Select Payout Mode

Account
 Ledger
 Instrument

Ledger Details

Ledger Code

🔍

Required

Ledger Description

Payment Details

Redemption Amount

GBP 100.00

Cancel
Add More
Add

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

Table 8-16 Add Settlement Details - Ledger

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

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

Figure 8-22 Recurring Deposit Redemption - Instrument

Add Settlement Details



Select Payout Mode

Account Ledger Instrument

Instrument Type Banker's Cheque

Demand Draft

Banker's Cheque Details

Issuing Branch Code

000

Issuing Branch Name

FLEXCUBE UNIVERSAL BANK

Payable Bank Code

Required

Payable Bank Name

Payable Branch Code

Required

Payable Branch Name

Instrument Date

Required

Instrument Number

Required

MICR Number

Required

Payee Details

Payee Name

Required

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Cancel

Add

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

Table 8-17 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: <ul style="list-style-type: none"> • Banker's Cheque • Demand Draft
Issuing Branch Code	Displays the branch code issuing the instrument.
Issuing Branch Name	Displays the branch name issuing the instrument.
Payable Bank Code	Specify the bank code at which the RD is payable.
Payable Bank Name	Displays the payable bank name once the payable bank code is specified.
Payable Branch Code	Specify the branch at which the BC or DD is payable.
Payable Branch Name	Displays the payable branch name once the payable branch code is specified.
Instrument Date	Specify the instrument date.
Instrument Number	Specify the instrument number.
MICR Number	Specify the MICR number.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

9. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
10. Click **Add More** button, the system add the settlement details in the main screen and refresh the **Add settlement details** screen with default values, and the payout amount updated for remaining settlement amount.
11. Click **Add** button to add the settlement details in **Recurring Deposit Redemption** screen. The settlement details are displayed in the **Recurring Deposit Redemption** screen.

Figure 8-23 Recurring Deposit Redemption - Settlement Details

Recurring Deposit Redemption

Remarks ⌵ ⌶ ✕

Search by

Account number Account number

Account Number

B0101352 🔍

Account Name

YATH

Term Deposit Details

Status	Deposit Details	Maturity Details
Active	GBP 100,000.00 Payable at 10% for 5 Months	GBP 7,855,200.60 on August 30, 2018
Reinvested Interest	Tax Deducted	
GBP 0.00	GBP 0.00	

Redemption Details

Redemption Type	Redemption Amount
Partial Redemption	GBP 100.00
Penalty	Waive Penalty
GBP 0.00	<input type="checkbox"/>
Remarks	
<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>	

Settlement Details

Add Settlement Details

Account

Amount

GBP 100.00

Account Number

BG1008975230

Account Description

D Paul

View
🗑️ ✎

Audit
Cancel
Save & Close
Submit

Redemption Payment Details

Amount

GBP 100,000.00

Principle

GBP 100,000.00

Interest Rate

10.00%

Interest

GBP 0.00

Penalty

GBP 0.00

Tax

GBP 0.00

Deposit After Redemption

Amount

GBP 100,000.00

Principle

GBP 100,000.00

Interest Rate

10.00%

Interest



GBP 0.00

Tax

GBP 0.00

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

Table 8-18 Recurring Deposit Redemption - Settlement Details

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

12. Click **Submit**.

The screen is successfully submitted for authorization.

9

RD Maintenances

A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD). This chapter deals with maintenance of a recurring deposit.

This topic contains the following subtopics:

- [Recurring Deposit Amount Block](#)
You can block the RD amount. A Recurring Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.
- [View and Modify Amount Block](#)
You can view or modify the already added block details using this screen.
- [Recurring Deposit Payout Modification](#)
You can view or modify the payout instructions maintained during the RD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the RD account.
- [Recurring Deposit Account Modification](#)
You can modify certain attributes of the RD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.
- [Recurring Deposit Joint Holder Maintenance](#)
Recurring Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- [Recurring Deposit Nominee Details Update](#)
You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the RD account using this screen.

9.1 Recurring Deposit Amount Block

You can block the RD amount. A Recurring Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.

A Recurring deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions , and so on. Also, the Bank might receive request from any authorized external agencies to block the RD amount.

To create amount block:

Note

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

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

The **Create Recurring Deposit Amount Block** screen is displayed.

Figure 9-1 Create Recurring Deposit Amount Block

2. Select the appropriate option from the **Search by** field.
 3. Perform the required action, based on the option selected from the **Search by** field.
- The details for the **Create Recurring Deposit Amount Block** is displayed.

Figure 9-2 Create Recurring Deposit Amount Block Details

4. On **Recurring Deposit Amount Block** screen, specify the fields. For more information on fields, refer to the field description table.

Table 9-1 Create Recurring Deposit 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> <p>Note:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount To Be Blocked	Specify the amount you want to block for the Recurring Deposit (RD). Note that the currency for the RD will be displayed by default.
Block Reason	Select the reason for block from the drop-down list.
Effective Date	Specify or select the effective date for the block. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be less than current process date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be less than current process date and effective date.</p> </div>
Narrative	Specify the narration, if any for the block.

5. Click **Submit**.

The screen is successfully submitted for authorization.

9.2 View and Modify Amount Block

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

To view the amount block details:

Note

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

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits and Maintenance**, click **View and Modify Amount Block**, or specify **View and Modify Amount Block** in the search icon bar and select the screen.

