

Oracle® Banking Retail Deposits Cloud Service

Retail Deposits User Guide (US Regionalization)



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Purpose

This guide is designed to help user quickly get acquainted with the features and functionality of **Oracle Banking Retail Deposits Cloud Service**. It provides an overview to the product and the steps involved in the creation and the maintenance of Retail Deposits.

Audience

This user guide is intended for the following end Users / User Roles in a Bank:

Table User Roles

User Role	Functions
Back Office Clerk	Input functions for contracts
Back Office Managers/Officers	Authorization functions
Product Managers	Product definition and authorization
End of Day Operators	Processing during End of Day/ Beginning of Day
Financial Controller/Product Managers	Generation of reports

Documentation Accessibility

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Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Documents

The related documents are as follows:

- *Account Configurations User Guide*
- *Getting Started User Guide*
- *Oracle Banking Common Core User Guide*
- *Security Management System User Guide*

Acronyms and Abbreviations

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

Table Abbreviations

Abbreviation	Definition
ATM	Automated Teller Machine
BBAN	Basic Bank Account Number
CASA	Current and Savings Account User Guide
CD	Certificate of Deposit
ECA	External Credit Approval
EOD	End of Day
FDIC	Federal Deposit Insurance Corporation
GL	General Ledger

Table (Cont.) Abbreviations

Abbreviation	Definition
IBAN	International Bank Account Number
IDI	Insured Depository Institution
LOV	List of Values
MMDA	Money Market Deposit Account
SMDIA	Standard Maximum Deposit Insurance Amount

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

This topic describes about basic actions that can be performed on a screen.

Table Basic Actions


Action	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-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 20px;"> <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

Action	Applicable Stages	Description
Change Log	Approval	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated . The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear in red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on 'Document' to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	'Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the 'i' icon is used. The 'i' icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The 'i' icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table (Cont.) Basic Actions

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

Table (Cont.) Basic Actions



Action	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. The steps to create the Auto authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPOMN)</pre> <pre>output</pre> <pre>Section1 LEVEL:0</pre> 3. Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2). <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note: You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</p> </div> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px; margin-left: 100px;"> <p> Note: For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p> </div>

Table (Cont.) Basic Actions





Action	Applicable Stages	Description
Multi-Level Authorization	Initiation	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPYIN) output Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div data-bbox="748 972 1471 1352" style="border: 1px solid #0070C0; padding: 10px; margin: 10px 0;"> <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_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2></pre> </div> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). <div data-bbox="748 1465 1471 1696" style="border: 1px solid #0070C0; padding: 10px; margin: 10px 0;"> <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="899 1730 1471 1885" style="border: 1px solid #0070C0; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>The maker checker validation will be provided if the same maker tries to</p> </div>

Table (Cont.) Basic Actions

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

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common







Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record

Table (Cont.) Symbols and Icons - Common










Symbol/Icon	Function
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.

Table (Cont.) Symbols and Icons - Common






Symbol/Icon	Function
	Calendar
	Errors and Overrides
	Alerts
	Filter
	Date Range

Table Symbols and Icons – Audit Details





Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table (Cont.) Symbols and Icons – Audit Details


Symbol/Icon	Function
	Rejected status

Table Symbols and Icons - Widget









Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	View
	Inprogress status
	Authorized status
	Rejected status

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Modification Number

Prerequisite

Specify **User Name** and **Password**, and login to **Home** screen.

1

Configurations

This topic contains the following **Configurations** as subtopics:

- [Retail Deposits Business Product](#)
Users can classify the customer accounts of the bank into different groups and assign each group an identifying code.
- [Deposit Pay-in Maintenance](#)
The deposit pay-ins to be done by GL, user needs to maintain the GL details through the Deposit Pay-in Maintenance screen.
- [Penalty Parameters Configuration](#)
To configure the penalty days basis the deposit tenure.
- [State Group Parameters Configuration](#)
This allow users to define state group parameters for the escheatment parameters across the currencies.
- [State Group Mapping Configuration](#)
This allows the user to map the state group ID to state codes and business products so that the escheatment parameters can be mapped as per the state.

1.1 Retail Deposits Business Product

Users can classify the customer accounts of the bank into different groups and assign each group an identifying code.

Each group is referred to as a **Business Product** and is maintained in the **Retail Deposits Business Product Configuration** screen. User also define certain common fields applicable to the accounts in this business product, such as the General Ledger lines to which the accounts in this report to facilities granted to the account holders.

Business Product definition and various features are captured across the following sub-screens covered as subtopics.

- **Basic Details**
- **Features**
- **Deposits**
- **Interest Charges**
- **MIS Details**
- **Provisioning and GL Details**

This topic contains the following subtopics:

- [Create Business Product](#)
This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.
- [View Business Product](#)
This topic explains the systematic instructions to view the list of configured business product parameters.

1.1.1 Create Business Product

This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.

 **Note:**

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

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **Retail Deposits Business Product**. Under **Retail Deposits Business Product**, click **Create Business Product**.

The **Create Business Product** screen displays.

Figure 1-1 Create Business Product - Basic Details

3. Specify the fields on the **Basic Details** screen.
For more information on fields, refer to the field description table below.

Table 1-1 Basic Details - Field Description

Field	Description
Business Product	Specify the business product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation.
Description	Specify the description for the business product.
Account Type	Specify the account as Deposit . This is the default value.

Table 1-1 (Cont.) Basic Details - Field Description

Field	Description
Account Code	As per your bank's requirement, you can choose to classify business products into different account codes. The bank can decide the way the business products are to be assigned to different account codes. An account code can consist of a maximum of four characters. The business product or an account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is used as part of deposit account number generation.
Validity	Specify the validity period of the business product by specifying the start date and the end date. End date is optional.

- After specifying the fields in the **Basic Details** screen, click **Next**.
The **Features** screen displays.

Figure 1-2 Create Business Product - Features

- Specify the fields on **Features** screen.
For more information on fields, refer to the field description table below.

Table 1-2 Features - Field Description

Field	Description
Allow Partial Liquidation	Switch this toggle ON to indicate that partial redemption is allowed. If Allow partial Liquidation is toggle OFF , then partial redemption will not be allowed on deposits under this business product. The default value is OFF .
Allow Partial Liquidation with Amount Block	Switch this toggle ON to indicate that partial liquidation is allowed for the deposits with amount blocks. If the deposit is linked partially then partial liquidation of the deposit will be allowed only if you select this toggle. The default value is OFF .

Table 1-2 (Cont.) Features - Field Description

Field	Description
Allow Top Up Of Deposit	Switch this toggle ON to indicate that you can top-up funds to an existing deposit. The default value is OFF . If this is toggle ON , the below values are displayed. <ul style="list-style-type: none"> • Top Up of Deposit • Block Duration After Opening Date • Block Duration Before Maturity Date
Top Up of Deposit	User can top-up an existing deposit by adding funds to the deposit account.
Interest Rate	Select the interest to be applied on the top-up deposit, from the drop-down list. The list of values as follow: <ul style="list-style-type: none"> • Current - Select this option to apply the current interest rate of the deposit on the top-up amount. • As on Opening Date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up. • As on Top Up Value Date - Select this option to apply the interest rate based on the slab as on the value date of the top-up.
Block Duration After Opening Date	User can specify the duration for which the deposit top up has to be blocked after the account opening date. The block duration after Opening date (Days/Months) should not be greater than the maximum tenor at the business product.
Months	Specify the number of months for which the deposit top-up has to be blocked after the account opening date.
Days	Specify the number of days for which the deposit top-up has to be blocked after the account opening date.
Block Duration Before Maturity Date	User can specify the duration for which the deposit top-up has to be blocked before the account maturity date. The top-up can be done any time before the maturity date (i.e. in term) of the deposit if there is no block duration defined. The block duration before maturity date (Days/Months) should not be greater than the max tenor at the business product.
Months	Specify the number of months for which the deposit top-up has to be blocked before the deposit maturity date.
Days	Specify the number of months for which the deposit top-up has to be blocked before the deposit maturity date.

6. After specifying the fields in the **Features** screen, click **Next**.

The **Deposits** screen displays.

Figure 1-3 Create Business Product - Deposits_Tenor Parameters

Create Business Product Errors and Overrides

Progress: 1 Basic Details, 2 Features, 3 Deposits, 4 Interest, 5 MIS, 6 GL Details

Deposits

Tenor Parameters | Rate Chart Parameters | Maturity Instructions | Maturity Holiday Treatment | Preferences

▼ **Applicable Tenor Configuration**

Add

Years	Months	Days	Action
2	4	2	

▼ **Additional Tenor Parameters**

Minimum Tenor

Days: 0 | Months: 0 | Years: 0

Default Tenor

Days: 0 | Months: 0 | Years: 0

Maximum Tenor

Days: 0 | Months: 0 | Years: 0

Cancel Back Save and Close Next

Figure 1-4 Create Business Product - Deposits_Rate Chart Parameters

Create Business Product Errors and Overrides

Progress: 1 Basic Details, 2 Features, 3 Deposits, 4 Interest, 5 MIS, 6 GL Details

Deposits

Tenor Parameters | Rate Chart Parameters | Maturity Instructions | Maturity Holiday Treatment | Preferences

Rate Chart Parameter

Rate Chart Allowed:

Rate Chart Tenor: Days

Interest Rate Based On Cumulative Amount:

Premature Redemption Parameters For Rate Chart Allowed Deposits

Interest Rate for Redemption Amount: Continue Existing

Special Rate Code:

Interest Rate after Redemption: Continue Existing

Cancel Back Save and Close Next

Figure 1-5 Create Business Product - Deposits_Maturity Instructions

Create Business Product Errors and Overrides

1 Basic Details 2 Features 3 Deposits 4 Interest 5 MIS 6 GL Details

Deposits

Tenor Parameters Rate Chart Parameters **Maturity Instructions** Maturity Holiday Treatment Preferences

Maturity Instruction

Auto Rollover

Month-end Maturity Deposit

Re-pick up Business Product Tenor on Rollover

Maturity Notice Period

Close on Maturity

Cascade Month-End Maturity Date

Grace Period For Renewal

Grace Days After Rollover

Cancel Back **Save and Close** Next

Figure 1-6 Create Business Product - Deposits_Maturity Holiday Treatment

Create Business Product Errors and Overrides

1 Basic Details 2 Features 3 Deposits 4 Interest 5 MIS 6 GL Details

Deposits

Tenor Parameters Rate Chart Parameters Maturity Instructions **Maturity Holiday Treatment** Preferences

Holiday Treatments

Holiday Calendar

Maturity Date Movement Across Months

Applicable Deposit Tenor

Holiday Movement

Adhoc Holiday Change

Cancel Back **Save and Close** Next

Figure 1-7 Create Business Product - Deposits_Preferences

Create Business Product Errors and Overrides

1 Basic Details 2 Features 3 Deposits 4 Interest 5 MIS 6 GL Details

Deposits

Tenor Parameters Rate Chart Parameters Maturity Instructions Maturity Holiday Treatment **Preferences**

Add

Currency Code	Minimum Opening Deposit Amount	Maximum Opening Deposit Amount	Top Up Units	Action
USD	10	500	2	

Redemption Interest Payout General Ledger

Deposit Funding Options

General Ledger Account

Cancel Back **Save and Close** Next

7. Specify the fields on **Tenor Parameters** in **Deposits** screen.

Click **Add** button in the **Applicable Tenor Configuration**. The **Add Tenor Applicability** screen displays.

Figure 1-8 Add Tenor Applicability

Add Tenor applicability

In Years

Years

 ▼ ▲

Months

 ▼ ▲

Days

 ▼ ▲

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

Table 1-3 Tenor Parameters - Field Description

Field	Description
Tenor Parameters	This section determines the list of applicable tenors for a business product and also the minimum, maximum and default tenor for a business product.
Applicable Tenor Configuration	Click on Add to specify multiple tenors that are applicable for the business product. If Applicable Tenors are defined for a business product then the deposit can be created only with one of the tenors mentioned in the configured list. The deposit creation will fail in case the deposit is booked with any other tenor not part of the maintained list.
Years	Specify the tenor value in Years .
Months	Specify the tenor value in Months .
Days	Specify the tenor value in Days .
Minimum Tenor	Specify the minimum tenor for which deposits should be created under this business product. If the deposit is booked for a tenor that is less than the minimum tenor then the deposit creation fails with an appropriate error message. If applicable tenor is configured, then it needs to be made sure that the minimum tenor is less than the least value of the configured applicable tenors.
Days	Specify the minimum tenor in terms of days.
Months	Specify the minimum tenor in terms of months.
Years	Specify the minimum tenor in terms of years.
Default Tenor	User can define a tenor for the deposits that are opened under the business product. Deposits opened under the business product will automatically acquire this tenor. However, user can change the tenor to suit the requirements of a specific deposit. The default tenor should be within the minimum and maximum range specified. The default tenor is mandatory for a business product. If applicable tenors are also configured, then one of the applicable tenors needs to be captured as a default tenor.
Days	Specify the default tenor in terms of days.
Months	Specify the default tenor in terms of months.
Years	Specify the default tenor in terms of years.
Maximum Tenor	Specify the maximum tenor for which deposits can be created under this business product. If the deposit is booked beyond the maximum tenor then the deposit creation fails with an appropriate error message. If applicable tenor is configured, then it needs to be made sure that the maximum tenor is more than the max value of the configured applicable tenors.
Days	Specify the maximum tenor in terms of days.
Months	Specify the maximum tenor in terms of months.
Years	Specify the maximum tenor in terms of years.

- After specify the details in the **Add Tenor applicability** screen. Click **Add** or **Add Another** button to include the tenor applicability details in the **Tenor Parameters** section in the **Deposits** screen.

8. Specify the fields on **Rate Chart Parameters** in **Deposits** screen.
For more information on fields, refer to the field description table below.

Table 1-4 Rate Chart Parameters - Field Description

Field	Description
Rate Chart Parameters	This determines if rate chart is applicable for the business product and the premature redemption details for the deposits if rate chart is allowed.
Rate Chart Allowed	Switch this toggle ON to indicate that the system should calculate deposit interest based on the floating rate maintained. If user select this toggle, the system will pick interest rates based on different tenors, amount slab, currency and effective date for a deposit. The default value is OFF .
Rate Chart Tenor	Specify the value by which the tenor maintained should be considered. User can select one of the following values: <ul style="list-style-type: none"> • Days - If user select this, the rate chart tenor will be considered as days for all deposit under this business product. • Months - If user select this, the rate chart tenor will be considered as months for all deposit under this business product. The default value is Days .
Interest Rate Based On Cumulative Amount	Switch this toggle ON 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 business product, customer, and currency. The default value is OFF .
Interest Rate for Redemption Amount	Select the interest rate to be applied for the redemption amount, from the drop-down list. The list of values are as follow: <ul style="list-style-type: none"> • Continue Existing • As on Opening Date • As on Redemption Date • Special Rate Code • As on Rate Revision Events The default value is Continue Existing .
Special Rate Code	Specify the special rate code for the redemption amount.
Interest Rate After Redemption	Select the interest rate to be applied after redemption of deposit, from the drop-down list. The list of values are as follows: <ul style="list-style-type: none"> • Continue Existing • As on Opening Date • As on Redemption Date • As on Rate Revision Events The default value is Continue Existing .

