

Retail Term Deposit Account Creation User Guide

**Oracle FLEXCUBE Universal Banking**

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Retail Term Deposit Account Creation User Guide  
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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Introduction

This manual is designed to explain the Term Deposit creation module of Oracle FLEXCUBE. It provides an overview of the workflow and information on creating and maintaining the applicant details with other supported features for TD processing.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Corporate Customer Service Executive	Collection of applications
Trade Finance Executive	Updation of details of contracts
Trade Finance Manager	Verification and authorization of contracts
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

## 1.3 Documentation Accessibility

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

## 1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
SDEs	System Data Elements
TD	Term Deposit
WF	Workflow

## 1.5 Organization

This manual is organized into the following chapters:

<b>Chapter 1</b>	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
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<b>Chapter 2</b>	<i>Creation of Retail Term Deposit Account</i> explains the process of creating and maintaining the prospective applicant details for TD processing.
<b>Chapter 3</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

- Procedures User Manual
- Core Entities User Manual

## 1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons:

<b>Icons</b>	<b>Function</b>
	Exit
	Add row
	Delete row
	Option List

---

## 2. Creation of Retail Term Deposit Account

### 2.1 Introduction

This process instigates with the receipt of the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details / documents, the bank either decides to proceed further only after obtaining the missing details / documents or processes the request with necessary approvals without waiting for the missing details / documents.

The bank as well captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer / updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

### 2.2 Stages in Retail Term Deposit Creation

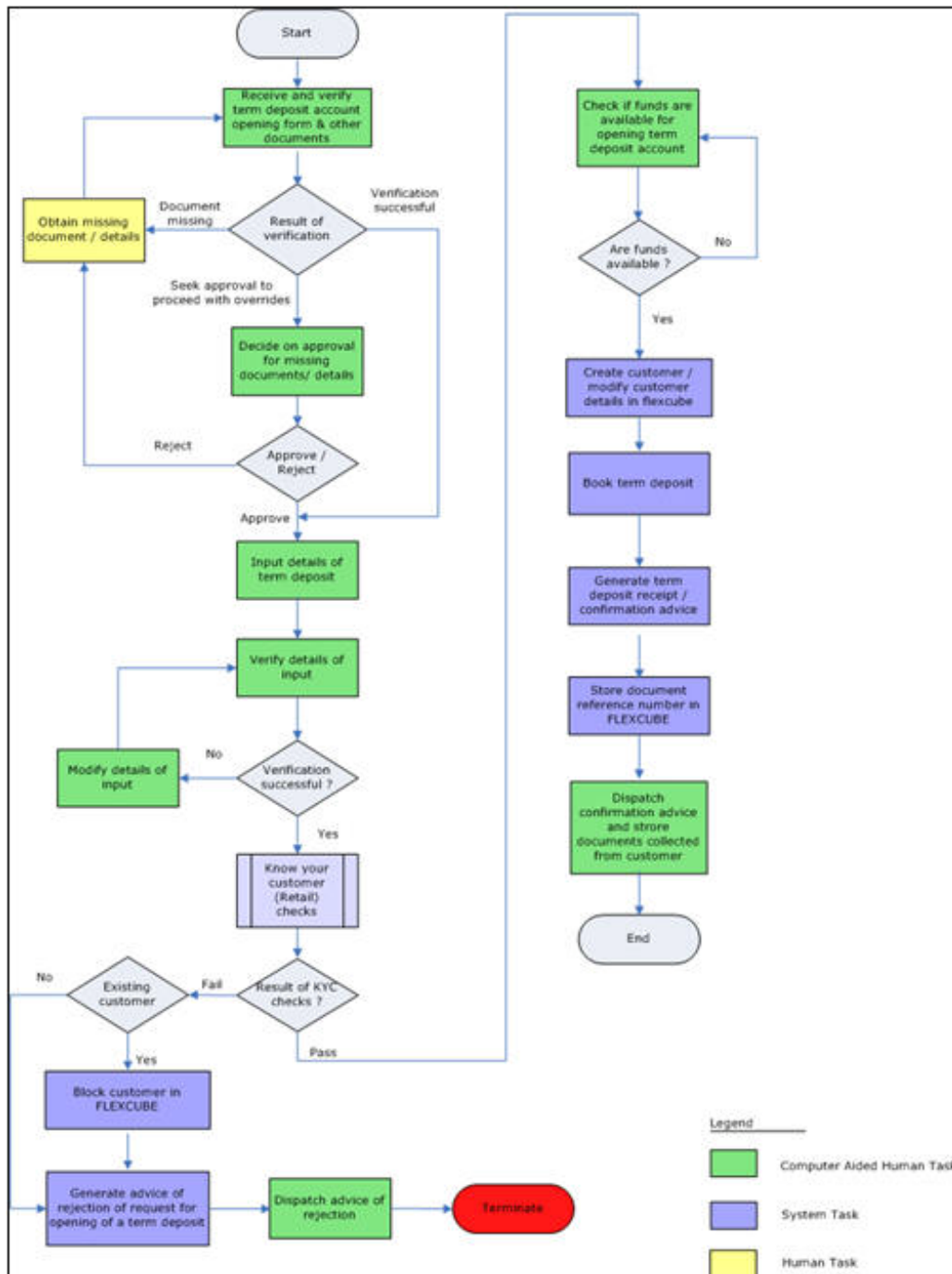
In Oracle FLEXCUBE, the process for opening a retail term deposit is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction.

The retail term deposit opening process comprises the following stages:

- Receive and verify term deposit account opening form and other documents
- Decide on approval for missing documents / details
- Input details of term deposit
- Verify details of input
- Modify details of input
- Sub process – Know your customer (Retail) checks
- Block customer in Oracle FLEXCUBE
- Generate advice of rejection of request for opening of a term deposit
- Dispatch advice of rejection
- Check if funds are available for opening term deposit account
- Create customer / modify customer details in Oracle FLEXCUBE
- Book term deposit
- Generate term deposit receipt / confirmation advice
- Store document reference number in Oracle FLEXCUBE
- Dispatch confirmation advice and store documents collected from customer

Only users who have procured the relevant access rights can perform activities under a stage.

## 2.3 Process Flow Diagram



### Step 1. Receive and Verify TD Account Opening Form and Documents

In this stage, the bank receives the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details/documents, the bank either decides to proceed further only after obtaining the missing details/documents or processes the request with necessary approvals without waiting for the missing details/documents. The bank then captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer

and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer/ updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

Users belonging to the user role RCSEROLE (Retail Customer Service Executive) can perform these activities.

Specify the following basic details in this screen:

### **Application Category**

Specify the application category to which the application belongs. The option list displays all valid application categories maintained in the system. Choose the appropriate one.

### **Application Number**

The system displays the application number.

### **Date**

The system displays date of application.

### **Branch**

The system displays the branch code.

### **Status**

The system displays the current status of the application.

### **Priority**

Select the priority for the creation of the term deposit account for a customer from the adjoining drop-down list. This list displays:

- Low
- Medium
- High

### **Account Details**

Capture the basic account details of the customer here:

#### **Branch Code**

The current logged in branch is displayed here.



**Term Deposit Currency**

Specify the currency of the customer account. You can also select the appropriate currency from the adjoining option list. The list displays all the valid currencies maintained in the system.

**Account Class**

Specify the account class to be used by the account. You can also select the appropriate account class from the adjoining option list. The list displays all the valid account classes maintained in the system. You can choose the appropriate one.

**Account Type**

Select the account type from the drop-down list. You can choose one of the following account types:

- Single
- Joint

**Mode of operation**

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor
- Former or Survivor
- Mandate Holder

**Branch**

Specify the home branch code of the customer. The option list displays all valid branch codes available in the system. Choose the appropriate one.