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

Figure 9-3 View and Modify Amount Block


View and Modify Amount Block

Search by Account Number

Account number Required

Please enter account number to perform the operation

Close

2. On the **View and Modify Amount Block** screen, click the  icon or specify the account number in the **Account Number** field.

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

Figure 9-4 View and Modify Amount Block Details

View and Modify Amount Block

Search by: Account number | Account Number: B0101352 | Account Name: YATH

Create Amount Block


Amount Block Details
Total Amount Blocked : GBP 3,200.00

Others		salary hold code		salary hold code	
Type	FLEXCUBE	Type	FLEXCUBE	Type	FLEXCUBE
Block Number	AB5348	Block Number	AB5350	Block Number	AB5353
Amount	GBP 700.00	Amount	GBP 700.00	Amount	GBP 800.00
Effective Date	March 30, 2018	Effective Date	March 30, 2018	Effective Date	March 30, 2018
Expiry Date		Expiry Date		Expiry Date	
Remarks	Block on OD	Remarks	Block on od1	Remarks	Block on od1

ATM FEE	
Type	FLEXCUBE
Block Number	AB7637
Amount	GBP 1,000.00
Effective Date	March 30, 2018
Expiry Date	January 24, 2019
Remarks	TD Amount Block

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

Table 9-2 View Amount Block Details – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Account Number	<p>Click the  icon and select the account number or specify the account number for viewing or modifying the amount block details of the RD account.</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 system will fetch only amount blocks with Open and Active status. </div>
Amount Block Details	This section displays the RD amount block details.
Total Amount Blocked	Displays the total amount blocked on the RD account.
<Block Reason>	Displays the block reason as the top of the widget.
Type	Displays the block type.
Block Number	Displays the block number.
Amount	Displays the block amount along with the currency.
Blocked Reason	Displays the block reason along with code.
Effective Date	Displays the block effective date.
Expiry Date	Displays the block expiry date.
Remarks	Displays the block remarks.



- You can add a RD amount block by clicking the **Create Amount Block** button. For more information, refer [Create Amount Block](#) screen.
- You can edit a RD amount block details by clicking the  icon. For more information, refer [Modify Amount Block](#).
- You can delete a RD amount block details by clicking the  icon. The **Close Recurring Deposit Amount Block** screen is displayed with the closed amount block details.

Figure 9-5 Close Recurring Deposit Amount Block


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

Figure 9-6 Modify Recurring Deposit Amount Block

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

Table 9-3 Modify RD Amount Block – Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Also, to the right the customer information is displayed.
Block Number	Displays the block number of the RD account.
Type	Displays the type of block on RD account.
Amount To Be Blocked	Specify the RD amount to be blocked. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.</p> </div>
Block Reason	Displays the reason for the block on RD account.
Effective Date	Specify or select the effective date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the effective date is displayed. If required you can edit the date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the expiry date is displayed. If required you can edit the date.</p> </div>
Narrative	Specify the narration, if any for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, a narration is displayed. If required you can edit it.</p> </div>

- b. Click **Submit**

The screen is successfully submitted for authorization.

4. Click **Close**.

9.3 Recurring Deposit Payout Modification

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

To view the RD payout modification details:

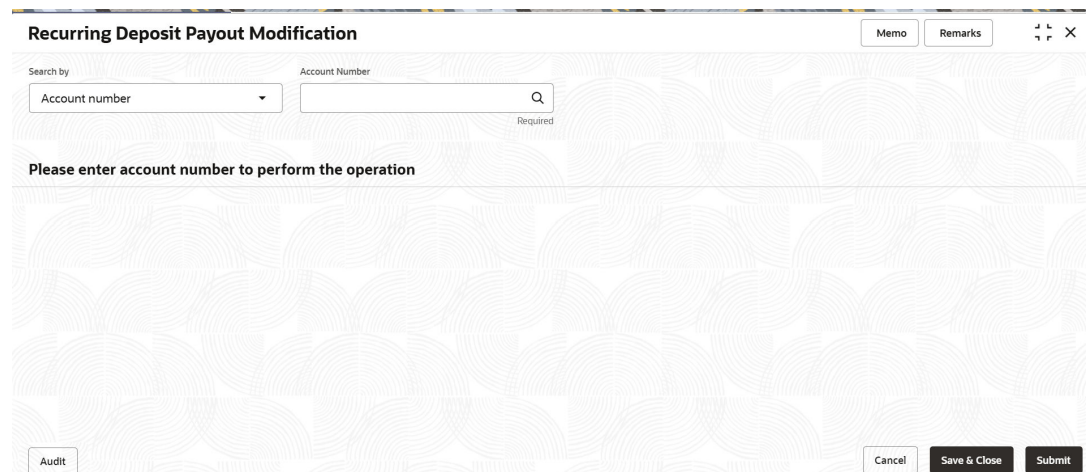
Note

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

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

The **Recurring Deposit Payout Modification** screen is displayed.

Figure 9-7 Recurring Deposit Payout Modification



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

The details are displayed.

Figure 9-8 Recurring Deposit Payout Modification Details

4. You can view the payout details displayed for the RD account. For more information on fields, refer to the field description table.

Table 9-4 View RD Payout Details – 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:</p> <ul style="list-style-type: none"> • 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. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.