9. Specify the fields on **Maturity Instructions** in **Deposits** screen.
For more information on fields, refer to the field description table below.

Table 1-5 Maturity Instructions - Field Description

Field	Description
Maturity Instructions	This determines the default maturity instructions for accounts opened under the business product.
Auto Rollover	Switch this toggle ON to automatically rollover the deposits on maturity date. The default value is OFF .
Month-End Maturity Deposit	Switch this toggle ON to indicate that the deposit is a month-end maturing deposit (i.e., the deposit matures on the last working day of the month). The default value is OFF .
Re-pick up Business Product Tenor on Rollover	Switch this toggle ON to enable re-pick up of the business product tenor on rollover. During rollover, the system will pick up the default tenor of the business product. The default value is OFF .
Maturity Notice Period	Specify the number of days before which the customer notification is to be sent for deposit maturity.
Close on Maturity	Switch this toggle ON to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is OFF .
Cascade Month-End Maturity Date	Switch this toggle ON to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is OFF .
Grace Period For Renewal	Specify the grace period for renewing a deposit. This option is applicable only for deposits whose interest and principal is moved to unclaimed GLs upon maturity. In other words, grace period will not be applicable on the maturity date in case of auto rollover or closure of the deposit.
Grace Days After Rollover	Specify the number of days after rollover during which the customer can make any modifications or online operations on the deposits without incurring any penalty.

10. Specify the fields on **Maturity Holiday Treatment** in **Deposits** screen.
For more information on fields, refer to the field description table below.

Table 1-6 Maturity Holiday Treatment - Field Description

Field	Description
Holiday Treatment	This determines the holiday treatment if the maturity of the deposit falls on a holiday.

Table 1-6 (Cont.) Maturity Holiday Treatment - Field Description


Field	Description
<p>Holiday Calendar</p>	<p>Select the holiday calendar applicable to the business product from the drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> • Ignore - Select this option to ignore all other holiday parameters for the business product. By default, this option is selected. • Branch - Holiday calendar will be based on the branch holiday maintenance of the respective branch. • Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency. • Both Branch and Currency - Holiday calendar is based on both branch and currency holiday maintenance. <p>The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the business product is applicable to all deposits opened under the business product. User cannot modify the Holiday Calendar if there are active accounts under the business product. The default value is Ignore.</p>
<p>Holiday Movement</p>	<p>Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> • No Change - If you select this option, then there is no change in the maturity date. By default, this option is selected. • Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen. • Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen. <p>Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. Holiday Movement is not applicable if you select Ignore option for Holiday Calendar.</p> <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>User cannot modify the Holiday Movement if there are active account under the business product.</p> </div> <p>The default value is No Change.</p>

Table 1-6 (Cont.) Maturity Holiday Treatment - Field Description

Field	Description
<p>Maturity Date Movement Across Months</p>	<p>Select the maturity date movement across months from the drop-down list:</p> <ul style="list-style-type: none"> • Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month. By default, this option is selected. • Previous/Next Working Day of the Same Month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month. • No Change in Maturity Date - If the adjusted maturity date falls on next/previous month, then the system ignores the movement and considers the computed maturity date as the maturity date even it falls on a holiday. <p>Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day. The default value is Allowed.</p>
<p>Adhoc Holiday Change</p>	<p>Select the adhoc holiday change from the drop-down list. The list displays the following values:</p> <ul style="list-style-type: none"> • Change Maturity Date and Generate Advice - System updates the maturity date and the rollover maturity date as per the deposit holiday calendar maintenance, generates an advice to the customer. By default, this option is selected. • Generate Advice - System generates an advice on deposits having maturity date falling on a holiday. • No Action - If this is selected, the maturity date does not change. In this case the system will not generate advices for the deposit. <p>The adhoc holiday change is the change in branch and currency holiday calendar after opening the deposit due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of Adhoc Holiday Change if you select the Ignore option for Holiday Calendar. The default value is Change Maturity Date and Generate Advice.</p>
<p>Applicable Deposit Tenor</p>	<p>Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> • Original Tenor - If you select this option, then the system considers the tenor which is defaulted from the business product or modified at the account level. By default, this option is selected. • Deposit Tenor - If you select this option, then the system considers the tenor based on the adjusted maturity date. <p>The default value is Original Tenor.</p>

11. Specify the fields on **Preferences** in **Deposits** screen.

Click **Add** button in the **Add Preferences**. The **Add Deposit Amount Currency** screen displays.

Figure 1-9 Add Deposit Amount Currency

Add Deposit amount currency

Currency

Minimum Opening Deposit Amount

Maximum Opening Deposit Amount

Top up Units

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

Table 1-7 Preferences - Field Description

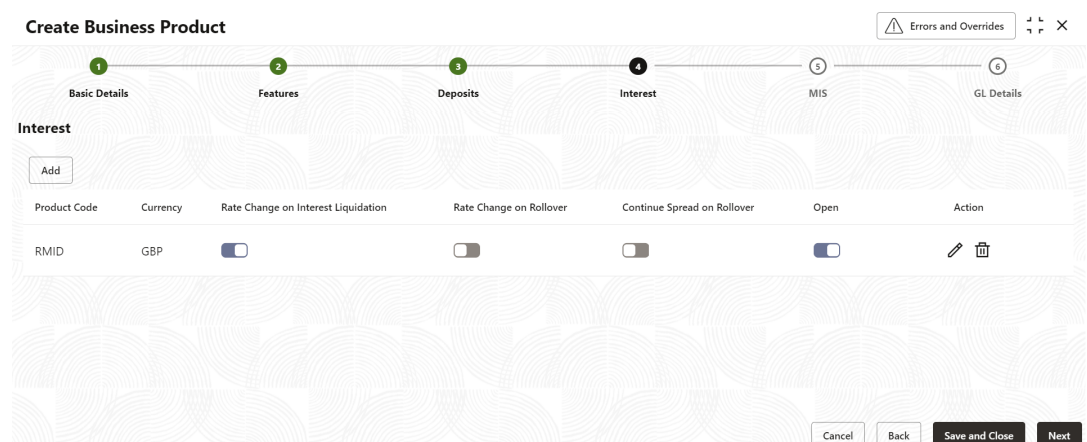
Field	Description
Currency Code	Select the applicable currency from the drop-down list for which the minimum and maximum opening deposit amount is to be maintained.
Minimum Opening Deposit Amount	Specify the minimum opening deposit amount for the deposit product. If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.

Table 1-7 (Cont.) Preferences - Field Description

Field	Description
Maximum Opening Deposit Amount	Specify the maximum opening deposit amount for the deposit product. If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.
Top up Units	Specify the top-up units for the deposit product. The top-ups done on the deposit product should be basis the units if configured. Eg: If top-up unit is USD 500, then top-up can be done for UDS 500, USD 1000, USD 1500 etc.
Redemption Interest Payout General Ledger	Specify the intermediary GL Code to which the redemption proceeds (Principal, interest, penalty, and tax) will be credited when the redemption interest payout option is Principal Payout. The net amount credited or debited from this GL during the redemption will be paid as redemption principal proceeds.
Deposit Funding Options	Specify the option(s) through which the deposit can be funded. When the deposit is opened, a validation ensures that the deposit is funded only through the selected option(s). The available options are General Ledger and Savings Account .

- After specify the details in the **Add Deposit Amount Currency** screen. Click **Add** or **Add Another** button to include the deposit amount details in the **Preferences** section in the **Deposits** screen.
12. After specifying the fields in the **Deposits** screen, click **Next**.
The **Interest** screen displays.

Figure 1-10 Create Business Product - Interest



13. Specify the fields on **Interest** screen.
Click the **Add** button in the **Add Interest Details**. The **Add Interest** screen displays.
For more information on fields, refer to the field description table below.

Table 1-8 Interest - Field Description

Field	Description
Product Code	Specify the interest product code that should be linked to the account. The adjoining option list displays all valid Interest and Charge (IC) products available in the system. User can select the appropriate one.
Currency	Select the Currency from the drop-down list defined for the interest product.
Rate Change on Interest Liquidation	Switch this toggle ON , then on every interest liquidation new rates are picked up for the interest calculation. However, you cannot toggle this switch once authorized.
Rate Change on Rollover	Switch this toggle ON to re pick up the rate activity on the rollover of deposit. The rate is picked up for fixed and rate chart allowed deposits.
Continue Spread on Rollover	This is defaulted based on the Interest and Charges product. Switch this toggle ON to enable continued variance on rollover. The system will default account variance as current value to the rollover deposit for the next cycle. If you toggle OFF this, then the account variance will not be carried forward to the next rollover cycle.
Open	Switch this toggle ON to make the product applicable. More than one IC product may be applicable for a business product at the same time. The default value is ON .

- After specify the details in the **Add Interest** screen. Click **Add** or **Add Another** button to include the interest parameters in the **Interest** screen.
14. After specifying the fields in the **Interest** screen, click **Next**.
The **MIS** screen displays.

Figure 1-11 Create Business Product - MIS

15. Specify the fields on **MIS** screen.
For more information on fields, refer to the field description table below.

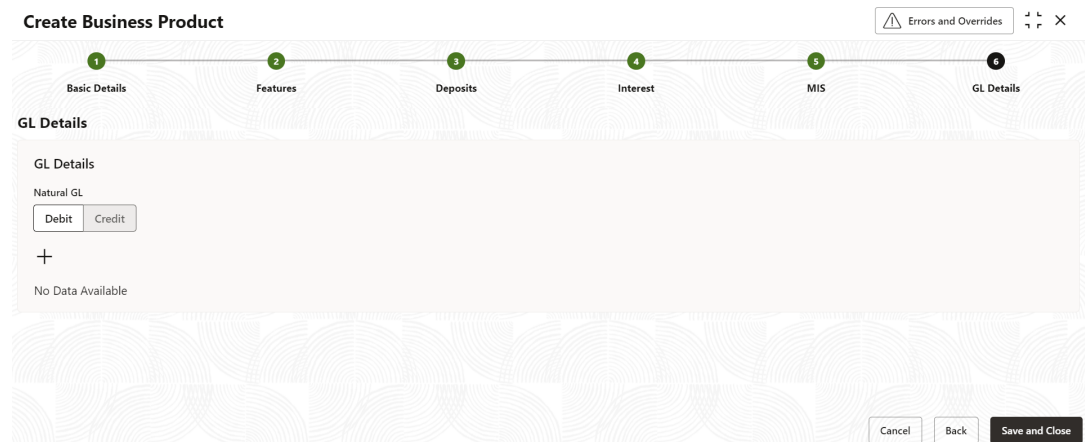
Table 1-9 MIS - Field Description

Field	Description
MIS Group	Select the MIS group applicable for the deposit business product from the selection list. The list is populated based on the MIS configuration maintained in common core.
Description	The system displays the description. This is auto populated.
SECTOR	Specify the sector to be associated.
SECTOR Description	The description of the sector is displayed.

16. After specifying the fields in the **MIS** screen, click **Next**.

The **GL Details** screen displays.

Figure 1-12 Create Business Product - GL Details



17. Specify the fields on **GL Details** screen.

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

Table 1-10 GL Details - Field Description

Field	Description
Natural GL	The following values are available – <ul style="list-style-type: none"> • Credit • Debit

18. Click the **Add** icon to add an entry for GL.

The **Add GL Lines** screen displays.

Figure 1-13 Create Business Product - GL Details_Add GL Lines

- Specify the fields on **Add GL Lines** screen.
For more information on fields, refer to the field description table below.

Table 1-11 Add GL Lines - Field Description

Field	Description
Status	Specify the status. Click the search icon to open the Status window. Select from the list of status associated and click to add the status in the field.
Description	The system displays the status description.
Credit GL	Specify the GL to which the account balance should belong. Click the search icon to open the Credit GL window. Select and click to add the entry.
Debit GL	Specify the GL to which the account balance should belong. Click the search icon to open the Debit GL window. Select and click to add the entry.

- After specifying all the details, click **Save & Close** to complete the steps or click **Cancel** to exit without saving.

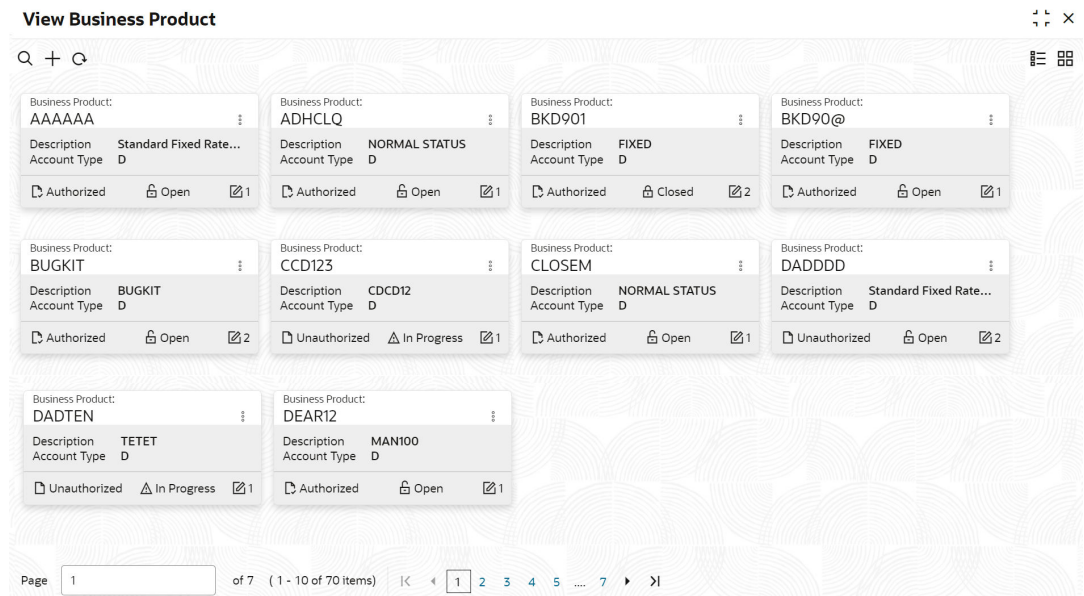
1.1.2 View Business Product

This topic explains the systematic instructions to view the list of configured business product parameters.

- On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
- Under **Configurations**, click **Retail Deposits Business Product**. Under **Retail Deposits Business Product**, click **View Business Product**.

The **View Business Product** screen displays.

Figure 1-14 View Business Product



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

Table 1-12 View Business Product - Field Description

Field	Description
Business Product	Displays the business product.
Description	Displays the description of the business product.
Account Type	Displays the type of deposit account.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.2 Deposit Pay-in Maintenance

The deposit pay-ins to be done by GL, user needs to maintain the GL details through the Deposit Pay-in Maintenance screen.

To link appropriate GLs in case the pay in option chosen is pay in by GL, user need to maintain the **Branch Code**, **Pay-In Option**, and **General Ledger Code**.

This topic contains the following subtopics:

- [Create Payin Maintenance](#)
This topic describes the systematic instructions to create pay-in maintenance.
- [View Payin Maintenance](#)
This topic explains the systematic instructions to view the list of payin maintenance parameters.