**Customer No**

Specify a valid customer number. For new customer the user needs to specify the customer number here. You can also select the appropriate customer number from the adjoining option list. The list displays all valid individual category customers maintained in the system.

**Customer Name**

The name of the selected customer is displayed here. In case of new customers it is blank.

**Term Deposit Amount**

Specify the term deposit amount.

**Maturity Date**

Specify the maturity date from the option list.

**Existing Customer**

Check this option if the selected customer is an existing customer.

## 2.3.1 Capturing Primary Customer Details

Click 'Primary Customer' button to capture customer details. The following screen is displayed:

The screenshot shows a web-based form for capturing primary customer details. The form is organized into several sections:

- Application Details:** Includes fields for Application Category, Application Branch, Date, Application Number, Application Status (set to 'Customer Details'), and Priority (set to 'Low').
- Customer Details:** Includes fields for Local Branch, Customer Number, External Reference, Short Name, Customer Name, and Customer Category. There is a 'Populate' button and an 'Existing Customer' checkbox.
- Contact Information:** Includes fields for Address, Zip Code, and Country, and a 'Mailers Required' checkbox.
- Statuses:** Includes checkboxes for 'Private Customer' and 'Eligible for AR-AP Tracking'.
- Geographic:** Includes radio buttons for 'Resident' (selected) and 'Non Resident', and fields for National Id, Nationality, and Language.
- Existing Bank Account Details:** Includes a table with columns for Bank, Branch, Account Type, Account Number, and Visit Frequency.

At the bottom of the form, there are tabs for 'Image', 'MIS', 'Fields', and 'NSF Details', and buttons for 'OK' and 'Exit'.

Here you can maintain the following details:

### Application Category

Specify the application category to which the application belongs. You can select the appropriate application category from the option list.

### Application Number

The system displays the application number.

### Application Branch

Specify the displays the branch code. You can select the appropriate application branch from the option list.

### Date

The system displays date of application.

### Application Status

The system displays the current status of the application.

**Priority**

The system displays the priority of the term deposit account creation. Priority can be one of the following:

- Low
- Medium
- High

**Customer Details**

In this section, maintain the following basic customer details:

**Local Branch**

The system displays the branch code of the local branch of the customer.

**Customer Number**

The customer number is displayed here.

**Short Name**

Specify the short name of the customer.

**Customer Name**

Specify the full name of the customer.

**External Reference**

The system displays the external reference, if any.

**Customer Category**

The system displays the customer category to which the customer belongs.

**Existing Customer**

If this field is checked in the 'Receive and Verify' screen, then the same is displayed here. You can click 'P' button to display the customer details in the 'Customer Details' screen.

**Contact Information****Address**

Specify the address of the customer.

**ZIP Code**

Specify the ZIP code that forms a part of the address.

**Country**

Specify the code that identifies the country of the customer. You can choose the appropriate country code from the option list.

**Mailers Required**

Check this box to enable mailers.

**Statuses****Private Customer**

Check this box to indicate that the customer is a private customer.

**Eligible for AR-AP Tracking**

Check this box to indicate that the customer is eligible for AR-AP tracking.

### **Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

### **Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited US in the last three years.

### **Geographic**

#### **Residential Status**

Specify the residential status of the customer. You can select one of the following residential statuses:

- Resident
- Non Resident

#### **National ID**

Specify the national ID of the customer.

#### **Nationality**

Specify the nationality of the customer. You can choose the appropriate nationality code from the option list.

#### **Language**

Specify the language to be used for communications with the customer. You can choose the appropriate language code from the option list.

### **Power of Attorney**

---

#### **Note**

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

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#### **Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

#### **Holder Name**

The person who has been given the power of attorney.

#### **Address**

Specify the address of the power of attorney holder.

#### **Country**

Specify the country of the power of attorney holder.

#### **Nationality**

Specify the nationality of the power of attorney holder.

#### **Telephone ISD Code +**

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### Telephone Number

Specify the telephone number of the power of attorney holder.

### Existing Bank Account Details

You can capture the following details of existing bank accounts of the customer.

#### Bank

Specify the name of the bank with which the customer has an existing account.

#### Branch

Specify the branch of the above bank, with which the customer has an existing account.

#### Account Type

Specify the type of existing account of the customer.

#### Account Number

Specify the account number of the existing account of the customer.

#### Visit Frequency

Specify the frequency of customer visit to the bank, for the account mentioned above.

For new customers all the details mentioned above have to be manually input.

## 2.3.2 Capturing Secondary Customer Details

Click 'Secondary Customer' button to capture customer details. The following screen is displayed:

The screenshot displays the 'Secondary Customer' application window. The window title is 'Secondary Customer'. It contains several sections of input fields:

- Application Details:** Application Category, Application Branch, Date, Application Number, Application Status (set to 'Customer Details'), and Priority (set to 'Low').
- Customer Details:** Local Branch, Customer Number, External Reference, Short Name, Customer Name, and Customer Category. There is an 'Existing Customer' checkbox and a 'Populate' button.
- Contact Information:** Address, Zip Code, and Country. There is a 'Mailers Required' checkbox.
- Statures:** Private Customer and Eligible for AR-AP Tracking checkboxes.
- Geographic:** Resident Status (radio buttons for Resident and Non Resident), National Id, Nationality, and Language.
- Existing Bank Account Details:** A table with columns: Bank, Branch, Account Type, Account Number, and Visit Frequency. The table is currently empty.

At the bottom of the window, there are tabs for 'Image', 'MIS', 'Fields', and 'NSF Details'. The 'MIS' tab is selected. There are 'OK' and 'Exit' buttons at the bottom right.

For further details, refer to the section 'Capturing Primary Customer Details' in this chapter.

### 2.3.3 Capturing Tertiary Customer Details

Click 'Tertiary Customer' button to capture customer details. The following screen is displayed:

The screenshot shows a software interface for capturing tertiary customer details. The window title is "Tertiary Customer". The form is organized into several sections:

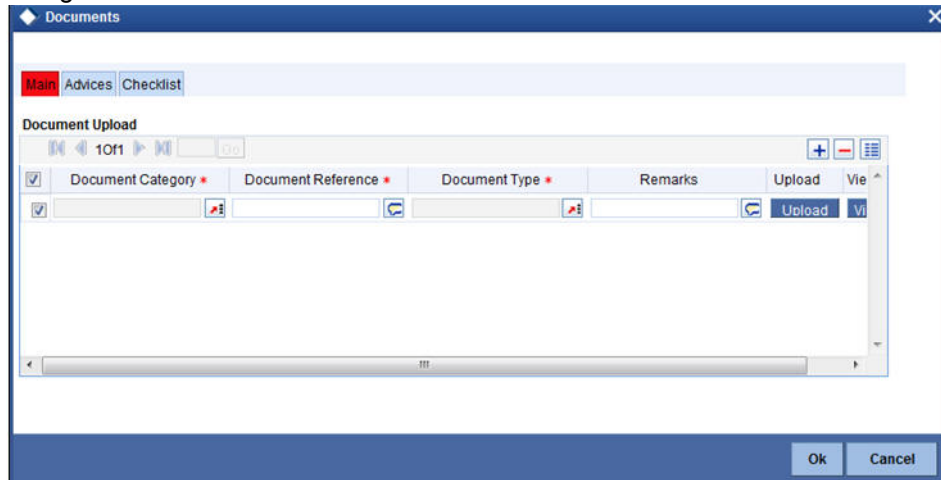
- Application Details:** Includes fields for Application Category, Application Branch, Date, Application Number, Application Status (set to "Customer Details"), and Priority (set to "Low").
- Customer Details:** Includes fields for Local Branch, Customer Number, External Reference, Short Name, Customer Name, and Customer Category. There is also an "Existing Customer" checkbox and a "Populate" button.
- Contact Information:** Includes fields for Address, Zip Code, and Country, along with a "Mailers Required" checkbox.
- Geographic:** Includes Resident Status (radio buttons for Resident and Non Resident), National Id, Nationality, and Language.
- Existing Bank Account Details:** A table with columns for Bank, Branch, Account Type, Account Number, and Visit Frequency. The table is currently empty.