Table 9-4 (Cont.) View RD Payout Details – Field Description

Field	Description
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	Displays the status of the TD account. The possible options are: <ul style="list-style-type: none"> • Active • Overdue • Closed
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.
Instruction for	Select the payout instruction option. The possible options are: <ul style="list-style-type: none"> • Auto-pay: For details if you select this option, refer RD Payout Modification - Auto-pay Instruction. • Payout: For details if you select this option, refer RD Payout Modification - Payout Instruction.

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Recurring Deposit Payout Modification - Auto-pay Instruction](#)
You can set the auto-pay instruction for a RD payout.
- [Recurring Deposit Payout Modification - Payout Instruction](#)
You can set the payout instruction for a RD payout.

9.3.1 Recurring Deposit Payout Modification - Auto-pay Instruction

You can set the auto-pay instruction for a RD payout.






The prerequisite is as follows:


- To launch and view the payout modification details, refer [RD Payout Modification](#).

To set or edit the auto-pay instruction:

1. Select the **Auto-pay** option from the **Instruction for** field. For more information on fields, refer to the field description table.

Table 9-5 Auto-pay Instruction – Field Description

Field	Description
Instruction for	Select the Auto-pay option of instruction. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on the fields if you select the Payout option, refer RD Payout Modification - Payout Instruction.</p> </div>
Auto-pay	This section displays the auto-pay details.
Description	Displays the CASA account number and name.
Move funds on overdraft	Displays whether to move the funds on overdraft or no.
Actions	Click the  icon, to edit the auto-pay details. Click the  icon, to delete the auto-pay record.
Account	Select the type of account from the list. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This and the following fields are displayed if you click  icon from Actions field.</p> </div>
Account Number	Specify the account number for payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if you select the Other option from the Account field.</p> </div>
Move funds on overdraft	Switch to  to move the funds on overdraft. Switch to  to not to move the funds on overdraft.

2. Click the  icon.
The fields below the table are displayed.
3. Click **Save**.
The details are saved in the above table.

9.3.2 Recurring Deposit Payout Modification - Payout Instruction

You can set the payout instruction for a RD payout.

The prerequisite is as follows:

- To launch and view the payout modification details, refer [RD Payout Modification](#).

To view or edit the payout instruction:

Note

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

- Select the **Payout** option from the **Instruction for** field.

The payout details displayed in the **Recurring Deposit Payout Instructions** section.

Figure 9-9 Payout Instruction


The screenshot displays the 'Recurring Deposit Payout Modification' interface. At the top, there are search fields for 'Account number' (B0101352) and 'Account Name' (YATH). Below this, a summary row shows 'Deposit Details' (GBP 1,000 Payable at 10% for 5 Months), 'Maturity Details' (GBP 77,000 on August 30, 2018), 'Status' (Open), 'Interest Paid out' (GBP 0), and 'Tax Deducted' (GBP 0). The 'Instruction for' field is set to 'Payout'. The main section, 'Recurring Deposit Payout Instructions', contains a table with the following data:

Component	Mode	Description	Percentage	Amount	Actions
Principal	Account	00000007076 CORP1	100	GBP 77,000	[Eye] [Edit] [Delete]
Interest	Account	00000007167 RAMYA01	100	Available on Payout	[Eye] [Edit] [Delete]

At the bottom of the interface, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

- Perform any of the following action to view or edit the required details in the **Recurring Deposit Payout Instructions** section:

- [View the payout instruction details](#)
- [Edit the own account payout instruction details](#)
- [Edit the other account payout instruction details that are within the bank](#)
- [Edit the other account payout instruction details by adding new TD](#)
- [Edit the payout mode as instrument](#)
- [Edit the payout mode as ledger](#)
- View the payout instruction details:**

- Click the  icon from the **Actions** field.

The payout details displayed.

Figure 9-10 View Payout Instruction

Recurring Deposit Payout Modification Remarks

Search by: Account number: B0101352 Account Name: YATH

Deposit Details: GBP 1,000 Payable at 10% for 5 Months
Maturity Details: GBP 77,000 on August 30, 2018
Status: Open Interest Paid out: GBP 0 Tax Deducted: GBP 0

Instruction for:

Recurring Deposit Payout Instructions

Component	Mode	Description	Percentage	Amount	Actions
Principal	Account	00000007076 CORPI	100	GBP 77,000	
Interest	Account	00000007167 RAMYA01	100	Available on Payout	

Component: Principal
Amount: 0% to 100% of £77,000.00
Payout Mode:
Account: Select Single Others
Type:
Account Number: 00000007076 CORPI

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

Table 9-6 View Payout Details – Field Description

Field	Description
Recurring Deposit Payout Instructions	This section displays the details of the RD payout instructions.
Component	Displays the component selected for RD payout instruction. The possible options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Mode	Displays the payout mode. The possible options are: <ul style="list-style-type: none"> – Account – Instrument – Ledger

Table 9-6 (Cont.) View Payout Details – Field Description






Field	Description
Description	<p>Displays a brief description of the payout.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Based on the payout mode, the description is displayed. The description according to the mode are as follows:</p> <ul style="list-style-type: none"> – Account – Account Number & Account Name – Auto Rollover – Tenor – Banker's Cheque & Demand Draft – Banker's Cheque / Demand Draft Payable at <Branch Name> – Rollover with Additional Funds – Tenor, Additional Amount, Account Number, Amount – Ledger – Ledger Code, Ledger Name </div>
Percentage	Displays the percentage of payout.
Amount	<p>Displays the RD payout amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For Interest component, this field displays Available on Payout text.</p> </div>
Actions	<p>Click the  icon, to more details of the payout. The following fields are displayed if you click this icon.</p> <p>Click the  icon, to edit the payout details. For more information, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, Edit the payout mode as instrument, and Edit the payout mode as ledger.</p> <p>Click the  icon, to delete the payout details.</p>
Payout Mode	<p>Displays the payout mode selected.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field appears if you click the  icon.</p> </div>

Table 9-6 (Cont.) View Payout Details – Field Description

Field	Description
Account	Displays the account selected for the payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field appears if you click the  icon.</p> </div>


- b. Click **Close**.
- **Edit the own account payout instruction details:**
 - a. Click the  icon from the **Actions** field.
The payout details displayed.