1.2.1 Create Payin Maintenance

This topic describes the systematic instructions to create pay-in maintenance.

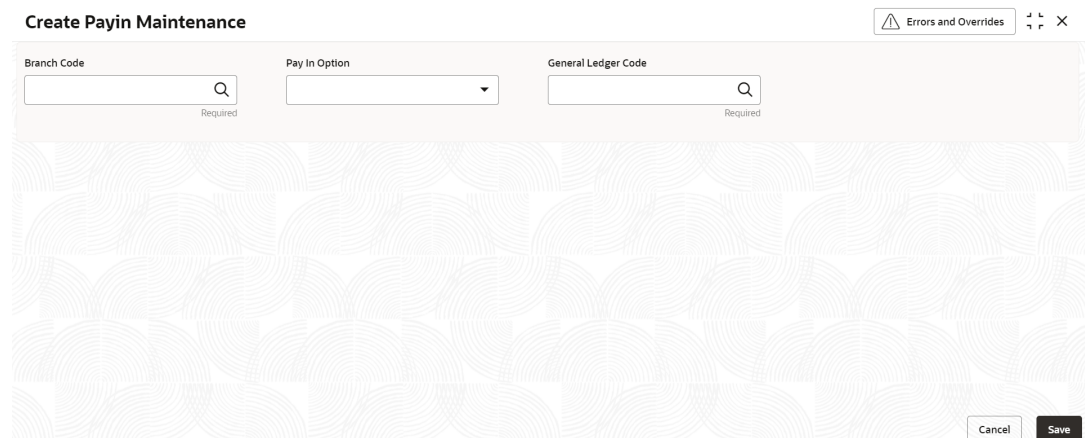
 **Note:**

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

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **Deposit Payin Maintenance**, under **Deposit Payin Maintenance**, click **Create Payin Maintenance**.

The **Create Payin Maintenance** screen displays.

Figure 1-15 Create Payin Maintenance



3. Specify the fields on **Create Payin Maintenance** screen.
For more information on fields, refer to the field description table below.

Table 1-13 Create Payin Maintenance - Field Description

Field	Description
Branch Code	Specify the branch code for which user want to maintain payin parameters. Click Search icon, it displays all valid branch codes maintained in the system. User can select the appropriate one.

Table 1-13 (Cont.) Create Payin Maintenance - Field Description

Field	Description
Pay In Option	Select the pay in option from the drop-down list. The list of values are as follow: <ul style="list-style-type: none"> Pay in by GL - While creating a deposit, if the pay-in option is specified as GL then the GL maintained at the maintenance screen should be selected. If the offset account for pay in is not specified then GL account maintained in the pay-in maintenance screen is defaulted, thus creating a Deposit. Pay in by Cash - While creating a deposit, if the pay in option is specified as Cash and the offset account for pay in is not specified then the system debits the GL account specified in maintenance screen, thus creating a Deposit.
General Ledger Code	Specify the GL code that should be picked up by the system for the Deposit pay in. Click Search icon, it displays all valid GLs maintained in the system. User can select the appropriate one.

- After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

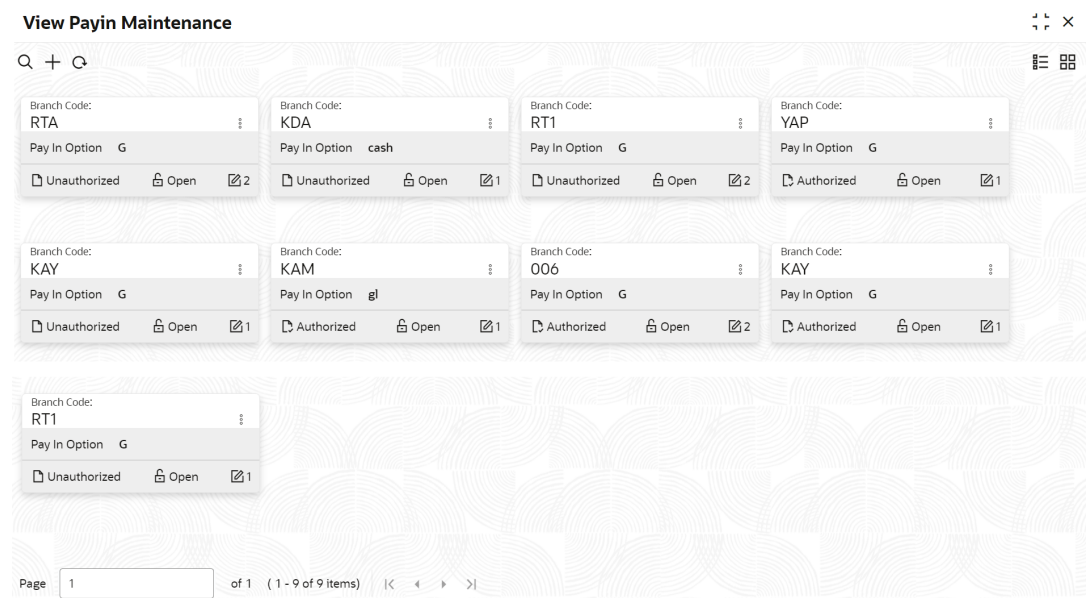
1.2.2 View Payin Maintenance

This topic explains the systematic instructions to view the list of payin maintenance parameters.

- On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations** or .
- Under **Configurations**, click **Deposit Payin Maintenance**. Under **Deposit Payin Maintenance**, click **View Payin Maintenance**.

The **View Payin Maintenance** screen displays.

Figure 1-16 View Payin Maintenance



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

Table 1-14 View Payin Maintenance - Field Description

Field	Description
Branch Code	Displays the branch code.
Pay In Option	Displays the pay in option.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.3 Penalty Parameters Configuration

To configure the penalty days basis the deposit tenure.

This configuration enables you to determine the penalty days to be considered for penalty calculation (for early redemption) basis the deposit tenor. The configuration will consider the tenor range when determining the penalty days for early redemption of the CD.

For the below configuration,

Table 1-15 Penalty

Deposit Term (in Days)	Penalty Period (in Days)
30	10
50	30
150	70
275	100
365	100

In this case, we will convert the original CD term into days and select the appropriate penalty days for a CD tenor range.

For example, If CD tenor post conversion is 75 days, the penalty period is 30 days. (i.e) for a deposit tenor between 50 to 149 days penalty period is 30, similarly if deposit tenor is between 150 to 274 days the penalty period considered for penalty calculation is 100 days.

This topic contains the following subtopics:

- [Create Penalty Parameters Configuration](#)
This topic describes the systematic instructions to create penalty parameters configuration.
- [View Penalty Parameters Configuration](#)
This topic explains the systematic instructions to view the list of penalty parameters configuration.

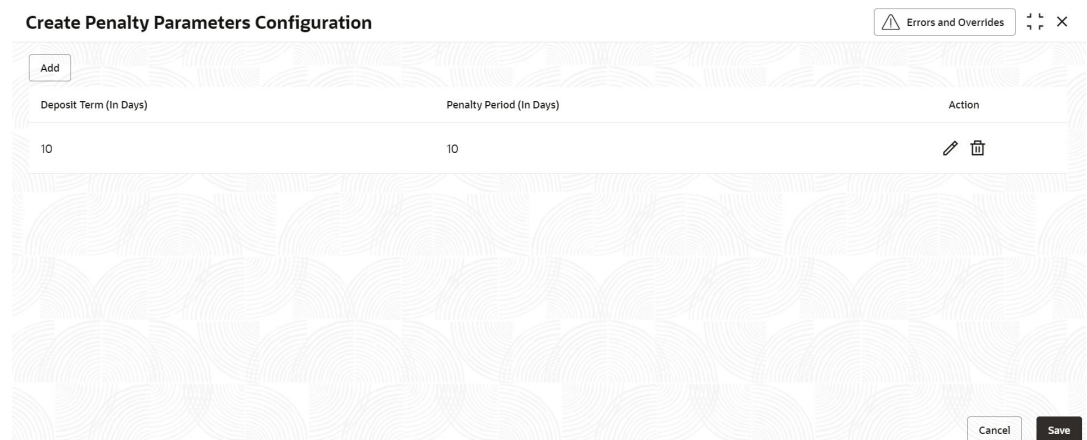
1.3.1 Create Penalty Parameters Configuration

This topic describes the systematic instructions to create penalty parameters configuration.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **Penalty Parameters Configuration**, under **Penalty Parameters Configuration**, click **Create Penalty Parameters Configuration**.

The **Create Penalty Parameters Configuration** screen displays.

Figure 1-17 Create Penalty Parameters Configuration



3. Specify the fields on **Create Penalty Parameters Configuration** screen.

Click the **Add** button in the **Add Penalty Days to Deposit Parameters**. The **Add Penalty Parameters** screen displays.

Figure 1-18 Add Penalty Parameters

Add Penalty Parameters

In Days

Deposit Term

Penalty Period

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

Table 1-16 Create Penalty Parameters Configuration - Field Description

Field	Description
Deposit Term	Specify the tenor of the deposit in days.
Penalty Period	Specify the penalty period to be considered for penalty calculation in days. For each specified deposit term, a penalty period can be configured and when there is a premature redemption of the deposit, the penalty is calculated basis the term of the deposit and the corresponding penalty days maintained for the deposit term in this maintenance.

Example for penalty calculation based on the maintained parameters:

Deposit Amount - \$10,000

The deposit rate for a 3 year CD is 3%

Scenario: Customer has opened a 3 year CD of \$10,000 on 01-Jan-2023. Maturity date for the same will be is 31-Dec-2026.

Customer wishes to pre-close the CD after 6 months from the date of deposit that is 01-July-2023.

Then the interest is calculated at the rate original rate of 3% for 6 months as per US requirements.

Considering the below penalty configuration in the bank level:

Table 1-17 Penalty Configuration

Deposit Term	Penalty Period
30 days	30 days
90 days	60 days
6 months	90 days
1 year	180 days
3 year	180 days
5 year	360 days

Penalty is calculated at the original CD rate of 3% for a period of 180 days (6 months) since the CD tenor is 3 years in the example above.

So, considering simple interest - Interest = $(10000 \times (0.03/12) \times 6) = \150

AND Penalty = $(10000 \times (0.03/12)) \times 6 = \150

Therefore, in this case the final payout will be = Principal + Interest – Penalty = 10000 + 150 – 150 = \$10000.

 **Note:**

The example does not take tax into consideration. For simplicity purposes, simple interest formula is used for calculating interest and penalty.

- Click the **Add** or **Add Another** button to include the penalty parameters in the **Create Penalty Parameters Configuration** screen.
- 4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

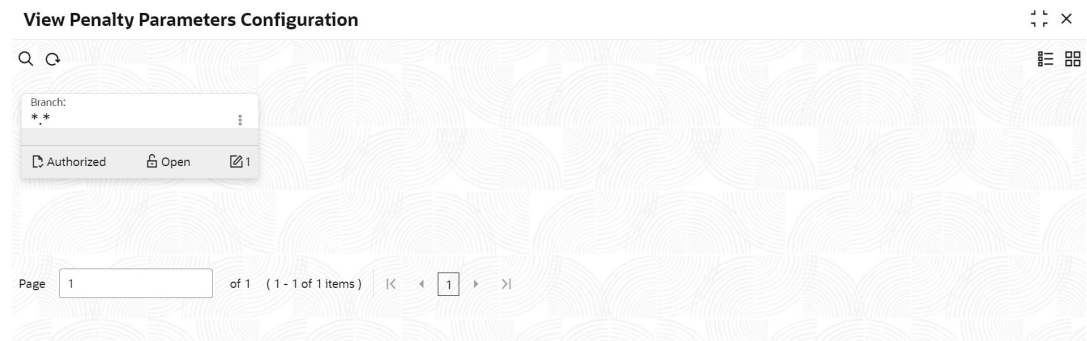
1.3.2 View Penalty Parameters Configuration

This topic explains the systematic instructions to view the list of penalty parameters configuration.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations** or .
2. Under **Configurations**, click **Penalty Parameters Configuration**. Under **Penalty Parameters Configuration**, click **View Penalty Parameters Configuration**.

The **View Penalty Parameters Configuration** screen displays.

Figure 1-19 View Penalty Parameters Configuration



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

Table 1-18 View Payin Maintenance - Field Description

Field	Description
Branch Code	Displays the branch code.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.4 State Group Parameters Configuration

This allow users to define state group parameters for the escheatment parameters across the currencies.

This topic contains the following subtopics:

- [Create State Group Parameters Configuration](#)
This topic describes the systematic instructions to create state group parameters configuration.
- [View State Group Parameters Configuration](#)
This topic explains the systematic instructions to view the list of state group parameters configuration.

1.4.1 Create State Group Parameters Configuration

This topic describes the systematic instructions to create state group parameters configuration.

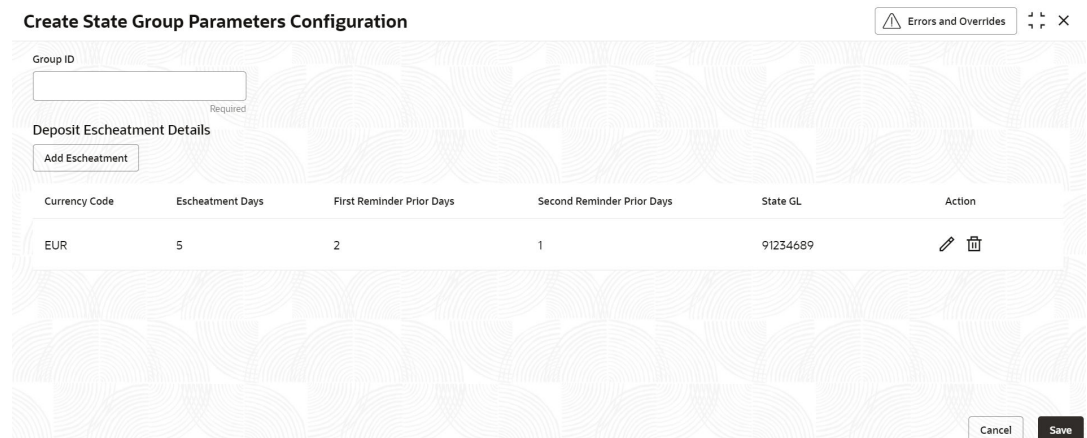
 **Note:**

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

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **State Group Parameters Configuration**, under **State Group Parameters Configuration**, click **Create State Group Parameters Configuration**.

The **Create State Group Parameters Configuration** screen displays.



Figure 1-20 Create State Group Parameters Configuration



Create State Group Parameters Configuration Errors and Overrides

Group ID Required

Deposit Escheatment Details

Currency Code	Escheatment Days	First Reminder Prior Days	Second Reminder Prior Days	State GL	Action
EUR	5	2	1	91234689	 

3. Specify the fields on **Create State Group Parameters Configuration** screen. Click the **Add Escheatment** button. The **Add Escheatment Parameters** screen displays.

Figure 1-21 Add Escheatment Parameters

Add Escheatment Parameters

Currency

Escheatment Days

First Reminder Prior Days

Second Reminder Prior Days

State GL

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

Table 1-19 Create State Group Parameters Configuration - Field Description

Field	Description
Group ID	Specify the state group ID. This should be an unique alphanumeric code.
Currency	Select the currency from the drop-down list for which the grouping has to be done.
Escheatment Days	Specify the escheatment days for the state group ID and currency. The escheatment date is calculated for the deposit basis this configured escheatment days.