At the bottom of the window, there are tabs for "Image", "MIS", "Fields", and "NSF Details", and "OK" and "Exit" buttons.

*For further details, refer to the section 'Capturing Primary Customer Details' in this chapter.*

## 2.3.4 Uploading Documents

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



Here, you need to specify the following details:

### **Document Category**

Specify the category of the document to be uploaded.

### **Document Reference**

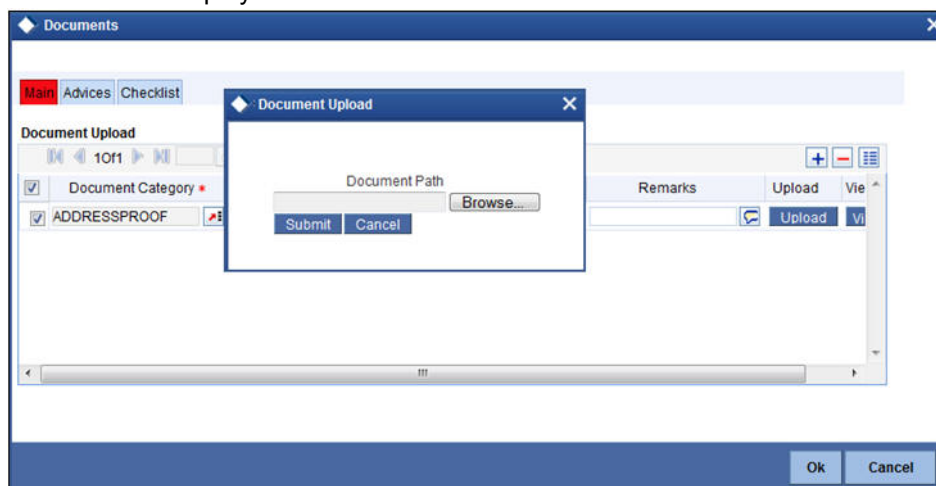
The system generates and displays a unique identifier for the document.

### **Document Type**

Specify the type of document that is to be uploaded.

### **Upload**

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

### **View**

Click 'View' to view the document uploaded.

In 'Retail Term Deposit Creation' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function ID	Callform Exists	Upload(Available/Not available)	View(Available/Not available)
Receive and verify term deposit account opening form & other documents	ORDTDAPP	Available	Available	Available
Decide on approval for missing documents / details	ORDTDRCV	Available	Available	Available
Input details of term deposit	ORDTDINP	Not Available		
Verify details of input	ORDTDVER	Not Available		
Modify details of input	ORDTDMFY	Not Available		
Sub process – Know your customer(Retail) checks				
KYC Failure				
Generate advice of rejection of request for opening of a term deposit				
Dispatch advice of rejection	ORDTDADV	Not Available		
Check if funds are available for opening term deposit account	ORDTDCHK	Not Available		
Create customer / modify customer details in FLEX-CUBE	ORDTDSAV	Available	Available	Available
Book term deposit	ORDTDSAV	Not Available		
Generate term deposit receipt / confirmation advice	ORDTDSAV			
Store document reference number in FLEXCUBE	CSCDOCUP	Available	Not Available	Available



Stage Title	Function ID	Callform Exists	Upload(Available/Not available)	View(Available/Not available)
Dispatch confirmation advice and store documents collected from customer	ORDTDDOC			

### Step 3. Decide on Approval for Missing Documents / Details

In this stage, the bank decides whether to approve processing the term deposit opening request as an exception, if the account opening with incomplete details / documents as an exception is approved. If the opening of term deposit with incomplete details/documents as an exception is approved, the bank proceeds with processing the request and simultaneously arranges to follow up with the customer for submission of the pending details / documents. The decision/remarks of the approver are captured.

In this screen you can view the basic account, customer and document details. The verifier should be able to view the contents of the document uploaded.

Users belonging to the user role RSCSMROLE (Retail Customer Service Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Approve Account Opening' task to acquire it. The system displays the information message as as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

After viewing the details, if you want to obtain the missing documents before approval, then select the action 'Obtain Missing Documents' in the text box adjoining the 'Audit' button. You will be taken back to 'Receive and Verify' screen. However, if you want to proceed with the process of account creation, select the action 'APPROVE' in the text box adjoining the 'Audit' button. You will be taken to 'Input Details' task. Click save icon in the tool bar. The system displays a message 'The task is completed successfully.'

Click 'OK' button on the message screen. You will be taken back to the 'Approve Account Opening' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

## Step 4. Input Details of Term Deposit

In this stage, the bank captures the complete details required for opening of a term deposit such as customer information (details of all the applicants in case of joint accounts), contact details, deposit amount, tenor/ maturity date, nominee details, guardian details (in case of minor accounts / nominees), rollover details. The bank also uploads signature and photographs of the prospect/customer.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Input Details' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Here you can specify the following details:

### Application Category

The system displays the application category to which the application belongs.

### Application Number

The system displays the application number.

### Branch

The system displays the branch code.

**Date**

The system displays date of application.

**Status**

The system displays the current status of the application.

**Priority**

The system displays the priority of the term deposit account creation. Priority can be one of the following:

- Low
- Medium
- High

**Account Details**

Specify the following account details of the customer in this section:

**Branch Code**

The current branch in which the account is being created is displayed.

**Term Deposit Currency**

Specify the currency to be used for the account. You can also select the account currency from the adjacent option list. The list displays all the currencies maintained in the system.

**Account Number**

Specify the account number of the customer from which the initial deposit is made.

**SD Reference Number**

The system displays the SD reference number.

**Customer Details**

Specify the following details:

**Customer No**

The system displays the customer number.

**Customer Name**

The system displays the name of the customer.

**Existing Customer**

This field is checked if this option was checked in the 'Receive and Verify' screen.

**Account Class**

Specify the account class for the account. You can also select the account class from the option list provided. The list displays all the account classes maintained in the system. Select and click the appropriate account class. All the facilities maintained for the account class will be applicable for the current account to be created.

**Pay In Option**

Specify the following details:

**Pay-in Mode**

Select the term deposit pay in option from the drop-down list. The options available are:

- Cheque
- Others

**Clearing Type**

Specify the clearing type. You can choose the appropriate clearing type from the option list.

If the pay-in mode is 'Cheque', it is mandatory to specify the clearing type.

**Cheque Instrument Number**

Specify the cheque number if the initial deposit is made through cheque.

If the pay-in mode is 'Cheque', it is mandatory to specify the cheque instrument number.

**Cheque Date**

Specify the date of the cheque.

If the pay-in mode is 'Cheque', it is mandatory to specify the cheque date.

**Drawee Account Number**

Specify the drawee account number.

If the pay-in mode is 'Cheque', it is mandatory to specify the drawee account number.

**Routing Number**

Specify the routing number. You can choose the appropriate routing number from the option list.

If the pay-in mode is 'Cheque', it is mandatory to specify the routing number.

### 2.3.5 Specifying Main Details

Click 'Main' Tab to enter the following details:

**Account Type**

Select the account type from the drop-down list. The options available are:

- Single
- Joint

**Country Code**

Specify the country code. You can choose the appropriate country code from the option list.