Figure 9-11 Own Account Payout Instruction

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

Table 9-7 Payout by own account – Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest

Table 9-7 (Cont.) Payout by own account – Field Description

Field	Description
Amount in Percentage	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>
Payout Mode	Select the payout mode as Account . <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.</p> </div>
Account	Select the own account for performing the payout. <div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>For information on Other accounts, refer Edit the other account payout instruction details that are within the bank and Edit the other account payout instruction details by adding new TD.</p> </div>


- b. Click **Save**.
- **Edit the other account payout instruction details that are within the bank:**
 - a. Click the  icon from the **Actions** field.
The payout details displayed.

Figure 9-12 Account Within Bank

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

Table 9-8 Payout by other account within bank – Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>
Payout Mode	Select the payout mode as Account . <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.</p> </div>

Table 9-8 (Cont.) Payout by other account within bank – Field Description

Field	Description
Account	Select the Other account for performing the payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on own accounts, refer Edit the own account payout instruction details.</p> </div>
Type	Select the Account Within Bank type. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on New Term Deposit, refer Edit the other account payout instruction details by adding new TD.</p> </div>
Account Number	Specify the account number which is within the same bank for performing the payout.


- b. Click **Save**.
- **To edit the other account payout instruction details by adding new TD:**
 - a. Click the  icon from the **Actions** field.
The payout details displayed.

Figure 9-13 New TD Account

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


Table 9-9 TD Type - Create New TD - Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout.


Note

You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.

Table 9-9 (Cont.) TD Type - Create New TD - Field Description

Field	Description
Payout Mode	Select the payout mode as Account .
	<div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.</p> </div>
Account	Select the Other account for performing the payout.
	<div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>For information on own accounts, refer Edit the own account payout instruction details.</p> </div>
Type	Select the New Term Deposit type.
	<div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>For information on Account Within Bank, refer Edit the other account payout instruction details that are within the bank.</p> </div>
Deposit Product	Select the deposit product for the payout.
	<div style="border: 1px solid #ccc; padding: 10px;"> <p>Note</p> <p>For information on fields after you click the  icon, refer Fetch Deposit Product.</p> </div>
Maturity Tenor	Select and specify the maturity tenor for the payout. <ul style="list-style-type: none"> – Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. – Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are: <ul style="list-style-type: none"> – Incremental Amount – Cumulative Amount

– **To fetch deposit product:**

- i. Click the  icon from the **Deposit Product** field.

The **Deposit Product** section is displayed.

Figure 9-14 Deposit Product

Deposit Product [Close]

Account Class: Currency:

Fetch

Account Class	Currency	Product Description
IATDFL	GBP	Rate chart allowed deposit
IATDFX	GBP	Fixed rate TD
ISWPTD	GBP	Fixed rate TD with Sweep
TD1FLT	GBP	Rate chart allowed deposit
TD1TD	GBP	Fixed rate TD
TD2TD	GBP	Fixed rate TD

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- ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.
 - iii. Select the option displayed in the table.
- **To negotiate the rate:**
- i. You can also negotiate the rate by clicking the **Negotiate Rate** link.

The **Negotiate Rate** section is displayed.

Figure 9-15 Negotiate Rate

Negotiate Rate [Close]

Interest Rate

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

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User Defined Values




Element	Value	Rate Code	Deposit Rate Code	Variance	Action
MUDARABAH_RATE	10				

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

Ok Cancel

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

Table 9-10 Negotiate Rate – Field Description

Field	Description
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed , to close the interest rate. Click View Details , to view the user defined values.
User Defined Values	This section displays the user defined values details. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>This section is displayed if you click View Details from the Action field.</p> </div>
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the  icon, to edit the user defined value details. Click the  icon, to delete the user defined value entry. Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- ii. Click **OK**.

Note

You can also set instructions for the new TD created, by clicking the **Set Instructions for New TD** link. For more information, refer [Edit the own account payout instruction details](#), [Edit the other account payout instruction details that are within the bank](#), [Edit the other account payout instruction details by adding new TD](#), [Edit the payout mode as instrument](#), and [Edit the payout mode as ledger](#).


- b. Click **Save**.
- **Edit the payout mode as instrument:**
 - a. Click the  icon from the **Actions** field.
The payout details displayed.