Table 1-19 (Cont.) Create State Group Parameters Configuration - Field Description

Field	Description
First Reminder Prior Days	Specify the first reminder notice prior days based on which the first notification prior to escheatment marking will be sent to the customer. For Example: If first reminder prior days is 10 then the first notice will be sent 10 days before the deposit is marked as escheated.
Second Reminder Prior Days	Specify the second reminder notice prior days based on which the second notification prior to escheatment marking will be sent to the customer. The second reminder prior days needs to be less than the first reminder prior days. For Example: If first reminder prior days is 10 then the first notice will be sent 10 days before the deposit is marked as escheated and if second reminder prior days is 5 in this case, then the second reminder prior notice will be sent 5 days before the deposit is due to be marked as escheated.
State GL	Specify the State GL to which the escheated funds has to be transferred, when the deposit is marked for escheatment processing and eventually closed after transferring the funds on the escheatment date.

- Click the **Add** or **Add Another** button to include the escheatment parameters in the **Create State Group Parameters Configuration** screen.
4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

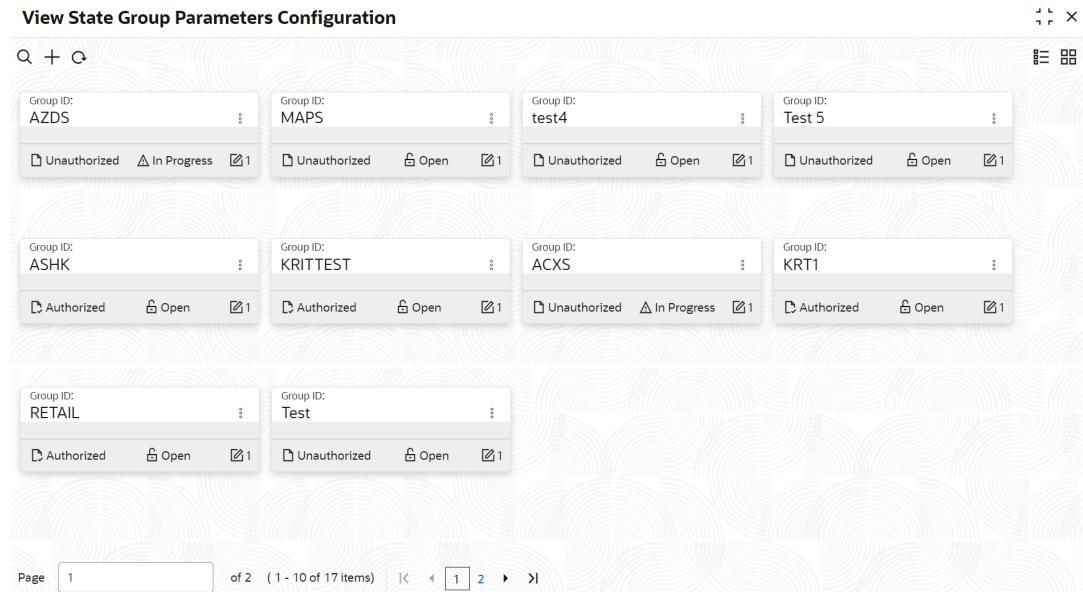
1.4.2 View State Group Parameters Configuration

This topic explains the systematic instructions to view the list of state group parameters configuration.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations** or .
2. Under **Configurations**, click **State Group Parameters Configuration**. Under **State Group Parameters Configuration**, click **View State Group Parameters Configuration**.

The **View State Group Parameters Configuration** screen displays.

Figure 1-22 View State Group Parameters Configuration



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

Table 1-20 View State Group Parameters Configuration - Field Description

Field	Description
Group ID	Displays the group ID.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.5 State Group Mapping Configuration

This allows the user to map the state group ID to state codes and business products so that the escheatment parameters can be mapped as per the state.

This topic contains the following subtopics:

- [Create State Group Mapping Configuration](#)
This topic describes the systematic instructions to create state group mapping configuration.

- [View State Group Mapping Configuration](#)
This topic explains the systematic instructions to view the list of state group mapping configuration.

1.5.1 Create State Group Mapping Configuration

This topic describes the systematic instructions to create state group mapping configuration.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **State Group Mapping Configuration**, under **State Group Mapping Configuration**, click **Create State Group Mapping Configuration**.

The **Create State Group Mapping Configuration** screen displays.

Figure 1-23 Create State Group Mapping Configuration

3. Specify the fields on **Create State Group Mapping Configuration** screen.
For more information on fields, refer to the field description table below.

Table 1-21 Create State Group Mapping Configuration - Field Description

Field	Description
State Code	Specify the state code or click the Search icon to view and select the state group code from the list displayed.
State Group Code	Specify the state group code or click Search icon to view and select the state group code from the list displayed. The Group IDs maintained as part of state group parameters configuration are displayed for selection in the list.
Product Domain	Specify the product domain or click the Search icon to view and select the product domain from the list displayed.
Business Product	Specify the business product or click the Search icon to view and select the business product from the list displayed.

4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

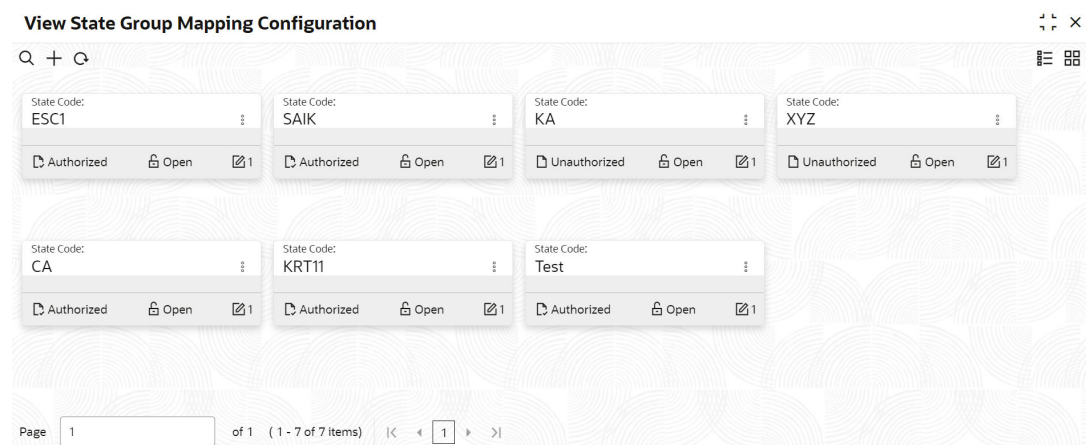
1.5.2 View State Group Mapping Configuration

This topic explains the systematic instructions to view the list of state group mapping configuration.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations** or .
2. Under **Configurations**, click **State Group Mapping Configuration**. Under **State Group Mapping Configuration**, click **View State Group Mapping Configuration**.

The **View State Group Mapping Configuration** screen displays.

Figure 1-24 View State Group Mapping Configuration



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

Table 1-22 View State Group Mapping Configuration - Field Description

Field	Description
State Code	Displays the state code.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

2

Operations

This topic contains the following **Operations** as subtopics:

- [Overview of Deposit Services](#)
The **Deposit Services** module facilitates doing various transactions on Certificate of Deposit accounts.
- [Certificate of Deposit View](#)
You can use the screen under the **Certificate of Deposit View** menu to view a 360 view of a CD account.
- [CD Transactions](#)
You 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 Certificate of Deposit (CD). This chapter deals with transactions of a certificate of deposit.
- [CD Maintenances](#)
You can maintain the CD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD).
- [CD Inquiries](#)
A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD). This chapter deals with inquiries of a certificate of deposit.
- [Death Claim for Certificate of Deposits](#)
This topic describes the processing of death claim in CDs.
- [Unclaimed processing for Certificate of Deposits](#)
This topic describes the processing of escheatment in CDs.
- [Certificate of Deposits Compounding](#)
This topic describes the compounding details for CDs.
- [Annual Percentage Yield \(APY\) for Certificate of Deposits](#)
This topic describes the processing of annual percentage yield in CDs.
- [Interest Transaction History Inquiry for Certificate of Deposits](#)
This topic describes the processing of interest transaction history inquiry for CDs.
- [Back-up Withholding Tax in Certificate of Deposits](#)
This topic describes the processing of back-up withholding tax in Certificate of Deposits.
- [Grace Days for Certificate of Deposits](#)
This topic describes the details of grace days for CDs.
- [FDIC Modernization in Oracle Banking Retail Accounts](#)
This topic describes the processing of FDIC Modernization in Certificate of Deposits.
- [Prior Maturity Notices in Deposits](#)
This topic describes the details of prior maturity notices in depositss.
- [OFAC Processing in Certificate of Deposits](#)
This topic describes the processing of OFAC in CDs.
- [Escheatment based on Last Contact Date in Certificate of Deposits](#)
This topic describes the escheatment based on last contact date in certificate of deposits.

2.1 Overview of Deposit Services

The **Deposit Services** module facilitates doing various transactions on Certificate of Deposit accounts.

- [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.

2.1.1 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 2-1 Deposit Services Mega Menu

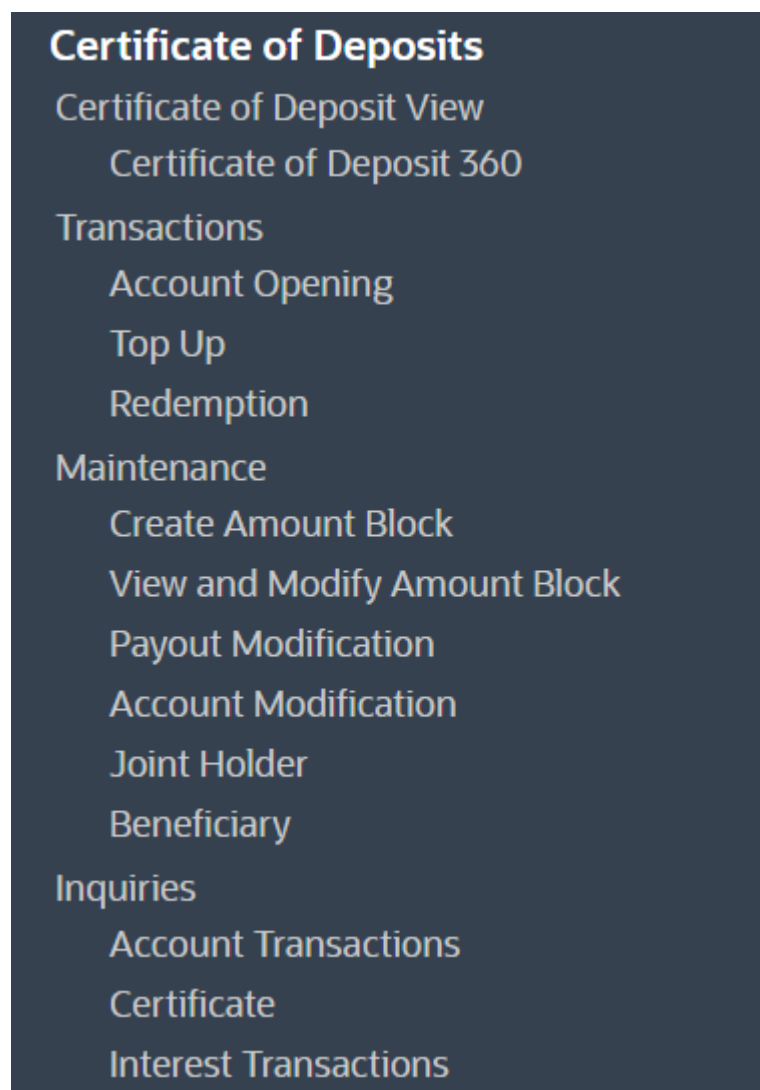


Table 2-1 Menu Items

Menu Item	Description
Transactions	Teller or Supervisor can use to initiate certificate of 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.

2.2 Certificate of Deposit View

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

This topic contains the following subtopic:

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

2.2.1 Certificate of Deposit 360

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

**Note:**

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

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 certificate of deposit details:

1. On the **Home** screen, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits** and **Certificate of Deposit View**, click **Certificate of Deposit 360** or specify **Certificate of Deposit 360** in the search icon bar and select the screen.
The **Certificate of Deposit 360** screen is displayed.

Figure 2-2 Certificate of Deposit 360

The screenshot shows the 'Certificate of Deposit 360' interface. At the top, there is a title bar with the text 'Certificate of Deposit 360' and a close icon. Below the title bar is a search section. On the left, there is a 'Search by' dropdown menu with 'Account number' selected. To the right of the dropdown is a search input field labeled 'Account Number' with a search icon and the text 'Required' below it. Below the search section is a message that reads 'Please enter account number to perform the operation'. The background of the page has a repeating pattern of stylized circular lines.

2. On the **Certificate of Deposit 360** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.
The details are displayed in the dashboard.

Figure 2-3 Deposit Details for Certificate of Deposit

Certificate of Deposit 360

Search by: Account number: 0000013018 Account Name: API Automation Account

00000203030 **Active**
000/FLEXCUBE UNIVERSAL BANK
1 Year 3 Months-12.00%
Deposit Start Date: March 30, 2018 Maturity On: April 1, 2019
Reinvest Interest: Beneficiary: Not Provided

USD 5,070.00 Current Principal	USD 5,070.00 Initial Pay in	USD 0.00 Topup Pay in	USD 0.00 Redeemed Principal
USD 5,070.00 Maturity Amount	USD 0.00 Blocked Amount	USD 0.00 Interest Reinvested	USD 0.00 Tax Deducted

Account Holders
Mark Leo Bell (231254446)
Primary
8892090908
Johnsmith@gmail.com

Account Details
Customer's Address:
Part Redemption:
Premature Redemption:
Top Up:
Mode of Operation: Jointly

Upcoming Transactions
Interest Liquidation Due on April 1, 2018
Overdue Transactions: No Data to Display

Instructions Set
Payout 20% Principal By GL A/C : 313500010
Payout 50% Principal By Banker's Cheque
Payout 30% Principal By CASA - 0000002638899
[Set Instructions](#)

Interest Rate Changes
Net Rate: 12% March 30, 2018
Base Rate 12%
Variance 0%

Redemption Simulation (As of Today)
Redemption Amount: GBP 1,000
Principal: 1,000 Interest Rate: 12.00%
Interest: 0.66 Tax: 0.03
Redemption Proceeds: 1,000.25
[Redeem Now](#)

Frequent Actions
[Top Up](#) [Audit Trail](#) [Account Modification](#)

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

Table 2-2 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 #0070C0; 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>	<p>Displays the deposit status. The options for the status are:</p> <ul style="list-style-type: none"> • Active • Matured • Closed
<CD Account Number>	Displays the CD account number.
Branch	Displays deposit branch.
<Deposit Term - Interest Rate>	<p>Displays the term for the deposit and interest rate for the deposit.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>If the main UDE is mapped at the Interest and Charges Product level, the interest rate will be displayed.</p> </div>
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Re-invest CD	Displays if the interest from the CD is to be re-invested in the same deposit or paid out.
Beneficiary	Specify if a beneficiary is registered or not.