**Mode of Operation**

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor
- Former or Survivor
- Mandate Holder

**Account Open Date**

Specify the date on which the account was opened.

**Alternate Account Number**

Specify the alternate account number, if any.

**Clearing Bank Code**

Specify the clearing bank code. The option list displays all valid clearing bank codes maintained in the system. Choose the appropriate one.

**Address**

Specify the address of the customer.

**Media**

Specify the media. You can also select the media from the option list provided. The list displays all the media maintained in the system. Select and click the appropriate media.

**Options****Track Receivable**

Check this box to track the receivables.

**Replicate Customer Signature**

Check this box to replicate the customer signature.

**Auto Deposit****Auto Deposit Balance**

Specify the auto deposit balance.

**Sweep Type**

Specify the sweep type. The drop-down list displays the following options:

- No Sweep
- Default from Account

**Master Account Number**

Specify the master account number.

**Rate**

Specify the rate.

**Intermediary Details****Intermediary Required**

Check this box to indicate that intermediary is required. If you do not check this box, the system will not allow you to specify the other intermediary details.

**Intermediary Code**

Specify the intermediary code. The option list displays all valid and active intermediary codes maintained in the system. Choose the appropriate one.

You can specify the intermediary code, only if you have checked the box 'Intermediary Required'.

**Intermediary Description**

Based on the intermediary code selected, the system displays the description of the intermediary.

**Intermediary Ratio**

If there are multiple intermediaries, you need to specify the ratio of individual intermediary contribution toward the TD amount.

## 2.3.6 Specifying Nominee Details

Click on 'Nominee' tab to specify the following details:

The screenshot shows the 'Term Deposit Input Details' application window. The 'Nominee' tab is selected, displaying the following fields:

- Name
- Date of Birth
- Relationship
- Address 1
- Address 2
- Address 3
- Address 4
- Minor

The 'Customer Details' section includes:

- Customer No: 001000118
- Customer Name: Solaron ltd
- Term Deposit Amount
- Existing Customer
- RM ID
- RM Name
- Account Class: TDA2

The 'Pay In Option' section includes:

- Pay-in Mode: Cheque
- Clearing Type: CGOC
- Cheque Instrument Number: 23232
- Cheque date: 2012-03-06
- Drawee account number: 232322121
- Routing No: 0000

The bottom navigation bar includes tabs for: Primary Customer, Secondary Customer, Tertiary Customer, Interests And Deposits, MIS, Documents, Interest Payout Details, and TD Payout Details. An 'Exit' button is located in the bottom right corner.

Specify the following details:

### **Nominee Details**

#### **Name**

Specify the name of the nominee.

#### **Date of Birth**

Specify the date of birth of nominee.

#### **Relationship**

Specify the relation of the customer with the nominee.

#### **Address1**

Specify the first line of the address of the nominee.

#### **Address2**

Specify the second line of the address of the nominee.

#### **Address3**

Specify the third line of the address of the nominee.

**Address4**

Specify the fourth line of the address of the nominee.

**Minor**

Select this option if the nominee is a minor.

**Guardian Details****Guardian Name**

Specify the guardian name of the minor.

**Relationship**

Specify the relation of the minor with the guardian.

**Address1**

Specify the first line of the address of the guardian.

**Address2**

Specify the second line of the address of the guardian.

**Address3**

Specify the third line of the address of the guardian.

**Address4**

Specify the fourth line of the address of the guardian.

## 2.3.7 Specifying Interest Details

Enter interest details by invoking the 'Interest and Deposits' screen. Click 'Interest and Deposit' button to invoke this screen

The screenshot displays the 'IC Special Conditions Maintenance' window. It is divided into several sections:

- Account Details:** Includes fields for Branch Code and Account.
- Interest/Deposit:** A tabbed interface with 'Interest' selected. It contains fields for Calculation Account, Interest Booking Account, and Charge Booking Account. There are also checkboxes for 'Interest Statement' and 'Dr Cr Advices'.
- Product Details:** Includes fields for Product Code, UDE Currency, and ILM Product Type. There are checkboxes for 'Waive Charges', 'Generate UDE Change Advice', and 'Open'.
- Effective Date:** A table with columns for Effective Date and Open. It shows a single row with an empty Effective Date field and an 'Open' checkbox.
- UDE Values:** A table with columns for User Defined Element Id, UDE Value, and Rate Code. It shows a single row with empty fields.

At the bottom right, there are 'OK' and 'Exit' buttons.



Click 'Deposit' tab to input deposit details. The screen is displayed below:

In this screen, you can view the interest rate and the maturity amount, at any stage of term deposit account opening.

You can also specify the term deposit payout details under this tab.

Specify the following details:

### Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the deposit tenor.

However, system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - If you select this option, then you can specify a different TD represented in terms of years, months and days.

---

**Note**

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Roll-over tenor does not fall in the range of minimum and maximum tenor allowed".

---

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. Once the record is authorized, you cannot amend the tenor.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

**Years**

This indicates the number of years in the deposit tenor.

**Months**

This indicates the number of months in the deposit tenor.

**Days**

This indicates the number of days in the deposit tenor.

**Original Tenor**

The system displays the default tenor or the tenor specified at account which is arrived before the holiday movement.

**Rollover Tenor**

If 'Auto Rollover' box is checked, then indicate the rollover tenor for the TD account. You can select one of the following options:

- Account class Tenor - This is the default value of the rollover tenor if the option 'Re-pick up account class tenor on rollover' is checked. If you select this, the next maturity date is left blank as the account class tenor is subject to change. On rollover, the system picks up the account class default tenor and applies it to the TD. However, this you can change this anytime during the life cycle of the TD. When you change this and save the record, the system will display a configurable override "Re-pick account class tenor on rollover restrictions exists at account class". The rollover tenor represented in days, months and years will be null and you cannot change it.
- Account Tenor - This is the default value of the rollover tenor if the option 'Re-pick up account class tenor on rollover' is not checked. However, you can change the default option anytime during the life cycle of the TD. On changing and saving the record, the system displays a configurable override "Re-pick account class tenor on rollover restrictions exists at account class". The system displays the rollover tenor in terms of days, months and years with the original tenor of the TD. You cannot change the rollover tenor. The system calculates the next maturity date by adding the account tenor to the current maturity date.
- Independent Tenor - If you select this, it is mandatory for you to specify the rollover tenor in terms of days, months and years. The rollover tenor should be within the minimum and maximum tenor specified at account class level.

The account tenor is defaulted as the deposit and rollover tenor for the child TD after the account class is populated.

**Years**

Specify the number of years in the rollover tenor.

**Months**

Specify the number of years in the rollover tenor.

**Days**

Specify the number of years in the rollover tenor.

**Payout Type**

Specify the payout type. The drop-down list displays the following payout types:

- Banker's Cheque
- Payments
- General Ledger
- Account
- Term Deposit
- Demand Draft

You can choose the appropriate one from the drop-down list.

**Percentage**

Specify the percentage of the total amount that will be paid out in the selected mode.

**Offset Branch**

Specify the offset branch code.

**Offset Account**

Specify the offset account number. The option list displays all valid offset account numbers maintained in the system. Choose the appropriate one.

**Narrative**

Enter your comments on the payout in the selected mode, if any.

Click 'Dual Currency Deposit' tab to specify the dual currency deposit details.

Refer the 'Applying Interest Product on Account' chapter in the 'Interest and Charges' User Manual for details about applying interest to an account.