Figure 9-16 Payout mode as Instrument

Recurring Deposit Payout Modification

Search by: Account number: B0101352, Account Name: YATH

Deposit Details: GBP 1,000 Payable at 10% for 5 Months
Maturity Details: GBP 77,000 on August 30, 2018
Status: Open
Interest Paid out: GBP 0
Tax Deducted: GBP 0

Instruction for:

Recurring Deposit Payout Instructions

Component	Mode	Description	Percentage	Amount	Actions
Principal	Account	00000007076 CORP1	100	GBP 77,000	
Interest	Account	00000007167 RAMYA01	100	Available on Payout	

Component:

Amount: 0% 100%

Payout Mode:

Mode:

Payable Bank:

Payable Branch:

Payee Name:



Payee Address:

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


Table 9-11 Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>

Table 9-11 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Payout Mode	Select the payout mode as Instrument . <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on payout mode as Account or Ledger, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, and Edit the payout mode as ledger.</p> </div>
Mode	Select the mode of instrument for payout. The options are: <ul style="list-style-type: none"> – Banker's Cheque – Demand Draft
Payable Bank	Specify the bank at which the TD is payable. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on fields displayed as you click the  icon, refer Fetch Payable Bank.</p> </div>
Payable Branch	Specify the branch at which the BC or DD is payable. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on fields displayed as you click the  icon, refer Fetch Payable Branch.</p> </div>
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

– **To fetch the payable bank:**

- i. From the **Payable Bank** field, click the  icon from the first field.

The **Payable Bank** section is displayed.

Figure 9-17 Payable Bank

Payable Bank ✕

Bank Code

Fetch

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

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

ii. Specify the code in the **Bank Code** field and click **Fetch**.

iii. Select the code displayed in the table.

– **To fetch the payable branch:**

i. From the **Payable Branch** field, click the  icon field.

The **Payable Branch** section is displayed.

Figure 9-18 Payable Branch

Payable Branch ✕

Branch Code

Fetch

Branch Code	Branch Name
000	FLEXCUBE UNIVERSAL BANK
003	International Payments
008	Bank Futura - Treasury Branch 2
007	Bank Futura - Treasury Branch 1
006	Bank Futura - Deposits Branch
001	Bank Futura -Branch 001


Page 1 of 7 (1-10 of 68 items) | < < 1 2 3 4 5 ... 7 > >

ii. Specify the code in the **Branch Code** field and click **Fetch**.

iii. Select the code displayed in the table.

b. Click **Save**.

• **Edit the payout mode as ledger:**

a. Click the  icon from the **Actions** field.

The payout details displayed.

Figure 9-19 Ledger

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


Table 9-12 Pay through Ledger – Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>
Payout Mode	Select the payout mode as Ledger . <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on payout mode as Account or Instrument, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, and Edit the payout mode as instrument.</p> </div>

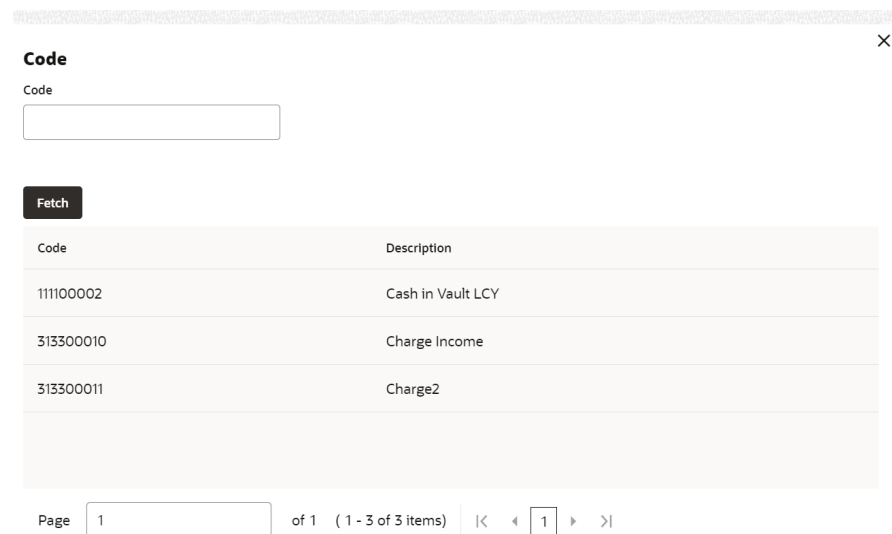
Table 9-12 (Cont.) Pay through Ledger – Field Description

Field	Description
Ledger Code	Select the ledger code for the payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on fields displayed as you click icon, refer Fetch Ledger Code.</p> </div>

– **To fetch the ledger code:**

- i. From the **Ledger Code** field, click the  icon from the first field.

The **Ledger Code** section is displayed.

Figure 9-20 Ledger Code


Code ×

Code

Fetch

Code	Description
111100002	Cash in Vault LCY
313300010	Charge Income
313300011	Charge2

Page of 1 (1 - 3 of 3 items) | < < 1 > >

- ii. Specify the code in the **Ledger Code** field and click **Fetch**.
 - iii. Select the code displayed in the table.
- b. Click **Save**.
3. Click **Submit**.

The screen is successfully submitted for authorization.

9.4 Recurring Deposit Account Modification

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

To perform the account modification:

Note

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

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

The **Recurring Deposit Account Modification** screen is displayed.

Figure 9-21 Recurring Deposit Account Modification

The screenshot shows the 'Recurring Deposit Account Modification' interface. At the top, there are 'Memo' and 'Remarks' buttons. Below them is a search bar with a dropdown menu labeled 'Search by' and a text input field labeled 'Account Number' with a search icon and the word 'Required' below it. Below the search bar, a message reads 'Please enter account number to perform the operation'. To the right, there is a customer selection area with a person icon and the text 'No Customer Selected'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

The details of the modification is displayed.