Table 2-2 (Cont.) Deposit 360 - Field Description





Field	Description
Account Holder	This widget displays the account holder details.
Name	Displays the name of the account holder of the CD.
Customer ID	Displays the customer ID of the holder.
Relationship	Displays relationship as Primary/Secondary.
Mobile Number	Displays the mobile number 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 address of the primary customer.
Part Redemption	This option will be selected if part redemption is allowed for the CD product.
Premature Redemption	This option will be selected if premature redemption is allowed for the CD product.
Top up	This option will be selected if a top-up is allowed for the CD 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.
Topup 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 #0070C0; 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 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 CD account. Click the View Error Details link to view the error message.

Table 2-2 (Cont.) Deposit 360 - Field Description

Field	Description
Instructions Set	<p>This widget displays the set of instructions set on the CD account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: To create new set of instructions for the CD account, click the Set Instructions link. </div>
Recent Transactions	This widget displays the details of the recent transactions performed on the account.
<Number> Amount Blocks	<p>This widget displays the amount block details of the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: To manage the amount blocks, click the Manage Amount Blocks link. </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.
Frequent Actions	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: The actions are displayed as links. You can click the link and the related screen is opened in a new page. </div>

 **Note:**

- You can also launch the screens for performing various transactions on the account by clicking the **Menu** 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 CD account performed is not displayed on the screen, you can refresh the screen by clicking the **Refresh** icon. The screen is refreshed and the latest changes are displayed.

2.3 CD Transactions

You 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 Certificate of Deposit (CD). This chapter deals with transactions of a certificate of deposit.

This topic contains the following subtopics:

- [Certificate of Deposit Account Opening](#)
You can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.
- [Top Up](#)
You can perform a CD top-up transaction using this screen.
- [Redemption](#)
You can redeem a Certificate of Deposit using this screen. The redemption proceeds can be credited to Current and Savings Account, New Certificate of Deposit, Banker's Check, Demand Draft, or Ledger. The Certificate of Deposit can be redeemed in full or part.

2.3.1 Certificate of Deposit Account Opening

You can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.

 **Note:**

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

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

The **Certificate of Deposit Account Opening** screen is displayed.

Figure 2-4 Certificate of Deposit Account Opening

The screenshot shows the 'Certificate of Deposit Account Opening' interface. At the top, there is a title bar with 'Remarks' and window control icons. Below the title, there is a search section with a 'Search by' dropdown menu set to 'Customer ID' and a 'Customer ID' input field with a search icon and a 'Required' label. A message in the center reads 'Please enter customer ID to perform the operation'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

In the **Certificate of Deposit Account Opening** screen, all available CD account deposit accounts are displayed by the system.

Note:

The user can select different search criteria in the **Search by** drop-down on an account servicing screen to search for an account number. The search criteria options include **Account Number**, **Customer ID**, **Mobile Number**, **SSN**, and **Email ID**. However, the default option in the drop-down is an Account Number.

Figure 2-5 Certificate of Deposit Account Opening - Product Details

The screenshot shows the 'Certificate of Deposit Account Opening' interface with search criteria filled in. The 'Search by' dropdown is 'Customer ID', the 'Customer ID' field contains '000932482', and the 'Customer Name' field contains 'Automation Party'. Below the search fields, there are tabs for 'New Deposit' and 'Existing Deposit'. A search bar is present. The main area displays '155 Products available' in a grid of product cards. Each card shows the product name, ID, APY, Currency, and Interest Cycle. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

Product Name	Product ID	APY	Currency	Interest Cycle
Standard Fixed Rate Deposit	SAGLD4	8.20%	USD	1 Month
FIXED STANDART CHILD RATE	YATH12	7.00%	USD	1 Month
Standard Certificate	MANR03	6.05%	USD	1 Month
FIXED STANDART CHILD RATE	YATH14	6.50%	USD	1 Month
Standard Certificate	MANR04	6.50%	USD	1 Month

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

Table 2-3 Active Deposit Product – Field Description

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

3. On the **Certificate of Deposit Account Opening** screen, click **Search** bar to search for products based on the product code, product description, and currency to search or filter the deposit products.

4. Click **View** 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 2-6 View Product Details

NORMAL STATUS
✕

Basic Details

APY	Interest Cycle
10.47%	1 Month
Minimum Tenor	Maximum Tenor
15 Days	1 Year, 2 Months, 5 Days
Minimum Amount	Maximum Amount
GBP 0.00	GBP 999,999,999.00
Currency	
GBP	

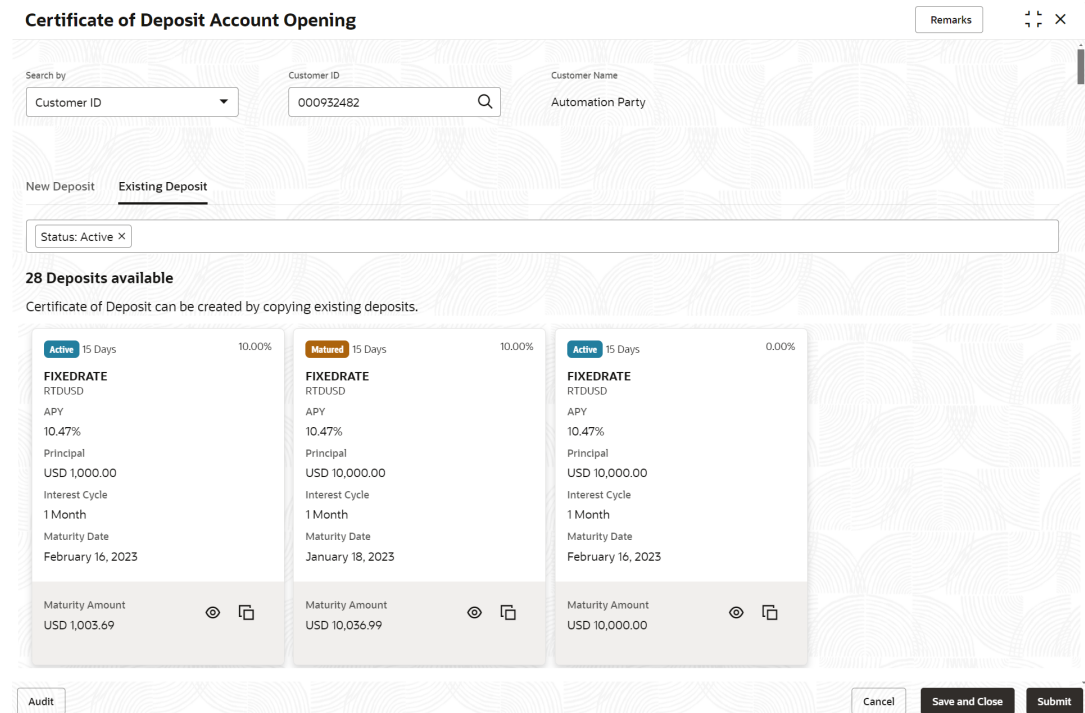
Features

Tenor Modification	Allow Premature Liquidation
No	Yes
Allow Partial Liquidation	Allow Top Up Deposit
Yes	Yes

5. Click **Existing Deposit** tab.

The customer sees all available deposit accounts displayed by the system, with the default setting showing active account details.

Figure 2-7 Certificate of Deposit Account Opening - Existing Deposit



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

Table 2-4 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.
APY	Displays the APY percentage.
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.


6. In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**).

If the user chooses **All**, the system displays the accounts of a customer with the statuses **Active**, **Closed**, and **Matured**.

7. Click **View** 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, beneficiary details and joint holder details if available.

Figure 2-8 View Existing Account Details

FIXEDRATE ✕				
Account Details				
Account Number	Rate of Interest	Account Status	Currency	
0000012630	10.00%	Active	USD	
Principal	Maturity Amount	Account Opening Date	Account Maturity Date	
USD 5,070.00	USD 5,089.79	January 2, 2023	January 17, 2023	
Part Redemption	Reinvest	Premature Redemption	Top Up	
Yes	Yes	Yes	Yes	
Tenor	Mode of Operation	Maturity Instructions		
15 Days	Single	No Instructions		
Payin Details				
	Account Number	Account Name	Payin Amount	
	134000067	Payin GL for Term Deposits	USD 5,070.00	
Payout Details				
No Instructions given for Principal and Interest				
Beneficiary Details				
Beneficiary Name	Relation Type	Date of Birth	Minor	Guardian
Ms. Jane	Mother	September 8, 1978	No	

- On **Certificate of Deposit Account Opening** screen, the user will be able to create new CD 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 **Copy** 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, Beneficiary 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 account is closed or payin GL is not valid for the branch.
- 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.
- Beneficiary details are nullified, if beneficiary customer ID is closed.
- Existing guardian details are nullified, if beneficiary become major for the new account.

- On the **Certificate of Deposit Account Opening** screen, select the product to create a new deposit account.

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

Figure 2-9 Certificate of Deposit Account Opening - Deposit Details

Certificate of Deposit Account Opening Remarks ✕

Customer ID: 233127358 | Customer Name: Deposits Automation

Deposit Details

FIXEDRATE
RTDUSD Negotiate Rate Switch Product

Deposit Amount: USD 30,000.00 | Maturity Type: Tenor | Years: 0 | Months: 0 | Days: 15

Interest Rate: 10 | Reinvest Interest: Yes | Maturity Instructions: Rollover Principal & Interest

Mode of Operation: Single | Open Date: February 1, 2023 | Account Name: Deposits Automation

Payin Details
You can add payin details here. Add Payin

Payout Details
Principal and interest will be rolled over on maturity

Beneficiary Details
Payable on Death:
Beneficiary Name | Relation Type | Date of Birth | Minor | Guardian | Action

You can add beneficiary details here. Add Beneficiary

Summary Panel:
All amounts are in USD
Principal February 1, 2023: 30000/-
Maturity February 16, 2023: 30110.96/-
Maturity Amount: **30110.96**
Interest Rate: 10.00%
APY: 10.47%
Tenor: 15 Days
Part Redemption: Yes
Premature Redemption: Yes
Topup: Yes
[Interest Details](#)

Audit Cancel Save and Close Submit

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

Table 2-5 Certificate of 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.

Table 2-5 (Cont.) Certificate of Deposit Account Opening - Deposit Details – Field Description



Field	Description
Maturity Type	<p>Select the option for CD maturity from the drop-down. The options are:</p> <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	<p>Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.</p>
Reinvest Interest	<p>Select the option from drop-down for reinvest interest.</p> <ul style="list-style-type: none"> • Select Yes to reinvest the interest in CD. This is the default value. • Select No to be paid out the interest. <div style="border: 1px solid #0070C0; padding: 5px; 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	<p>The product displays its default maturity instructions, which the user can modify. The following maturity instructions are supported.</p> <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 • Reinvest Interest is selected as No: <ul style="list-style-type: none"> – Redeem Principal – Rollover Principal – Special Rollover <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>If auto-rollover is disabled for the product, it displays only Redeem Principal and Interest or Redeem Principal.</p> </div>
Mode of Operation	<p>Select the mode of operation from the drop-down. The options are:</p> <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	<p>This date is defaulted as the current branch date and user is allowed to modify it.</p>

Table 2-5 (Cont.) Certificate of 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.

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

Figure 2-10 Negotiate Interest Rate

Negotiate Interest Rate

Effective Date
February 1, 2023

User Defined Elements				
Element	Value	Variance	Action	
TAXRATE	10	0		
TDPNL	10	0		
TERMRATE	10	0		

Cancel OK

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

Table 2-6 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.
Variance	Displays the variance for the user defined value and the user is allowed to modify the value.
Action	Click the Edit icon, to edit only the variance in user defined elements.

- Click **Interest Details** link in the simulation widget to view the interest details.

The **Interest Details** screen is displayed with **Date**, **Reinvested Interest**, and **Principal** amount of the deposits.

Figure 2-11 Interest Details

Interest Details ✕		
Date	Reinvested Interest	Principal
February 1, 2023	USD 123.29	USD 30,000.00

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15. Click on **Add Payin**, in the Payin Details section on the **Certificate of 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 2-12 Add Payin Details_Account

Add Payin Details ✕

Select Payin Mode

Account Ledger

Select Account Number

Account Number 0000001092 Account Name Priya Account Balance USD 0.00	Others
--	--------

Search Account Details

Account Number

Account Name
PHIL FRANZ

Payment Details

Payin Amount

Figure 2-13 Add Payin Details_Ledger

Add Payin Details ✕

Select Payin Mode

Account Ledger

Ledger Details

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

Payment Details

Payin Amount

USD 30,000.00

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 2-7 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 CD payin. You can select Others from the widget to select any other accounts in the same bank for CD payin.
Search Account Details	This will display, if you select Others from the widgets. click the Search 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 ledger. For more information on fields, refer to the field description table.

Table 2-8 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.
16. Click on **Add Payout**, in the Payout Details section on the **Certificate of Deposit Account Opening** screen.

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

 **Note:**

The system will 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 payin details, click **Change Default Payout**. Then the system will delete the defaulted payin details and open the **Add Payout Details** screen.

Figure 2-14 Add payout Details with Reinvest Interest is Yes

Add Payout Details ✕

Maturity Instructions
Redeem Principal & Interest

Maturity Payout Mode

Account

Select Account Number

0000001092 Account Name Priya Currency USD	Others
---	---------------

Account Number Account Name

Required

Figure 2-15 Add payout Details with Reinvest Interest is No

Add Payout Details ✕

Principal Payout Instructions
Redeem Principal

Principal Payout Mode
 Account

Select Account Number

0000001092 Account Name Priya Currency USD	Others
--	--------

Account Number Account Name

🔍
Required

Interest Payout Instructions
Interest Payout on Liquidation

Interest Payout Mode
 Account

Select Account Number




0000001092 Account Name Priya Currency USD	Others
--	--------

Account Number Account Name

🔍
Required

- 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 2-9 Add Payout Details with Reinvest Interest is Yes - Field Description






Field	Description
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product. The options are: <ul style="list-style-type: none"> • Redeem Principal & Interest • Rollover Principal & Interest • Rollover Principal & Redeem Interest • Special Amount Renewal
Maturity Payout Mode	Select the maturity payout mode. <p> Note:</p> <p>This field is displayed if Redeem Principal & Interest, Renew Principal & Redeem Interest, or Special Amount Renewal option is selected from the Maturity Instructions field.</p>
Select Account Number	Select the type of account. <p> Note:</p> <p>This field is displayed if Account option is selected from the Maturity Payout Mode field.</p>
Account Number	Select the Current and Savings Account account number. <p> Note:</p> <p>This field is displayed if Others option is selected from the Account field.</p>
Account Name	Displays the account name upon account number selected.