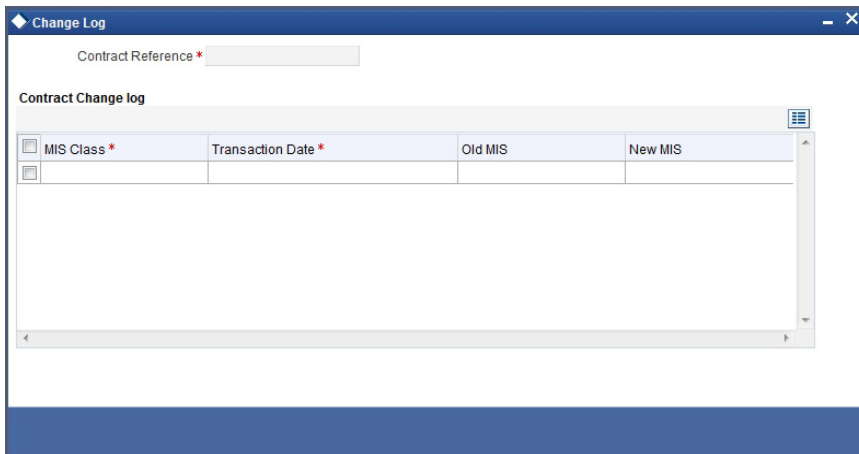
### 2.3.8 Specifying MIS Details

Enter MIS details by invoking the 'Management Information System' Screen. Click 'MIS' button to invoke this screen.

Refer the Management Information System User Manual for further details.

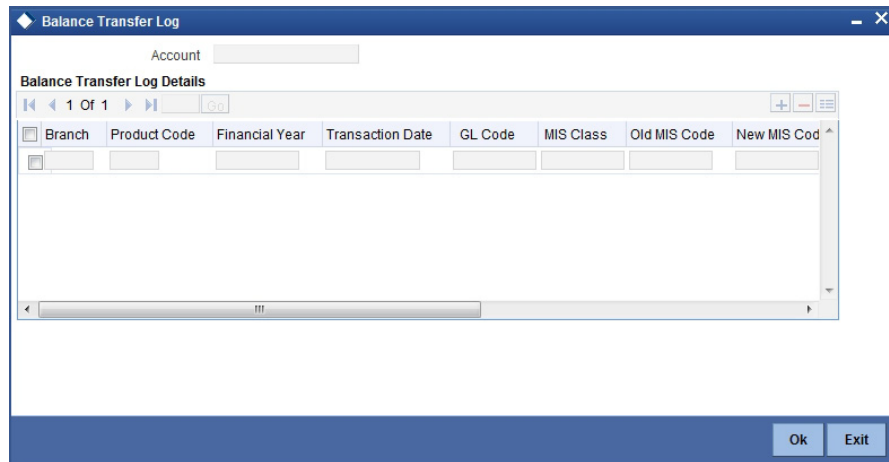
### 2.3.9 Viewing Change Log

Click 'Change Log' button to invoke 'Change Log' screen.



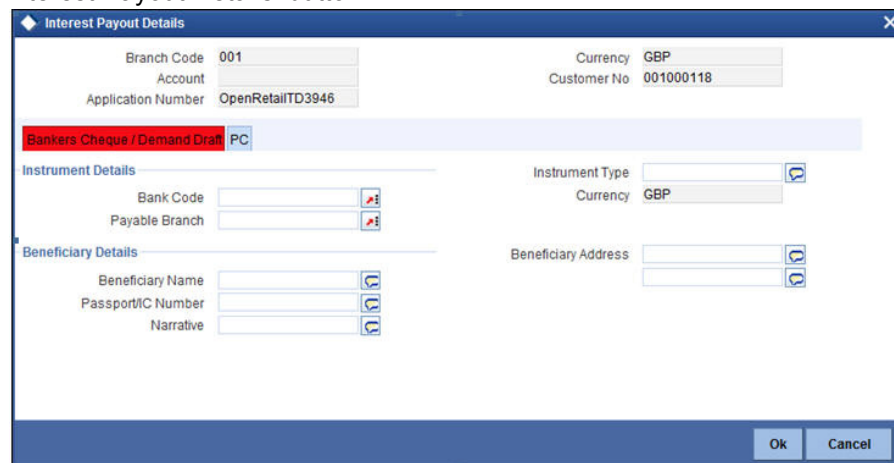
### 2.3.10 Viewing Balance Transfer Log

Click 'Transfer Log' button to invoke 'Balance Transfer Log' screen.



### 2.3.11 Specifying Interest Payout Details

You can pay out interest through demand draft, banker's cheque or PC. To enable this, you need to capture the interest payout details using 'Interest Payout Details' screen. Click 'Interest Payout Details' button.



Specify the following details:

**Branch Code**

The system displays the branch code.

**Account**

The system displays the account number.

**Currency**

The system displays the currency code.

**Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

**Rollover Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the rollover interest rate of a new deposit using the cumulative amount of other active deposits belonging to the same account class, customer, and currency.

**2.3.11.1 Bankers Cheque / Demand Draft Tab**

You need to specify the following details under this tab.

**Instrument Details**

**Bank Code**

Specify the bank code of the bank at which the demand draft/banker's cheque was issued. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

**Payable Branch**

Specify the branch at which the demand draft/banker's cheque is payable. The option list displays all valid branch codes of the selected bank. Choose the appropriate one.

**Instrument Type**

Specify the type of instrument used for interest payout.

**Currency**

Specify the currency in which the instrument is drawn.

**Beneficiary Details**

**Beneficiary Name**

Specify the name of the beneficiary of the demand draft/banker's cheque.

**Passport/IC Number**

Specify the passport/IC number of the beneficiary of the demand draft/banker's cheque.

**Narrative**

Enter the comments, if any.

**Beneficiary Address**

Specify the address of the beneficiary of the demand draft/banker's cheque.

## 2.3.11.2 PC Tab

Click 'PC' tab to capture the details of PC.

The screenshot shows the 'Interest Payout Details' dialog box. The 'Bankers Cheque / Demand Draft' tab is selected, and the 'PC' option is highlighted in red. The 'Counterparty' section includes fields for 'Counterparty Bank Code', 'Counterparty Account', and 'Currency' (GBP). The 'Beneficiary Details' section includes fields for 'Beneficiary Name', 'Passport/IC Number', 'Narrative', and 'Beneficiary Address'. The 'Ok' and 'Cancel' buttons are visible at the bottom right.

You need to specify the following details under this tab.

### **Counterparty**

#### **Counterparty Bank Code**

Specify the bank code of the bank of the counterparty. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

#### **Counterparty Account**

Specify the account number of the counterparty. The option list displays all valid account numbers that are applicable. Choose the appropriate one.

#### **Currency**

The system displays the currency of the counterparty account.

### **Beneficiary Details**

#### **Beneficiary Name**

Specify the name of the beneficiary of the PC.

#### **Passport/IC Number**

Specify the passport/IC number of the beneficiary of the PC.

#### **Narrative**

Enter the comments, if any.

#### **Beneficiary Address**

Specify the address of the beneficiary of the PC.

## 2.3.12 **Capturing Primary Customer Details**

Click 'Primary Customer' button to capture customer details. The following screen is displayed:

In this screen maintain the following customer details:

### **Customer Details**

In this section, specify the basic information of the customer.

#### **Local Branch**

Specify the branch code of the customer's local branch.

#### **Customer Number**

Specify the customer number for whom the current account is being created. You can also select the appropriate customer from the adjacent option list. The list displays all the valid and authorized customers maintained in the system.

#### **External Reference**

Specify the external reference number.

#### **Short Name**

Along with the Customer Code you have to capture the customer's abbreviated name. The description that you capture is unique for each customer. It helps in conducting a quick alpha-search or generating queries regarding the customer.

#### **Customer Name**

The full name of the selected customer is displayed.