Figure 9-22 Recurring Deposit Account Modification Details

Recurring Deposit Account Modification
Remarks + - ×

Search by Account Number Account Name

Account number B0101352 YATH

Status Active

Deposit Details GBP 10,000.00 at 16% for 3 Months

Maturity GBP 9,885.77 on June 30, 2018

Reinvested Interest GBP 0.00

Tax Deducted GBP 0.00

Account Description Jessica J Jacob

Interest Rate

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

Page 1 of 1 (1 of 1 items)

User Defined Values

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
INT_COMP_FREQ	30			5	✎ 🗑
TAX_RATE	121			7	✎ 🗑

Page 1 of 1 (1-3 of 3 items)

Customer Information

Customer Id, Name
000223, 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. You can view the account modification details. For more information on fields, refer to the field description table.

Table 9-13 Recurring Deposit Account Modification – 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	<p>Displays the status of the RD account. The possible options are:</p> <ul style="list-style-type: none"> Active Overdue Closed
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the RD account.
Maturity	Displays the amount due to the customer on maturity and the maturity date.
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.

Table 9-13 (Cont.) Recurring Deposit Account Modification – Field Description

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

- In the **Interest Rate** and **User Defined Values** section, click the  icon, to add a new row.
5. Click **Submit**.
- The screen is successfully submitted for authorization.

9.5 Recurring Deposit Joint Holder Maintenance

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

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 RD 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 **Retail Deposit Services** mega menu, under **Recurring Deposits**, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

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

Figure 9-23 Recurring Deposit Joint Holder Maintenance

The screenshot shows the 'Recurring Deposit Joint Holder Maintenance' interface. At the top, there are 'Memo' and 'Remarks' buttons. Below them is a search section with a 'Search by' dropdown menu set to 'Account number' and a 'Required' text input field for 'Account Number'. A message below the search bar states 'Please enter account number to perform the operation'. To the right, a customer selection area shows 'No Customer Selected' with a person icon. At the bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

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

The account holder details and mode of operation are displayed.

Figure 9-24 Recurring Deposit Joint Holder Details

Recurring Deposit Joint Holder Maintenance
Remarks + - ×

Search by

Account number ▼

Account Number

B0101352 Q

Account Name

John Smith

Primary Holder

Jessica J Jacob(001675)

Mode of Operation

Single ▼


Joint Holder Details

To add joint holder details modify mode of operation

Add Joint Holder

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


Audit



Customer Information

Customer Id, Name
000182, John Smith

KYC Status Not Verified

Signature  Q

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


Cancel
Save & Close
Submit

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

Table 9-14 Recurring Deposit 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:</p> <ul style="list-style-type: none"> • 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. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the name of the primary holder of the RD account.
Mode of Operation	<p>Specify the mode of operation.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder

Table 9-14 (Cont.) Recurring Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	<p>This section displays the existing joint holder details.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can perform the following actions in this section:</p> <ul style="list-style-type: none"> • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the  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>

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)
You can maintain the joint holder details for a RD account.

9.5.1 Maintain Joint Holder Details

You can maintain the joint holder details for a RD account.

To maintain the joint holder details:

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

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

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

Figure 9-25 Add Joint Holder Details

Add Joint Holder Details

Customer Number
001032

Customer Name
Ron Weasly

Joint Holder Type
Guardian

Start Date
01 May 2023

End Date
01 May 2035

Cancel Add Another Add

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

Table 9-15 Add Joint Holder – Field Description



Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder for the deposit account holder.
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 9-26 Joint Holder Details

Joint Holder Details					
Add Joint Holder					
Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001032	Ron Weasley	Guardian	May 1, 2023	May 1, 2035	 



- **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 9-27 Edit Joint Holder Details


Edit Joint Holder Details

Customer Number
 

Customer Name
 Ron Weasley

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](#).
 - c. Click **Save**.
2. Click **Submit**.

9.6 Recurring Deposit Nominee Details Update

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

To update nominee details:

Note

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

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

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




Figure 9-28 Recurring Deposit Nominee Details Update

The screenshot shows the 'Recurring Deposit Nominee Details Update' interface. At the top, there are 'Memo' and 'Remarks' buttons. Below them is a search section with a 'Search by' dropdown menu set to 'Account number' and an 'Account Number' input field with a search icon and a 'Required' label. A message below the search bar says 'Please enter account number to perform the operation'. To the right, there is a placeholder for a customer profile with a person icon and the text 'No Customer Selected'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

The details are displayed in the screen.




Figure 9-29 Recurring Deposit Nominee Details

Recurring Deposit Nominee Details Update Remarks   


Search by Account Number Account Name

Account number

Nominee Details


Nominee Name	Relation Type	Date of Birth	Minor	Guardian	Actions
John	Son	January 1, 2010	Yes	John Gilbert	  

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

Note




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

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

Table 9-16 Recurring Deposit 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:</p> <ul style="list-style-type: none"> 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Nominee Details	<p>This section displays the details of the nominee added to the RD account.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on adding a nominee, refer Add Nominee.</p> </div>
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	<p>Displays whether the nominee is a minor or major.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The minor status will be derived based on the minor age limit maintained at the host.</p> </div>
Guardian	Displays the name of the guardian, if the nominee is a minor.

Table 9-16 (Cont.) Recurring Deposit Nominee Details Update – Field Description

Field	Description
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.  : If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click Delete.

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Add Nominee](#)
You can add a nominee to a RD account.
- [View Nominee Details](#)
You can view the details of the nominee added to a RD account.
- [Edit Nominee Details](#)
You can edit the nominee details that are already added to a RD account.