- 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 2-10 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 • Renew Principal • Special Amount Renewal

Table 2-10 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Principal Payout Mode	<p>Select the principal payout instructions for the deposit.</p> <p> Note: This field is displayed if Redeem Principal or Special Amount Renewal option is selected from the Principal Payout Instruction field.</p>
Select Account Number	<p>Select the type of account.</p> <p> Note: This field is displayed if Account option is selected from the Maturity Payout Mode field.</p>
Account Number	<p>Select the Current and Savings Account account number.</p> <p> Note: This field is displayed if Others option is selected from the Account field.</p>
Account Name	Displays the account name upon account number selected.
Interest Payout Mode	Select the maturity payout mode.
Select Account Number	<p>Select the type of account.</p> <p> Note: This field is displayed if Account option is selected from the Interest Payout Mode field.</p>
Account Number	<p>Select the Current and Savings Account account number.</p> <p> Note: This field is displayed if Others option is selected from the Account field.</p>
Account Name	Displays the account name upon account number selected.

- 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.
17. Click on **Add Beneficiary**, in the Beneficiary Details section on the **Certificate of Deposit Account Opening** screen.
- The **Add Beneficiary Details** screen is displayed.
For more information about **Add Beneficiary Details**, refer to the [Add Beneficiary](#) section in the Beneficiary Details Update.
18. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Certificate of 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.
19. After adding the **Add Payin**, **Add Payout**, and **Add Beneficiary** details, the **Certificate of Deposit Account Opening** screen displays the added information.

Figure 2-16 Certificate of Deposit Account Opening - Added Details

Certificate of Deposit Account Opening
Remarks ⌵ ⌵ ⌵

Customer ID
233127358

Customer Name
Deposits Automation

Deposit Details

FIXEDRATE
RTDUSD Negotiate Rate

Deposit Amount <input type="text" value="USD 30,000.00"/>	Maturity Type <input type="text" value="Tenor"/>	Years: <input type="text" value="0"/> Months: <input type="text" value="0"/> Days: <input type="text" value="15"/>
Interest Rate <input type="text" value="10"/>	Reinvest Interest <input type="text" value="Yes"/>	Maturity Instructions <input type="text" value="Redeem Principal & Interest"/>
Mode of Operation <input type="text" value="Single"/>	Open Date <input type="text" value="February 1, 2023"/>	Account Name <input type="text" value="Deposits Automation"/>

Payin Details

<input type="button" value="Account"/>	Account Number 0000001092	Account Name Priya	Payin Amount USD 30,000.00
--	------------------------------	-----------------------	-------------------------------

Payout Details

<input type="button" value="Principal and Interest"/>	Instruction Redeem Principal & Interest	Account Number 0000001092	Account Name Priya	<input type="button" value="Change Default Payout"/>
---	--	------------------------------	-----------------------	--

Beneficiary Details

Payable on Death

Beneficiary Name	Relation Type	Date of Birth	Minor	Guardian	Action
You can add beneficiary details here.					
<input type="button" value="Add Beneficiary"/>					

All amounts are in USD

30000/- Principal February 1, 2023	30110.96/- Maturity February 16, 2023
---------------------------------------	--

Legend: ■ 30000.00-Principal ■ 110.96-Net Interest

Maturity Amount
30110.96

Interest Rate: 10.00%
APY: 10.47%
Tenor: 15 Days
Part Redemption: Yes
Premature Redemption: Yes
Topup: Yes

[Interest Details](#)

20. Click **Submit**.

The screen is successfully submitted for authorization.

Note:
The CD account number is displayed when the CD account creation is successful.

2.3.2 Top Up

You can perform a CD top-up transaction using this screen.

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

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

The **Certificate of Deposit Top Up** screen is displayed.

Figure 2-17 Certificate of Deposit Top Up

2. On the **Certificate of Deposit Top Up** screen, Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

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

Figure 2-18 Certificate of Deposit Top Up Details

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

Table 2-11 Certificate of 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> <div style="border: 1px solid #0070C0; 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>
Status	<p>Displays the CD status. The possible options are:</p> <ul style="list-style-type: none"> • Active • Matured • Closed
Deposit Details	<p>Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.</p>
Maturity Details	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070C0; 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	<p>Displays the actual tax deducted on reinvested or paid out interest till date.</p>

Table 2-11 (Cont.) Certificate of Deposit Top Up – Field Description

Field	Description
Amount	Specify the amount which the customer wants to add to the principal of the CD.
Value Date	Specify the date from which the top-up is to take effect.

- After specifying the amount in the **Amount** field in the **Certificate of 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 2-12 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 CD.
Net Interest	Displays the interest net amount.
Top-up Amount	Displays the top-up amount.

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

The **Interest Details** screen is displayed.

Figure 2-19 Certificate of 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 2-13 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 CD).

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

Figure 2-20 Add Settlement Details - 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 <input style="width: 90%; border: 1px solid #ccc;" type="text" value="GBP 10.00"/>	Exchange Rate 1.65
Transaction Amount USD 16.50	

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

Table 2-14 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 CD payin. You can select Others from the widget to select any other accounts in the same bank for CD 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 2-21 Add Settlement Details - 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 2-15 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.

6. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
7. 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.
8. Click **Add** button to add the settlement details in **Certificate of Deposit Top Up** screen. The settlement details are displayed in the **Certificate of Deposit Top Up** screen.

Figure 2-22 Settlement Details

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

Table 2-16 Certificate of 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 #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>Exchange rate is displayed only if there is a cross currency transaction.</p> </div> <p>Click the Edit icon to edit the top up amount in the settlement details. Click the Delete icon to delete the settlement details.</p>

9. Click **Submit**.

The screen is successfully submitted for authorization.

2.3.3 Redemption

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



Note:

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

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

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

The **Certificate of Deposit Redemption** screen is displayed.

Figure 2-23 Certificate of Deposit Redemption

Certificate of Deposit Redemption Remarks [Window Controls]

Search by Account Number

Account number [Search Icon] Required

Please enter account number to perform the operation

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

2. On the **Certificate of Deposit Redemption** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details are displayed in the **Certificate of Deposit Redemption** screen.

Figure 2-24 Certificate of Deposit Redemption Details

Certificate of Deposit Redemption

Remarks

Search by
Account number

Account Number

Account Name

Certificate of 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 <input type="text" value="Partial Redemption"/>	Redemption Amount <input type="text" value="GBP 100.00"/>
Penalty GBP 0.00	Waive Penalty <input type="checkbox"/>
Remarks <input style="width: 100%;" type="text"/>	

Settlement Details

There is no settlement details available

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

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

Table 2-17 Certificate of 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> <div style="border: 1px solid #0070C0; 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>
Status	<p>Displays the CD status. The possible options are:</p> <ul style="list-style-type: none"> • Active • Matured • Closed
Deposit Details	<p>Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.</p>
Maturity Details	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070C0; 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	<p>Displays the actual tax deducted on reinvested or paid out interest till date.</p>

Table 2-17 (Cont.) Certificate of 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 #0070C0; padding: 5px; 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 CD account balance.</p> </div>
Redemption Amount	<p>Displays the full redemption amount.</p> <div style="border: 1px solid #0070C0; padding: 5px; 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	Displays the penalty that will be charged for premature redemption.
Waive Penalty	<p>Switch to toggle ON to waive the penalty amount charged on the account.</p> <p>Switch to toggle OFF to include the penalty amount charged on the account.</p>
Remarks	You can specify the reason for CD redemption.

- Based on the input data provided, the system simulates the details of CD and displays them on the right side of the **Certificate of Deposit Redemption** screen.

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

Table 2-18 Redemption Payment Details and Deposit After Redemption – Field Description

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

Table 2-18 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Amount	Displays the maturity amount of the remaining certificate of 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.

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

Figure 2-25 Add Settlement Details - Account

Add Settlement Details ✕

Select Payout Mode ^

Account Ledger

Select Account Number

B0101174123

Account Name
CASACUST01

Currency
GBP

Others

Payment Details

Redemption Amount

GBP 5,040.00

Transaction Amount

Exchange Rate



Cancel
Add More
Add

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

Table 2-19 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 CD payout. You can select Others from the widget to select any other accounts in the same bank for CD payout.
Search Account Details	If you select Others from the widgets, the Account Number field is displayed to specify the account number. click the Search 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.

Table 2-19 (Cont.) Add Settlement Details - Account

Field	Description
Exchange Rate	Displays the exchange rate.  Note: This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payout account currency.  Note: This field is displayed only if there is cross currency transaction.

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

Figure 2-26 Add Settlement Details - Ledger

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Ledger Details

Ledger Code

 🔍

Ledger Description

Asset GL

Payment Details

Redemption Amount

Cancel
Add More
Add

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

Table 2-20 Add Settlement Details - Ledger

Field	Description
Ledger Code	Specify the ledger code or click the Search 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.

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 payout amount is updated for the remaining settlement amount.
9. Click **Add** button to add the settlement details in **Certificate of Deposit Redemption** screen.

The settlement details are displayed in the **Certificate of Deposit Redemption** screen.

Figure 2-27 Certificate of Deposit Redemption - Settlement Details


The screenshot displays the 'Certificate of Deposit Redemption' interface. At the top, there are search fields for 'Account Number' (B0101352) and 'Account Name' (YATH). The main area is divided into several sections:

- Certificate of Deposit Details:** Shows 'Status' as Active, 'Deposit Details' as GBP 10,010.00 at 12% for 3 Months, and 'Maturity Details' as GBP 10,200.83 on May 30, 2018. It also lists 'Reinvested Interest' and 'Tax Deducted' as GBP 0.00.
- Redemption Details:** 'Redemption Type' is set to 'Partial Redemption' and 'Redemption Amount' is GBP 100.00. A 'Waive Penalty' toggle is currently turned off.
- Settlement Details:** An 'Add Settlement Details' button is present. A pop-up window shows an 'Account' with 'Amount' GBP 100.00, 'Account Number', and 'Account Description'. It includes 'View', 'Delete', and 'Edit' icons.
- Redemption Payment Details (Right Panel):** Lists 'Amount' (GBP 100.00), 'Principle' (GBP 100.00), 'Interest Rate' (0.00%), 'Interest' (GBP 0.00), and 'Penalty' (GBP 0.00).
- Deposit After Redemption (Right Panel):** Lists 'Amount' (GBP 10,098.92), 'Principle' (GBP 9,910.00), 'Interest Rate' (12.00%), 'Interest' (GBP 198.87), and 'Tax' (GBP 9.95).

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

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

Table 2-21 Certificate of 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 #0070C0; padding: 5px; 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 Edit icon to edit the redemption amount in the settlement details.</p> <p>Click the Delete icon to delete the settlement details.</p>

10. Click **Submit**.

The screen is successfully submitted for authorization.

2.4 CD Maintenances

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

This topic contains the following subtopics:

- [Certificate of Deposit Amount Block](#)
You can block the CD amount. A Certificate of 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 CD amount.
- [View and Modify Amount Block](#)
You can view or modify the already added block details using this screen.
- [Certificate of Deposit Payout Modification](#)
You can view or modify the payout instructions maintained during the CD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the CD account.
- [Certificate of Deposit Account Modification](#)
You can modify certain attributes of the CD. 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.
- [Certificate of Deposit Joint Holder Maintenance](#)
Certificate of 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.

- **Certificate of Deposit Beneficiary Details Update**
You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to the CD account using this screen.

2.4.1 Certificate of Deposit Amount Block

You can block the CD amount. A Certificate of 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 CD amount.



Note:

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

To create amount block:

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

The **Create Certificate of Deposit Amount Block** screen is displayed.

Figure 2-28 Create Certificate of Deposit Amount Block

2. On the **Create Certificate of Deposit Amount Block** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details for the account entered are displayed.

Figure 2-29 Create Certificate of Deposit Amount Block Details

Create Certificate of Deposit Amount Block
Remarks ⌵ ⌴ ✕

Search by

Account number

Account Number 🔍

Account Name

Amount To Be Blocked

GBP


Block Reason

Effective Date 📅

Expiry Date 📅


Narrative

Customer Information



Customer Id, Name NA
000182, John Smith

KYC Status Not Verified

Signature  🔍

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

📞 8892090908




✉️ Johnsmith@gmail.com

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

Audit
Cancel
Save & Close
Submit

3. Specify the fields on the **Create Certificate of Deposit Amount Block** screen. For more information on fields, refer to the field description table.

Table 2-22 Create Certificate of 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> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Amount To Be Blocked	Specify the amount you want to block for the Certificate of Deposit (CD). Note that the currency for the CD 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 #0070C0; padding: 5px; 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 #0070C0; padding: 5px; 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.

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.4.2 View and Modify Amount Block

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



Note:

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

To view the amount block details:

1. On the **Home** screen, from the **Certificate of Deposit Services** mega menu, under **Certificate of 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 2-30 View and Modify Amount Block

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

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

Figure 2-31 View and Modify Amount Block Details

View and Modify Amount Block ⌵ ⌵ ✕

Search by Account Number Account Name

Account number

Amount Block Details +

Status ▼

Active


Total Amount Blocked : GBP 4,000.00

Others		Others		salary hold code	
Type	Sweep Deposit	Type	Sweep Deposit	Type	FLEXCUBE
Block Number	000STSW180890011	Block Number	000STSW180890017	Block Number	AB3886
Amount	GBP 1,000.00	Amount	GBP 1,000.00	Amount	GBP 2,000.00
Effective Date	March 30, 2018	Effective Date	March 30, 2018	Effective Date	March 30, 2018
Expiry Date	June 30, 2018	Expiry Date	June 30, 2018	Expiry Date	April 30, 2018
Remarks	Auto Sweep	Remarks	Auto Sweep	Remarks	
Status	Active	Status	Active	Status	Active
✎ ✕		✎ ✕		✎ ✕	

[Close](#)

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

Table 2-23 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> <div style="border: 1px solid #0070C0; 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 Block Details	This section displays the CD amount block details.
Status	<p>Select the block status of the CD account. The options are:</p> <ul style="list-style-type: none"> • Active • Not Activated • Closed • Expired • All
Total Amount Blocked	Displays the total amount blocked on the CD 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.
Status	Displays the block status.

- You can add a CD amount block by clicking the **Add** icon. For more information, refer screen.

- You can edit a CD amount block details by clicking the **Edit** icon. For more information, refer *Modify Amount Block*.
- You can delete a CD amount block details by clicking the **Close** icon. The **Close Certificate of Deposit Amount Block** screen is displayed with the closed amount block details.

Figure 2-32 Close Certificate of Deposit Amount Block

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




Figure 2-33 Modify Certificate of Deposit Amount Block

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

Table 2-24 Modify CD 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 CD account.
Type	Displays the type of block on CD account.
Amount To Be Blocked	Specify the CD amount to be blocked. <div style="border: 1px solid #ccc; background-color: #e6f2ff; 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 CD account.

Table 2-24 (Cont.) Modify CD Amount Block – Field Description

Field	Description
Effective Date	Specify or select the effective date for the block.  Note: By default, the effective date is displayed. If required you can edit the date.
Expiry Date	Specify or select the expiry date for the block.  Note: By default, the expiry date is displayed. If required you can edit the date.
Narrative	Specify the narration, if any for the block.  Note: By default, a narration is displayed. If required you can edit it.

- b. Click **Submit**

The screen is successfully submitted for authorization.

4. Click **Close**.

2.4.3 Certificate of Deposit Payout Modification

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



Note:

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

To view the CD payout modification details:

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

The **Certificate of Deposit Payout Modification** screen is displayed.