### **Customer Category**

Specify the category in which the customer belongs. You can also select the appropriate customer category from the adjacent option list and indicate the category under which the particular customer is categorized. Each customer that you maintain can be categorized under any one of the categories that you have maintained in the system.

### **Existing Customer**

If the customer is the existing customer, then this field is checked and you cannot edit the same.

## **2.3.13 Capturing Primary Customer Main Details**

Click 'Main' tab to input the following contact details of the customer:

### **Contact Information**

#### **Address**

Specify the address of the customer.

#### **ZIP Code**

Specify the ZIP code that forms a part of the contact address.

#### **Country**

Specify the country in which the customer resides. You can also select the appropriate country from the adjacent option list. The list displays a list of countries maintained in the system.

#### **Mailers Required**

Check this box to indicate whether the mailers required or not.

### **Statuses**

#### **Private Customer**

Check this box to indicate that the customer is a private customer.

#### **Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

#### **Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited US in the last three years.

### **Geographic**

#### **Resident Status**

Indicate the customer's resident status. The options are as given below:

- Resident
- Non Resident

#### **National ID**

Specify the national Id of the customer.

#### **Nationality**

Specify the nationality of the customer. You can also select the nationality of the customer from the adjacent option list. The list displays a list of countries maintained in the system.

**Language**

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

Indicate the language in which your customer wants the statements and advices to be generated.

**Power of Attorney**

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

**Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

**Holder Name**

The person who has been given the power of attorney.

**Address**

Specify the address of the power of attorney holder.

**Country**

Specify the country of the power of attorney holder.

**Nationality**

Specify the nationality of the power of attorney holder.

**Telephone ISD Code +**

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Telephone Number**

Specify the telephone number of the power of attorney holder.

**Existing Bank Account Details**

If the customer is an existing bank customer, then specify the following details:

**Bank Name**

Specify the name of the bank in which the customer is holding an account.

**Branch Code**

Indicate the name of the bank's branch in which the customer is holding an account.

**Account Type**

Specify the type of account the customer is holding.

**Account No**

Specify the existing account number of the customer.

**Visiting Frequency**

Specify the number of times the customer visits or transacts with the existing bank.

## 2.3.14 Capturing Primary Customer Personal Details

Click 'Personal' tab to view the following given screen:

The screenshot shows a web application window titled "Primary Customer". At the top, there are "Save" and "Hold" buttons. The form is divided into several sections:

- Application Information:** Application Category (TD\_ACC), Application Branch (001), Date (2012-03-06), Application Number (OpenRetailTD3946), Application Status (Customer Details), and Priority (Low).
- Customer Details:** Local Branch (001), Customer Number (001000118), External Reference, Short Name, Customer Name, and Customer Category (Existing Customer).
- Navigation Tabs:** Main, Personal (selected), Domestic, Professional.
- Personal Section:** Prefix 1, 2, 3; Sex (Male/Female); Telephone; Email.
- Permanent Address:** Address, Zip Code, Country.
- Passport Details:** Passport Number, Issue Date, Expiry Date.
- Legal Guardian:** Date of Birth, Guardian.

At the bottom, there are buttons for "Image", "MIS", "Fields", "NSF Details", "Ok", and "Exit".

### Step 1. Verify Details of Input

In this stage, the bank verifies all the details entered to ensure correctness of information captured. In case the details captured are incorrect, the bank needs to make the necessary amendments.

Select the desired record and click the adjoining 'Acquire' button. The system displays the information message as "...xxx Acquire Successful"

The task will then be moved to your 'Assigned' task list. Double click on the record in your 'Assigned' task list. The following screen will be displayed.

The following screen will be displayed which is similar to the screen in the Input details stage.

The screenshot displays a software application window with the following sections:

- Application Details:** Application Category (TD\_ACC), Date (2012-03-06), Branch (001), Application Number (OpenRetailTD3946), Status (Input Details), Priority (Low).
- Pay In Option:** Pay-in Mode (Cheque), Clearing Type (CGOC), Cheque Instrument Number (23232), Cheque date (2012-03-06), Drawee account number (232322121), Routing No (0000).
- Account Details:** Branch (001), Term Deposit Currency (GBP), Account Number, SD Reference Number.
- Customer Details:** Customer No (001000118), Customer Name (Solaron ltd), Term Deposit Amount, Existing Customer (checked), RM ID, RM Name, Account Class (TDA2).
- Nominee Section:**
  - Account Type: Single (selected), Joint.
  - Country Code, Mode of Operation (Single), Account Open Date, Alternate Account Number, Clearing Bank Code, Address, Location, Media.
  - Options: Track Receivable, Replicate Customer Signature.
  - Auto Deposit: Auto Deposit Balance, Sweep Type (No Sweep), Master Account Number, Rate.
  - Intermediary Details: Intermediary Required (checked).
  - Intermediary Details Table:

Intermediary Code	Intermediary Description
10f1	
- Navigation and Footer:** Primary Customer, Secondary Customer, Tertiary Customer, Interests And Deposits, MIS, Documents, Interest Payout Details, TD Payout Details. Prev Remarks, Remarks, Audit, Outcome, Exit.

The fields in the screen are disabled. The verifier is able to navigate to all tabs and verify data entered/corrected. The verifier can enter comments. In case the outcome selected is 'Failed' the process will move to the 'Modify Input Details' stage and in case the outcome selected is 'Successful', the task will then moved to the next activity once you click the 'OK' button in this screen.

## Step 2.Modify Details of Input

In this stage In case verification is not successful, the bank modifies the details captured.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

In case verification is not successful, then you may need to modify few details. Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the required task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot displays a software interface for account management. At the top, there are fields for 'Application Category' (TD\_ACC), 'Application Number' (OpenRetailTD3946), 'Date' (2012-03-06), 'Branch' (001), 'Status' (Input Details), and 'Priority' (Low). Below this, the 'Account Details' section includes 'Branch' (001), 'Term Deposit Currency' (GBP), and 'Account Number'. The 'Customer Details' section shows 'Customer No' (001000118), 'Customer Name' (Solaren ltd), 'Term Deposit Amount', and 'Account Class' (TDA2). The 'Pay In Option' section includes 'Pay-in Mode' (Cheque), 'Clearing Type' (CGOC), 'Cheque Instrument Number' (23232), 'Cheque date' (2012-03-06), 'Drawee account number' (232322121), and 'Routing No' (0000). A 'Main Nominee' section is visible, with options for 'Account Type' (Single/Joint), 'Country Code', 'Mode of Operation' (Single), 'Account Open Date', 'Alternate Account Number', 'Clearing Bank Code', 'Address', 'Location', and 'Media'. There are also checkboxes for 'Track Receivable', 'Replicate Customer Signature', 'Auto Deposit' (with fields for balance, sweep type, master account number, and rate), and 'Intermediary Required'. At the bottom, there are tabs for 'Primary Customer', 'Secondary Customer', 'Tertiary Customer', 'Interests And Deposits', 'MIS', 'Documents', 'Interest Payout Details', and 'TD Payout Details'. A 'Remarks' section is at the bottom with an 'Audit' dropdown and an 'Exit' button.

In this screen you can modify the editable fields. After modifying the required details, click save icon in the tool bar. You will be taken back to 'Verify Details' task. Click save icon in the tool bar to save the record. The system displays the message 'The task is completed successfully'.