9.6.1 Add Nominee

You can add a nominee to a RD 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 9-30 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

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

Table 9-17 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 default the nominee details for the selected customer.
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 9-17 (Cont.) Add Nominee – Field Description

Field	Description
Minor	Displays whether the added nominee is a minor or major 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 9-31 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 9-18 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 9-18 (Cont.) Guardian Details – Field Description

Field	Description
Default Address	<p>Select the default address for the guardian. The options are:</p> <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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If required, you can edit the defaulted address.</p> </div>
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 or town of the guardian.
State	Specify the state of the guardian.
Country	Select or specify the country of the guardian.
Zip Code	Specify the zip code of the guardian.

Note

- The system defaults the customer's communication address, personal details, and contact 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.

9.6.2 View Nominee Details

You can view the details of the nominee added to a RD 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 9-32 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 nominee details in the section displayed. For more information on fields, refer to the field description table.

Table 9-19 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.
Address Details	Displays the complete address details of the nominee.

3. Click **Close**.

9.6.3 Edit Nominee Details

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

To edit a nominee:


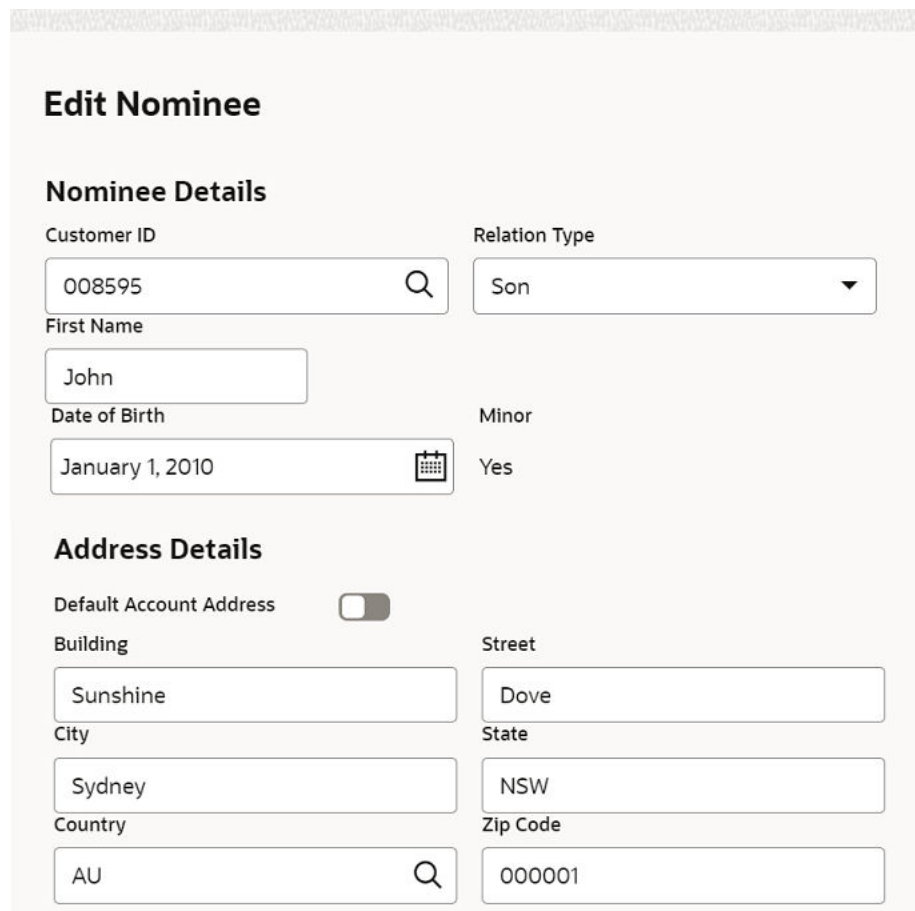
1. In the **Nominee Details** section, click the  icon from the **Actions** field.
The **Edit Nominee** section is displayed.

Figure 9-33 Edit Nominee



Edit Nominee

Nominee Details

Customer ID: 008595

Relation Type: Son

First Name: John

Date of Birth: January 1, 2010

Minor: Yes

Address Details

Default Account Address:

Building: Sunshine

Street: Dove

City: Sydney

State: NSW

Country: AU

Zip Code: 000001

2. For information on fields and description, refer [Add Nominee](#), as the fields in the **Add Nominee** section are same.
3. Click **Save**.

10

RD Inquiries

A deposit with a fixed tenure or term is called as time deposit or Recurring Deposit (RD). This chapter deals with inquiries of a recurring deposit.

This topic contains the following subtopics:

- [Recurring Deposit Account Transactions](#)
You can inquire about the Recurring Deposit Account Transactions using the **Recurring Deposit Account Transactions** screen.

10.1 Recurring Deposit Account Transactions

You can inquire about the Recurring Deposit Account Transactions using the **Recurring Deposit Account Transactions** screen.