Figure 2-34 Certificate of Deposit Payout Modification

2. On **Certificate of Deposit Payout Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.
The details are displayed.

Figure 2-35 CD Payout Modification Details

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Account	1111188 MR Mark Leo Bell	100	Available on Payout	👁️ ✎️ 🗑️

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

Table 2-25 View CD 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> <div style="border: 1px solid #0070C0; padding: 5px; 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>
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the CD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	<p>Displays the status of the CD account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Overdue • Closed
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070C0; padding: 5px; 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.

Table 2-25 (Cont.) View CD Payout Details – Field Description

Field	Description
Certificate of Deposit Payout Instructions	This section displays the existing payout instructions of the CD account.
Component	<p>Displays the component of payout. The possible options are:</p> <ul style="list-style-type: none"> • Principal • Interest • Principal & Interest • Rollover Principal • Rollover Interest • Rollover Principal & Interest <p> Note:</p> <p>If auto-rollover is disabled for the product, it displays only Principal, Interest, and Principal & Interest.</p>
Mode	<p>Displays the mode of payout. The possible options are:</p> <ul style="list-style-type: none"> • Account • Ledger
Description	<p>Displays a brief description of the payout.</p> <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 • Ledger – Ledger Code, Ledger Name
Percentage	Displays the percentage of payout.
Amount	<p>Displays the CD payout amount.</p> <p> Note:</p> <p>For Interest component, this field displays Available on Payout text.</p>
Actions	<p>Click the View icon, to more details of the payout. For more information, refer <i>View CD Payout Modification</i>.</p> <p>Click the Edit icon, to edit the payout details. For more information, refer <i>Modify CD Payout Modification</i>.</p> <p>Click the Delete icon, to delete the payout details.</p>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [View CD Payout Modification](#)
You can view the more details of the CD payout modification.
- [Modify CD Payout Modification](#)
You can modify the CD payout details.

2.4.3.1 View CD Payout Modification

You can view the more details of the CD payout modification.

To view more payout modification details:

1. Click the **View** icon from the **Actions** field.
The details of the payout are displayed.

Figure 2-36 View CD Payout Modification

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

Table 2-26 View more Payout Details – Field Description

Field	Description
Component	Displays the component of payout. The possible options are: <ul style="list-style-type: none"> • Principal • Interest • Principal & Interest • Rollover Principal • Rollover Interest • Rollover Principal & Interest
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <productname>
Maturity Tenor	Displays the maturity tenor for the payout.
Interest Rate Based On	Displays the basis of the interest rate.
Add Funds	Displays whether additional funds were added for the payout.

Table 2-26 (Cont.) View more Payout Details – Field Description

Field	Description
Amount To Be Added	Displays the amount added for payout.
Mode	Displays the mode of payout.
Account	Displays the account number.
Account Name	Displays the account name.
Account Branch	Displays the branch of the account.
Amount	Displays the payout amount.
Actions	Displays the action to edit and delete the payout details.

3. Click **Close**.

2.4.3.2 Modify CD Payout Modification

You can modify the CD payout details.

To modify CD payout simulation:

1. Click the **Edit** icon from the **Actions** field.

The details of the payout are displayed.

2. You can modify the details by performing any of the following actions:
 - For Component selected as Principal, Interest, or Principal & Interest
 - Payout through Own Account
 - Payout through Other Account and Type as Account within Bank
 - Payout through Ledger
 - For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest

Below are the details of the actions:

- For **Component** selected as **Principal, Interest, or Principal & Interest**
 - **Payout as Own Account**
 - a. Modify the required details.


Figure 2-37 Payout as Own Account

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

Table 2-27 Payout by own account – Field Description

Field	Description
Component	<p>Select the Principal, Interest, or Principal & Interest component for payout.</p> <p> Note:</p> <p>For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer <i>For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.</i></p>
Amount in Percentage	<p>Specify the amount in percentage for payout.</p> <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>
Payout Mode	<p>Select the payout mode as Account.</p> <p> Note:</p> <p>For information on payout mode as Ledger, refer <i>Payout through Ledger.</i></p>

Table 2-27 (Cont.) Payout by own account – Field Description





Field	Description
Account	Select the own account for performing the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on other accounts, refer <i>Payout through Other Account and Type as Account within Bank</i>.</p> </div>

- b. Click **Save**.
- **Payout through Other Account and Type as Account within Bank**
 - a. Maintain the required details based on the option selected.

Figure 2-38 Payout through Other Account and Type as Account within Bank

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

Table 2-28 Payout by other account within bank – Field Description

Field	Description
Component	<p>Select the Principal, Interest, or Principal & Interest component for payout.</p> <p> Note:</p> <p>For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer <i>For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.</i></p>
Amount in Percentage	<p>Specify the amount in percentage for payout.</p> <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>
Payout Mode	<p>Select the payout mode as Account.</p> <p> Note:</p> <p>For information on payout mode as Ledger, refer <i>Payout through Ledger.</i></p>
Account	<p>Select the Other account for performing the payout.</p> <p> Note:</p> <p>For information on own accounts, refer <i>Payout through Own Account.</i></p>
Type	Select the Account Within Bank type.
Account Number	Specify the account number which is within the same bank for performing the payout.

- b. Click **Save**.
- **Payout through Ledger**
 - a. Maintain the required details based on the option selected.


Figure 2-39 Payout through Ledger

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

Table 2-29 Pay through Ledger – Field Description

Field	Description
Component	<p>Select the Principal, Interest, or Principal & Interest component for payout.</p> <p> Note:</p> <p>For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer <i>For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.</i></p>
Amount in Percentage	<p>Specify the amount in percentage for payout.</p> <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>
Payout Mode	<p>Select the payout mode as Ledger.</p> <p> Note:</p> <p>For information on payout mode as Account, refer <i>Payout through Own Account.</i></p>

Table 2-29 (Cont.) Pay through Ledger – Field Description

Field	Description
Ledger Code	Select the ledger code for the payout. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: For information on fields displayed as you click the Search icon, refer <i>Fetch Ledger Code</i>.</p> </div>

- * **To fetch the ledger code:**
 - i. From the **Ledger Code** field, click the **Search** icon from the first field.
The **Code** section is displayed.

Figure 2-40 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) |< < > >|

Page of 2 (1 - 10 of 18 items) |< < 2 > >|

- ii. Specify the code in the **Code** field and click **Fetch**.
 - iii. Select the code displayed in the table.
- b. Click **Save**.**
- For **Component** selected as **Rollover Principal**, **Rollover Interest**, or **Rollover Principal & Interest**
 - a. Maintain the required details for the option selected.

Figure 2-41 Rollover Principal, Rollover Interest, or Rollover Principal and Interest

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

Table 2-30 Rollover Principal, Rollover Interest, or Rollover Principal & Interest - Field Description

Field	Description
Component	Select the Rollover Principal, Rollover Interest, or Rollover Principal or Interest component for payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: For information Principal, Interest, or Principal & Interest, refer <i>For Component selected as Principal, Interest, or Principal & Interest</i>.</p> </div>
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <productname>
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

3. Click **Submit**.

The screen is successfully submitted for authorization.

2.4.4 Certificate of Deposit Account Modification

You can modify certain attributes of the CD. 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.



Note:

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

To perform the account modification:

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

The **Certificate of Deposit Account Modification** screen is displayed.

Figure 2-42 Certificate of Deposit Account Modification

Certificate of Deposit Account Modification

Remarks

Search by

Account number

Account Number

Required

Please enter account number to perform the operation

No Customer Selected

Audit

Cancel

Save & Close

Submit

2. On the **Certificate of Deposit Account Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.

The details of the modification is displayed.

Figure 2-43 CD Account Modification Details

Certificate of Deposit Account Modification

Search by Account Number: Account Name:

Account number:

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:

Customer Information



Customer Id, Name: 000223, John Smith NA

KYC Status: Not Verified

Signature: 

Account Name: John Smith Account Branch: FM7

Account Status: Active Mode Of Operation: Single

Account Balance: £995,264.00

8892090908

Johnsmith@gmail.com

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

Interest Rate

Effective Date	Status	Action
March 30, 2018	Open	<input type="button" value="Mark as Closed"/> <input type="button" value="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	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
TAX_RATE	121			7	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Page 1 of 1 (1-3 of 3 Items)

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

Table 2-31 Certificate of 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> <div style="border: 1px solid #0070C0; 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>
Status	<p>Displays the status of the CD account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Overdue • Closed
Deposit Details	<p>Displays the principal balance, the rate of interest, and the tenor of the CD account.</p>
Maturity	<p>Displays the amount due to the customer on maturity and the maturity date.</p>
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070C0; 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	<p>Displays the tax amount deducted till date.</p>

Table 2-31 (Cont.) Certificate of Deposit Account Modification – Field Description

Field	Description
Account Description	Specify the description for the account.  Note: By default, a description is displayed. You can edit, if required.
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.  Note: This section is displayed if you click View Details from the Action field.
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 Edit icon, to edit the user defined value details. Click the Delete icon, to delete the user defined value entry. Click the Save 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 **Add** icon, to add a new row.

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.4.5 Certificate of Deposit Joint Holder Maintenance

Certificate of 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.

 **Note:**

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

A customer can be the sole or joint owner of a CD 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:

1. On the **Home** screen, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits**, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

The **Certificate of Deposit Joint Holder Maintenance** screen is displayed.

Figure 2-44 Certificate of Deposit Joint Holder Maintenance

The screenshot shows the 'Certificate of Deposit Joint Holder Maintenance' interface. At the top, there's a title bar with a 'Remarks' button and window controls. Below that, a search section includes a 'Search by' dropdown menu currently showing 'Account number', and an 'Account Number' text 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'. To the right, a customer selection area displays 'No Customer Selected' with a person icon. At the bottom of the screen, there are four buttons: 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

The account holder details and mode of operation are displayed.

Figure 2-45 Certificate of Deposit Joint Holder Maintenance

Certificate of 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 NA

000182, John Smith

KYC Status Not Verified

Signature  🔍

Account Name John Smith Account Branch FM7

Account Status Active Mode Of Operation Single

Account Balance £995,264.00

📞 8892090908

✉️ Johnsmith@gmail.com

📍 Address Of Communication

#101, Church Street, New York, New Jersey

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

Table 2-32 Certificate of 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> <div style="border: 1px solid #0070C0; 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.
Primary Holder	Displays the primary account holder's name.
Mode of Operation	Specify the mode of operation.
	<div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The mode of operations are maintained in the host system and fetched in the list.</p> </div>

Table 2-32 (Cont.) Certificate of 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; background-color: #e6f2ff; 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 <i>Add Joint Holder</i>. • Edit Joint Holder Details: For details on this action, refer <i>Edit Joint Holder Details</i>. • Delete Joint Holder Details: From the Actions field, click the Delete icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. • Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the conversion. </div>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

You can add new joint holders, modify or delete the existing joint holders of CD account. You can also add, edit, or delete a joint holder of a CD account. Also, you can convert a joint holder account to single holder account and vice-versa.

2.4.5.1 Maintain Joint Holder Details

You can add new joint holders, modify or delete the existing joint holders of CD account. You can also add, edit, or delete a joint holder of a CD account. Also, you can convert a joint holder account to single holder account and vice-versa.

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 2-46 Add Joint Holder

Add Joint Holder Details

Customer Number

Customer Name
 Jessica J Jacob

Joint Holder Type
 ▼

Start Date

End Date

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

Table 2-33 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 2-47 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 **Edit** icon, from the **Actions** field. The **Edit Joint Holder Details** section is displayed.

Figure 2-48 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**.

2.4.6 Certificate of Deposit Beneficiary Details Update

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

 **Note:**

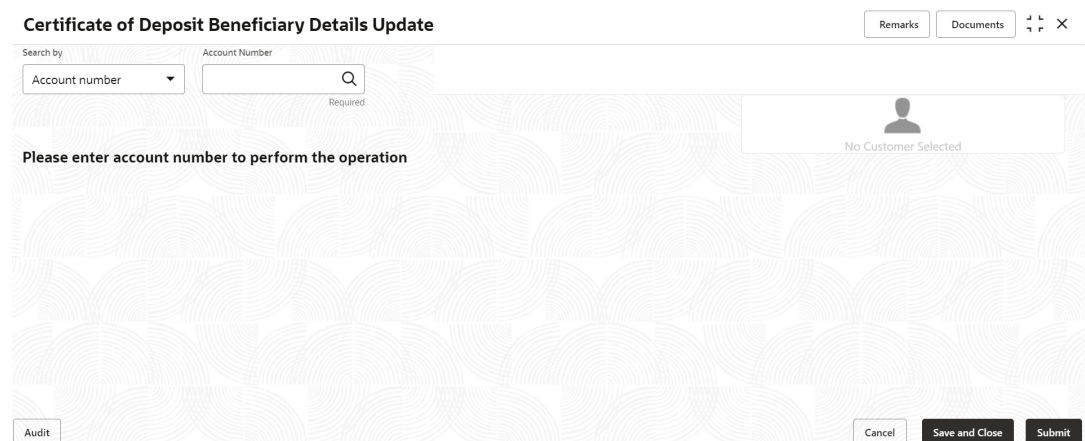
The fields marked as **Required** are mandatory.

To update beneficiary details:

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

The **Certificate of Deposit Beneficiary Details Update** screen is displayed.

Figure 2-49 Certificate of Deposit Beneficiary Details Update



The screenshot shows the 'Certificate of Deposit Beneficiary Details Update' interface. At the top right, there are 'Remarks' and 'Documents' buttons. Below the title bar, there 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 states 'Please enter account number to perform the operation'. On the right, a profile icon is shown with 'No Customer Selected' below it. At the bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

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

The details are displayed in the screen.

Figure 2-50 Certificate of Deposit Beneficiary Details

Certificate of Deposit Beneficiary Details Update
Remarks Documents

Search by

Account number

Account Number

Account Name

Payable-on-death

Beneficiary Details

Beneficiary Name	Relation Type	Date of Birth	Minor	Guardian	Actions
Mr. Nominee F-Name	Son	Nov 24, 2000	No		<input type="button" value="Eye"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>

000011202 000011203

Customer Information

No Customer Image to display

Customer Id, Name
000011202, Kalpesh L Sansare NA

KYC Status Not Verified

Signature

Account Name	Account Branch
Priya	R01
Account Status	Mode Of Operation
Active	Jointly
Actual Balance	Account Balance
\$0.00	\$0.00

9090909090


noreply@noreply.com

Address Of Communication
DA, SE, S, FL, S, GB

Note:
If no beneficiary is added to the selected account, then there are no details displayed in the **Beneficiary Details** section.

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

Table 2-34 CD Beneficiary 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 #0070C0; 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.
Payable on Death	<p>This option is to maintain a beneficiary to the account in the event of primary customer's death.</p> <p>When this switch is toggled ON, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.</p>
Beneficiary Details	This section displays the details of the beneficiary added to the CD account.
Beneficiary Name	Displays the name of the beneficiary.
Relation Type	Displays the relationship of the beneficiary.
Date of Birth	Displays the beneficiary date of birth.
Minor	Displays whether the beneficiary is a minor or major.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.
Actions	<p>Displays the following icons to perform the action:</p> <ul style="list-style-type: none"> • View: For information on this action, refer <i>View Beneficiary Details</i>. • Edit: For information on this action, refer <i>Edit Beneficiary Details</i>. • Delete: If you click this icon, then a confirmation message is displayed that the beneficiary details will not be recovered. To proceed with deletion, you need to click Delete.