Click the 'OK' button in this screen. You will be taken back to the 'Modify Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity

### Step 3.KYC (Retail) Review Info

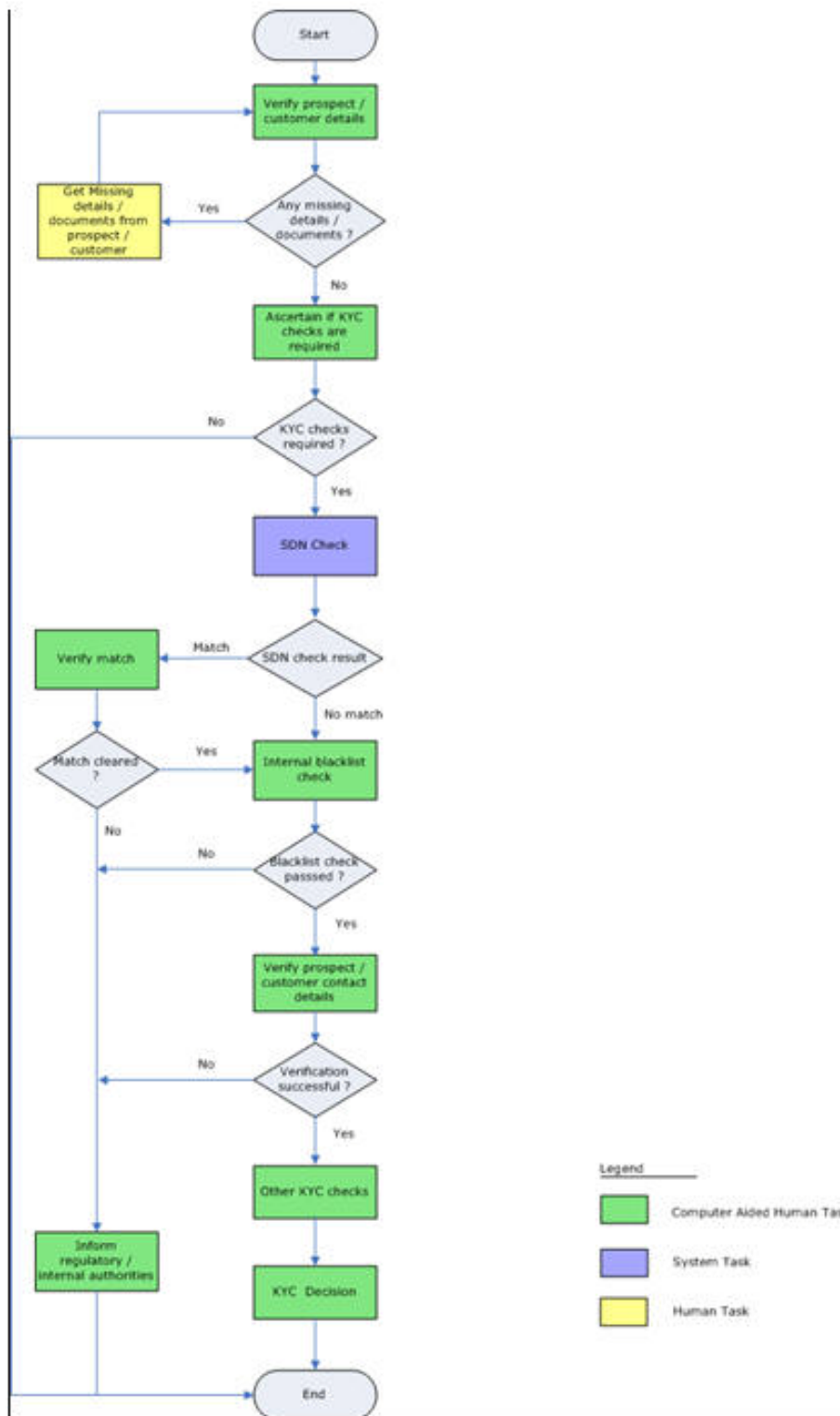
This process includes checks like SDN check, internal blacklist check, contact details verification, etc. The account is opened only when the customer passes all these checks. In case of non-clearance of any of the checks, the account opening process is terminated. The bank verifies all the details/documents to ensure that the information / documents required to carry out KYC checks are obtained. In case the details captured are incorrect, the bank makes the necessary modifications. If the verification is successful, the bank proceeds to conduct KYC checks. Once KYC checks are carried out, the result is passed on to the parent process.

If any of the checks fail, the relevant regulatory /internal authorities are informed. Once KYC checks are carried out, the result is passed on to the parent process.

Here you perform the Know Your Customer check on the customer. The KYC check depends upon the regulatory environment within which your bank operates and its internal KYC policies.

Bank initiates the process of KYC-C review for a customer as a part of parent process with all the relevant information in the system. This process comprises the following stages:

- Verify prospect /customer details
- Ascertain if KYC checks are required
- SDN checks
- Verify SDN Match
- Inform Regulatory / Internal authorities on KYC checks failure
- Internal Black List check
- Verify customer / prospect contact details
- Other KYC Checks
- KYC Decision



### 2.3.15 Verify Prospect /Customer Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Sub-process KYC Review' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Click 'Document' button to invoke 'Document Upload' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.

You can view the customer details in this screen. If the customer information is complete, then select the outcome as 'COMPLETE' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

The task is then moved to the next activity.

### 2.3.16 Ascertain if KYC Checks are Required

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

In case of an existing customer, the bank checks if there are any changes to the existing KYC information already available with the bank. The KYC check for an existing customer is



performed only if there are changes in the customer information (including details of nominee and mandate holder). In all other cases of new and existing customers, KYC checks are mandatory.

The screenshot shows a software interface for determining KYC check requirements. It includes input fields for application and account information, a table for customer details, and a document section for remarks and audit trails.

You can view the customer details and save the record by clicking the save icon in the tool bar. Outcome for this stage can either 'REQUIRED' or 'NOT REQUIRED'.

The system displays the message 'The task is completed successfully'.

The task is then moved to the next activity.

### 2.3.17 **SDN Check**

In this stage, the bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

A system Task is created which invokes the external service to do the SDN check for all new applicants and any existing customers whose information is modified. All nominee details are also sent for SDN check.

### 2.3.18 **Verify SDN Match**

The bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the 'Assigned' queue in the system. Click 'Acquire' button adjoining the 'Verify Partial Match' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows a software interface for 'Verify Partial Match'. It includes a toolbar with 'Save' and 'Hold' icons. The form is divided into sections: Application details (Application Category, Application Branch, Date, Application Number, Application Status, Priority), Account Details (Account Number, Account Branch, Account Description, Account Currency, Account Class, Account Type), and Customer - KYC Details (a table with columns for Customer Number, Name, SDN Result, and Details). At the bottom, there is a 'Document' section with 'Prev Remarks' and 'Remarks' fields, an 'Audit' button, and an 'Exit' button.

In this screen, you can view the applicant's details. In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. However, if the match is cleared, you can continue with the subsequent KYC checks. Save the record by clicking the save icon in the tool bar. The Outcomes for this stage are 'Cleared', 'Not Cleared'. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the next activity.

### **2.3.19 Inform Regulatory / Internal Authorities on KYC Checks Failure**

In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. The bank may also inform its internal authorities in case of positive SDN match and/or if the prospect/customer is blacklisted internally.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

### 2.3.20 Internal Blacklist Check

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list.

Click 'Internal Blacklist Check' button to invoke 'Blacklist Check' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.

Name	Date of Birth	Country	Remarks	Sequence Number

In this screen, you can view the applicant's details. If the applicant's name is listed in the bank's internal list of global blacklisted customers, you can report it to the internal authorities of the bank. You can continue with the process of creating account only when the customer passes these checks. The outcomes for this stage are 'PROCEED' and 'REJECT'. Select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. If the customer clears the check. In case the customer is a blacklisted customer select the outcome as 'REJECT' The system then will move to Inform Regulatory Authorities Stage. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the next activity.