To inquire the account transaction details:

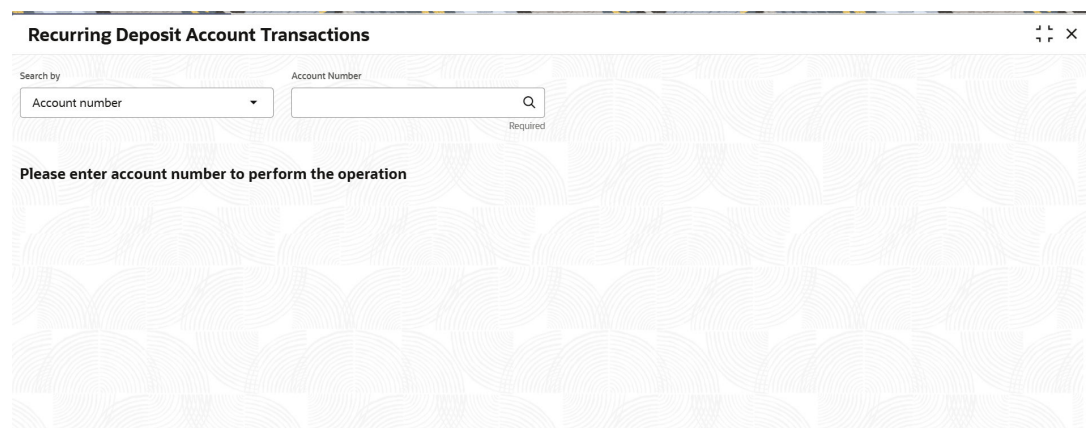
Note

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

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

The **Recurring Deposit Account Transactions** screen is displayed.

Figure 10-1 Recurring Deposit Account Transactions



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. Select the required details and click **Fetch**.

The **Transactions Details** sections is displayed.

Figure 10-2 Recurring Deposit Account Transactions Details

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

Table 10-1 Recurring Deposit 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>

Table 10-1 (Cont.) Recurring Deposit Account Transactions – Field Description

Field	Description
Select Period	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> • All Transactions • Date Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Months • Current Month Plus Previous 6 Months <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If All Transactions option is selected, it displays all the transaction details. This is the default option. • If Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled. </div>
Transaction Details	This section displays the transaction details of the RD account. By default, all transaction are displayed.
Type to Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.

5. Click the **View Details** icon in the **Action** to view the required account transaction details.

Figure 10-3 Recurring Deposit Account Transactions - View Transaction Details

RDLQ - Account Transfer (000ZXR1808916G5) X

Transaction Date March 30, 2018	Value Date March 30, 2018	Instrument Number	
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Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Transaction Description	Exchange Rate
MHI	MH1000456011	FAISAL	GBP	Dr	1,000.00	1,000.00	Account Transfer	1
000	000001675170	Jessica J Jacob	GBP	Cr	1,000.00	1,000.00	Account Transfer	1

Audit Details

Authorized Authorized	Maker NIKHIL01 May 19, 2023 08:14:54	Checker	Source System FCUBS
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For more information on fields, refer to the field description table.

Table 10-2 Transaction and Audit Details – Field Description

Field	Description
Event	Displays the event that has triggered the accounting entries.
Transaction Description	Displays the transaction description that is logged.
Account Branch	Displays the branch of the account/GL of the leg.
Account/General Ledger Number	Displays the account/GL for the leg.
Account Description	Displays the name of the account or GL description.
Account Currency	Displays the currency in the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Transaction Description	Displays the transaction description that is logged.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	Displays the audit details such as authorization status, maker, checker, and source system.

11

Access Restriction

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

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

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

Note

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

Below is the use case:

Table 11-1 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 Term Deposits.

Table A-1 Functional Activity Codes for Term Deposit Screens

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

Table A-1 (Cont.) Functional Activity Codes for Term Deposit Screens

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

Table A-2 Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_RDC ODV_VIEW	Query Details	View the deposit 360 details.
Create Amount Block	DSR_FA_CRR DBK_SAVE	Initiation	Initiate the deposit create amount Block.
Create Amount Block	DSR_FA_CRR DBK_AUTH	Authorization	Approve or Reject the deposit create amount block request.
Modify Amount Block	DSR_FA_MOR DBK_SAVE	Initiation	Initiate the deposit modify amount block.
Modify Amount Block	DSR_FA_MOR DBK_AUTH	Authorization	Approve or Reject the deposit modify amount block request.
Close Amount Block	DSR_FA_CLR DBK_SAVE	Initiation	Initiate the close amount block.
Close Amount Block	DSR_FA_CLR DBK_AUTH	Authorization	Approve or Reject the close amount block request.
View Amount Block	DSR_FA_RDA MBK_VIEW	Query Details	View the deposit amount block.
Payout Modification	DSR_FA_RDP OMN_SAVE	Initiation	Initiate the payout modification.
Payout Modification	DSR_FA_RDP OMN_AUTH	Authorization	Approve or Reject the payout modification request.
Account Modification	DSR_FA_RDA CMN_SAVE	Initiation	Initiate the account modification.
Account Modification	DSR_FA_RDA CMN_AUTH	Authorization	Approve or Reject the account modification.

Table A-2 (Cont.) Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Joint Holder Maintenance	DSR_FA_UPJH RD_SAVE	Initiation	Initiate the joint holder maintenance.
Joint Holder Maintenance	DSR_FA_UPJH RD_AUTH	Authorization	Approve or Reject the joint holder maintenance.
Nominee Maintenance	DSR_FA_UPN MRD_SAVE	Initiation	Initiate the nominee details update.
Nominee Maintenance	DSR_FA_UPN MRD_AUTH	Authorization	Approve or Reject the nominee details update request.
Account Transactions	DSR_FA_RDA CTN_VIEW	Query Details	View deposit account transaction.

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