### 2.3.21 Verify Customer / Prospect Contact Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows a software interface titled "Verify Prospect Contact Information". At the top, there are "Save" and "Hold" icons. The form is divided into several sections:

- Application Details:** Includes fields for Application Category, Application Branch, Date, Application Number, Application Status (set to "Prospect Verification"), and Priority (set to "Low").
- Account Details:** Includes fields for Account Number, Account Description, Account Type (with radio buttons for "Single" and "Joint", where "Single" is selected), Account Branch, Account Currency, and Account Class.
- Main Nominee:** A section with a "Main" tab and "Nominee" text.
- Customer - KYC Details:** A table with columns: Customer Number, Name, SDN Result, Internal Blacklist Check, Contact Verification Remarks, and Details. The table is currently empty.
- External KYC Remarks:** A section for entering external remarks.
- Document:** A section at the bottom with "Prev Remarks" and "Remarks" labels, an "Audit" button, and an "Exit" button.

In this screen, you can view the applicant's details. As per the bank's mandated policy, you will have to perform the customer identification check. This involves verification of customer address, phone number etc. The outcome of the various stages is displayed in the Audit block for the verifier to make a decision. The outcomes for this stage are 'PROCEED' and 'REJECT'. After selecting the outcome save the record by clicking on the save icon of the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Verify Prospect Contact Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### 2.3.22 Other KYC Checks

As per the bank's mandated policy, you will have to other details like verification of the employer information, verification of the income information, sources and uses of funds etc.

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'OtherKYCChecks' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'Other KYC checks' application window. The window title is 'Other KYC checks'. It contains several sections: 'Application Details' with fields for Application Category, Application Branch, Date, Application Number, Application Status (Prospect Verification), and Priority (Low); 'Account Details' with fields for Account Number, Account Description, Account Type (Single/Joint), Account Branch, Account Currency, and Account Class; 'Customer - KYC Details' with a table header including Customer Number, Name, SDN Result, Internal Blacklist Check, Contact Verification Remarks, Other KYC Remarks, and Detz; 'External KYC Remarks' section; and a 'Document' section at the bottom with 'Prev Remarks' and 'Remarks' tabs, an 'Audit' button, and an 'Exit' button.

In this screen, you can view and verify the applicant's details. After verifying the details, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'OK' button. The task is then moved to the next activity.

### 2.3.23 KYC Decision

After verifying and evaluating the KYC information, bank decides whether it should enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'KYCDecision' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'KYC Decision' application window. At the top, there are 'Save' and 'Hold' buttons. The 'Application Details' section includes fields for Application Category, Application Branch, Date, Application Number, Application Status (set to 'Prospect Verification'), and Priority (set to 'Low'). The 'Account Details' section includes fields for Account Number, Account Description, Account Type (with 'Single' selected and 'Joint' as an option), Account Branch, Account Currency, and Account Class. Below this is a 'Main' tab with a 'Nominee' sub-tab. The 'Customer - KYC Details' section is a table with columns: Customer Number, Name, SDN Result, Internal Blacklist Check, Contact Verification Remarks, Other KYC Remarks, and KYC. Below the table is an 'External KYC Remarks' section. At the bottom, there is a 'Document' section with 'Prev Remarks' and 'Remarks' tabs, an 'Audit' button, and an 'Exit' button.

In this screen, you can view the complete information of the applicant. The outcome of various stages of KYC-R sub process is displayed in the Audit block. Based on these information, you can inform the customer if you enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not as part of the parent process.

Based on the decision, select the outcome as 'FAILED' or 'PASSED' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the Main process.

## **Step 1. Block Customer in the System**

For an existing customer if the KYC check fails, then the system will block all the existing accounts for the customer as per the bank's internal guidelines. The failed customers will be added into the internal blacklist database.

## **Step 2. Generate Advice of Rejection of Request for Opening TD**

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

## **Step 3. Dispatch Advice of Rejection**

In this stage, the bank dispatches the advice of rejection to the prospect. The documents obtained along with the deposit opening form, if any, are also returned as part of this activity.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

## **Step 4. Check if Funds are Available for Opening TD Account**

In this stage, the bank checks whether the funds are available for opening the term deposit account. In case the deposit amount is by way of cash/cheque, the bank checks the appropriate settlement account to confirm receipt of deposit amount. In case the deposit amount is by way of transfer from another account of the bank, the bank checks the account balance.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

## **Step 5. Create Customer / Modify Customer Details in the System**

If the applicant is a new customer, then a new customer record is created in the system. In case of an existing customer, the customer's KYC information is updated. Similarly, if a joint account is opened where multiple customer IDs need to be created/updated, then the same is done in the system as part of this activity.

## **Step 6. Book Term Deposit**

In this stage, the bank creates the term deposit in Oracle FLEXCUBE and also links it to the customer ID. In case of a deposit in joint names, the bank links all the applicable customer IDs to the deposit account.

## **Step 7. Generate Term Deposit Receipt / Confirmation Advice**

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

## **Step 8. Store Document Reference Number in the System**

The bank stores the document reference in Oracle FLEXCUBE for future reference. The documents that are captured and uploaded into the DMS system generates a reference number which are linked to the contract reference number and saved in Oracle FLEXCUBE for future reference.



## Step 9. Dispatch Confirmation Advice and Store Documents

In this stage, the bank dispatches / hands over the term deposit receipt/ confirmation advice to the customer. The bank stores the deposit opening form and other supporting documents in a safe and accessible location.

The bank also captures:

- The details of the documents stored
- While storing, the bank ensures that all the required documents (as per the bank's policy) are available in the storage

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

You can store the current account opening form and other supporting documents are stored in a safe and accessible location. This storage information can be recorded using 'Store Documents' screen. You can capture the storage details in this stage.

Click 'Acquire' button adjoining the 'Store Documents' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen.

The screenshot shows the 'Store Documents' application window. It features a title bar with 'Store Documents' and standard window controls. Below the title bar are 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Workflow Reference #' and 'Priority' (Low); 'Application Category', 'Application Branch', 'Date', 'Application Number \*', 'Application Status' (Document Storage), and 'Priority' (Low); 'Account Details' (Customer No, Customer Name, Customer Account Branch, Account Number); and 'Storage Details' (Storage Reference \*, Place of Storage, Date of Storage, Time of Storage). At the bottom, there is a 'Document' section with 'Prev Remarks', 'Remarks', 'Outcome' (dropdown), and 'Exit' button.

In this screen the following information can be stored:

### Account Details

The following customer information is displayed:

- Customer Number
- Customer Name
- Branch
- Account Number

### Storage Details

Capture the following storage details in this section:

**Storage Reference Number**

Specify the storage reference number.

**Place of Storage**

Specify the place where the document is stored.

**Date of Storage**

Specify the date on which the documents were stored.

**Time of Storage**

Specify the time of document storage.

Select the action 'Document Stored' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button.

## **2.4 Limit Validation for TD Opening**

The Input and authorization limit set up for a user for different currencies in 'SMDRLMNE – Role Limits Maintenance' is validated for Term Deposit transactions made through the following fast path.

- ORDTDINP - Input limit to be validated

At the time of input/authorization of a deposit transaction, if there is a breach of limit then system displays a configurable override message.

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## 3. Function ID Glossary

### C

CSCDOCTR\_\_CVS\_UPDOC 2-33

### I

ISCTXMIS\_\_CVS\_CHGLOG 2-22

### M

MICACCTM\_\_CVS\_BAL\_LOG 2-22

### S

STDCA100\_\_CVS\_INTER-  
EST\_\_TAB\_DEPOSIT ..... 2-19

STDCA100\_\_CVS\_INTER-  
EST\_\_TAB\_MAIN ..... 2-18

STDKYR44\_\_CVS\_MAIN .. 2-36