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Add Beneficiary](#)

You can add a beneficiary to a CD account.

- [View Beneficiary Details](#)

You can view the details of the beneficiary added to a CD account.

- [Edit Beneficiary Details](#)

You can edit the beneficiary details that are already added to a CD account.

2.4.6.1 Add Beneficiary

You can add a beneficiary to a CD account.



Note:

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

To add a Beneficiary :

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

The **Add Beneficiary** section is displayed.

Figure 2-51 Add Beneficiary

Add Beneficiary Details

✕

Beneficiary Details

<p>Customer ID</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Q</p>	<p>Relation Type</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>
<p>Title</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>	<p>First Name</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>
<p>Middle Name</p> <input style="width: 90%;" type="text"/>	<p>Last Name</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>
<p>Date of Birth</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>	<p>Minor</p>

Address Details

Default Account Address

<p>Address Line 1/Building Name</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>	<p>Address Line 2/Street Name</p> <input style="width: 90%;" type="text"/>
<p>Address Line 3/City/Town Name</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>	<p>State</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Q Required</p>
<p>Country</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Q Required</p>	<p>Zip Code</p> <input style="width: 90%;" type="text"/> <p style="text-align: right;">Required</p>

Contact Details

<p>Mobile Number</p> <input style="width: 90%;" type="text"/>	<p>Email ID</p> <input style="width: 90%;" type="text"/>
---	--

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

Table 2-35 Add Beneficiary Details – Field Description


Field	Description
Beneficiary Details	This section displays the fields for capturing the basic beneficiary details.
Customer ID	Select or specify the customer ID to be added as a beneficiary.
Relationship Type	Select the relationship type with the beneficiary.
Title	Select a title for the beneficiary.
First Name	Specify the beneficiary's first name.
Middle Name	Specify the beneficiary's middle name.
Last Name	Specify the beneficiary's last name.
Date of Birth	Select or specify the beneficiary's date of birth.
Minor	<p>Displays whether the added beneficiary is a minor based on the date of birth selected or specified.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>The minor status will be derived based on the minor age limit maintained for the state (the state will be derived from the account's residential address).</p> <p>Find the below steps to configure minor age validation.</p> <ol style="list-style-type: none"> Create a fact for values, State, and Age. Create a rule for minor age validation with the required state and related age. <pre style="margin-left: 20px;">IF ((STATE==US) && (AGE < 18)) Output Section1 True</pre> <ol style="list-style-type: none"> Maintain a validation model with model code as VMMINORAGE and link the above rule. <p>For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p> </div>
Address Details	This section displays the fields to capture the beneficiary's address.
Default Account Address	Switch to toggle ON to default the account address specified. Switch to toggle OFF to not to default the account address specified.
Address Line 1/Building Name	Specify the building of the beneficiary.

Table 2-35 (Cont.) Add Beneficiary Details – Field Description

Field	Description
Address Line 2/Street Name	Specify the street of the beneficiary.
Address Line 3/City/Town Name	Specify the city or town of the beneficiary.
State	Specify the state of the beneficiary or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the beneficiary.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

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

Figure 2-52 Guardian Details

Guardian Details

Add Guardian



Relation Type

Required

Title

Required

First Name

Required

Middle Name

Last Name

Required

Address Details

Default Address

Address Line 1/Building Name

Required

Address Line 2/Street Name

Address Line 3/City/Town Name

Required

State

Required

Country

Required

Zip Code

Required

Contact Details

Mobile Number

Email ID

Cancel

Add Another

Add Beneficiary

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

Table 2-36 Guardian Details – Field Description

Field	Description
Add Guardian	Switch to toggle ON to add guardian details. Switch to toggle OFF to not to add the guardian details.
Relationship Type	Select the relationship type with the guardian.
Title	Select a title for the guardian.
First Name	Specify the guardian's first name.
Middle Name	Specify the guardian's middle name.
Last Name	Specify the guardian's last name.
Address Details	This section displays the fields to capture the guardian's address details.
Default Address	Select the default address for the guardian. The options are: <ul style="list-style-type: none"> – Beneficiary – Account
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 or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the guardian.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

 **Note:**

- The system defaults the customer's residential address, and personal details when the nominee details are defaulted from the customer.
- The system defaults the customer's residential address when the nominee or guardian address details are defaulted from the account.

3. Click **Add Beneficiary.**

- To add another beneficiary, you can click **Add Another**.

The beneficiary details are saved and displayed in the **Certificate of Beneficiary Details Update** section.

4. Click **Submit.**

The screen is successfully submitted for authorization.

2.4.6.2 View Beneficiary Details

You can view the details of the beneficiary added to a CD account.

To view the beneficiary details:

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

Figure 2-53 View Beneficiary Details - Personal

Beneficiary Details

✕

Beneficiary Details

Customer ID	Relation Type
	Mother
Title	First Name
Ms.	Jane
Middle Name	Last Name
	J
Date of Birth	Minor
September 8, 1978	No

Address Details

Address Line 1/Building Name	Address Line 2/Street Name
AAB	west
Address Line 3/City/Town Name	State
San	Florida
Country	Zip Code
United States	435769

Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

Cancel

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

Table 2-37 Beneficiary Details - Field Description

Field	Description
Personal Details	This section displays the personal details of the beneficiary.
Beneficiary Name	Displays the beneficiary name.
Date of Birth	Displays the beneficiary's date of birth.
Minor	Displays whether the added beneficiary is a minor.
Mobile Number	Displays the beneficiary's mobile number.
Email ID	Displays whether the email ID of the beneficiary.
Address	Displays the complete address of the beneficiary.

3. Click **Close**.

2.4.6.3 Edit Beneficiary Details

You can edit the beneficiary details that are already added to a CD account.

To edit a beneficiary :

1. In the **Beneficiary Details** section, click the **Edit** icon from the **Actions** field.
The **Edit Beneficiary** section is displayed.
2. For information on fields and description, refer *Add Beneficiary*, as the fields in the **Add Beneficiary** section are same.
3. Click **Save**.

2.5 CD Inquiries

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

This topic contains the following subtopics:

- [Account Transactions](#)
You can inquire about the Certificate of Deposits Account Transactions using the **Account Transactions** screen.
- [Certificate](#)
You can specify a CD 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.
- [Interest Paid Out Details](#)
You can inquire about the interest paid out details for a deposit account with a given period.

2.5.1 Account Transactions

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

Note:

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

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of 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 2-54 Account Transactions

2. On the **Account Transactions** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press the **Tab** or **Enter**.
3. Select the required details and click **Fetch**.

The **Transactions Details** section is displayed.

Figure 2-55 Account Transactions Details

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 2-38 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="737 919 1471 1209"><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 2-38 (Cont.) 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-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <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>
Transaction Details	This section displays the transaction details of the CD 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.

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

Figure 2-56 Certificate of Deposits Account Transactions - View Transaction Details

DEBK - NEW DEPOSIT (000DEBK1808906Y2) ✕

Transaction Date March 30, 2018	Value Date March 30, 2018	Instrument Number						
------------------------------------	------------------------------	-------------------	--	--	--	--	--	--

Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Transaction Description	Exchange Rate
000	261300005	Payin GL for Term Deposits	GBP	Dr	10,000.00	10,000.00	NEW DEPOSIT	1
000	000001671103	Jessica J Jacob Desc	GBP	Cr	10,000.00	10,000.00	NEW DEPOSIT	1

Audit Details

Authorized	Maker HRITHIKO1 November 24, 2022 10:18:25	Checker HRITHIKO1 November 24, 2022 10:18:25	Source System FCUBS
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For more information on fields, refer to the field description table.

Table 2-39 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.

2.5.2 Certificate

You can specify a CD 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.



Note:

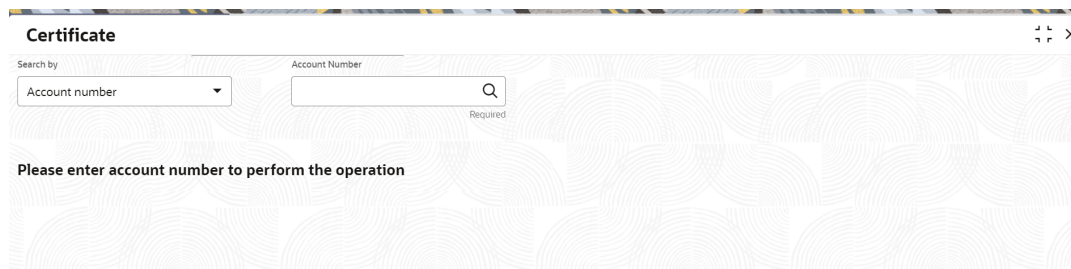
The fields marked as **Required** are mandatory.

To generate and view the deposit certificate:

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

The **Certificate** screen is displayed.

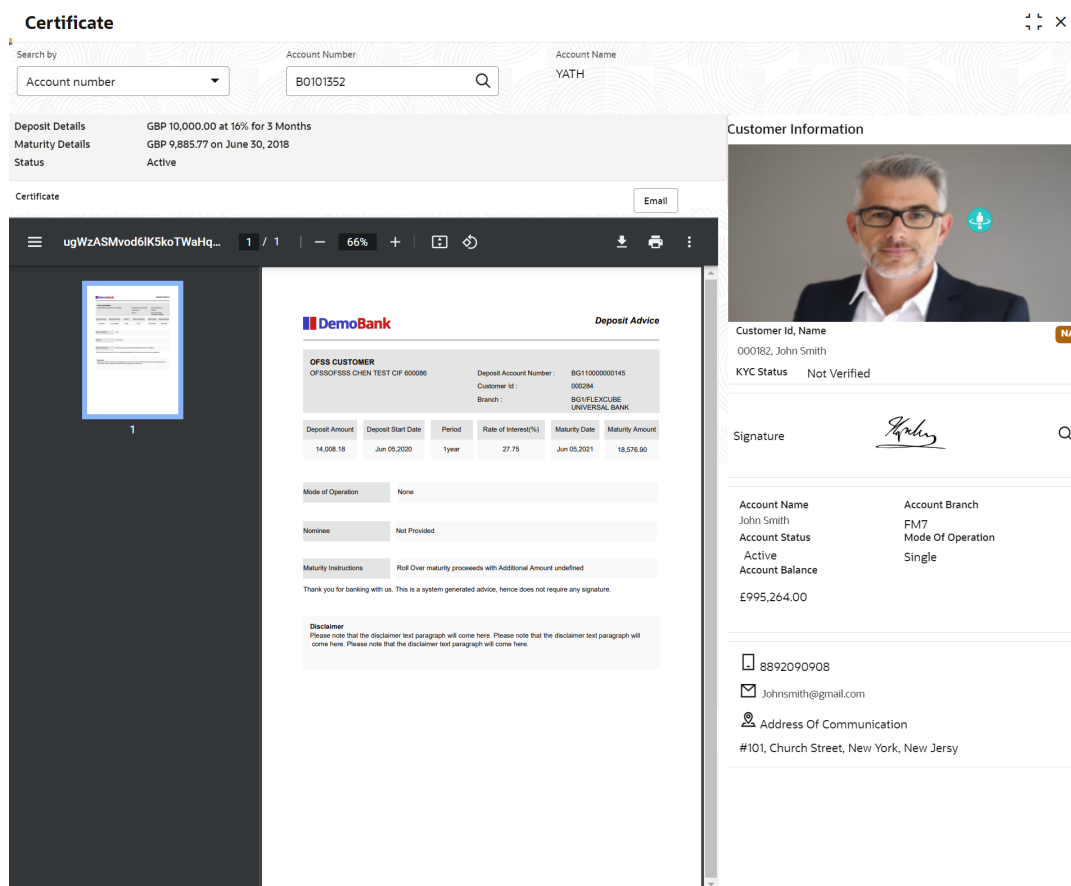
Figure 2-57 Certificate



2. On the **Certificate** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.



The deposit summary and certificate is displayed.

Figure 2-58 CD Certificate



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

Table 2-40 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> <div style="border: 1px solid #0070C0; padding: 5px; 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>
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 #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>If required, you can email the certificate by clicking Email.</p> </div>

2.5.3 Interest Paid Out Details

You can inquire about the interest paid out details for a deposit account with a given period.



Note:

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

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, click **Interest Paid Out Details** under **Inquiries**, or specify **Interest Paid Out Details** in the search icon bar and select the screen.

The **Interest Paid Out Details** screen is displayed.

Figure 2-59 Interest Paid Out Details

The screenshot shows the 'Interest Paid Out Details' interface. At the top, there is a search bar with a dropdown menu set to 'Account number' and a search icon. Below the search bar, a message reads: 'Please enter account number to perform the operation'. The background features a decorative pattern of overlapping circles.

2. On the **Interest Paid Out Details** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The system displays interest transaction details for the defaulted start and end date. The Interest transaction details are segregated for each auto renewal period in the lifecycle of the deposit in case any renewal happens for the given date range.


Figure 2-60 Interest Paid Out Details_Data

The screenshot shows the 'Interest Paid Out Details' interface with search results. The search criteria are: Account Number: HAMI0231, Account Name: CMC-CUSTOMER, Start Date: November 30, 2018, and End Date: February 1, 2023. The total interest amount is 0.04. Below this, there is a table of 02 items.

Transaction Date	Interest Rate	Interest Amount	Payout Account	Payout Mode	Reference Number
▼ Current Term Deposit Effective From November 30, 2018					
					Total Interest Amount
					0.04
December 1, 2018	7%	0.04	134000067	Ledger	HAMMIM1GBP000003
▼ Previous Term Deposit - November 30, 2018 to December 8, 2018					
					Total Interest Amount
					0.04
December 1, 2018	7%	0.04	134000067	Ledger	HAMMIM1GBP000003

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

Table 2-41 Interest Paid Out 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> <div style="border: 1px solid #0070C0; 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>
Start Date	<p>The Start date is defaulted as account opening or renewed date in case of rolled over CD, and the user is allowed to modify the defaulted value.</p> <p>In case of rolled over deposit, the start date will be the new CD start date.</p>
End Date	<p>The end date will default to the current branch date and the user is allowed to modify the defaulted value.</p>
Search	<p>Click this button to search the interest paid out details for a given date range.</p>
Total Interest Amount	<p>Displays the total interest amount for each life cycle of CD and the given date range.</p>
Transaction Date	<p>Displays the transaction date.</p>
Interest Rate	<p>Displays the final interest rate.</p>
Interest Amount	<p>Displays the liquidated interest amount (without deducting tax).</p>
Payout Account	<p>Displays the interest payout account.</p>
Payout Mode	<p>Display interest payout mode , the possible values are Account, Ledger, and Deposit.</p>
Reference Number	<p>Displays the transaction reference number.</p>

- Click **Close** icon to close the **Interest Paid Out Details** screen.

2.6 Death Claim for Certificate of Deposits

This topic describes the processing of death claim in CDs.

On expiry of a customer, the account proceeds/claims can be transferred to the descendants or beneficiaries of customers as per process.

When a customer expires, and the party application notifies that the customer status is updated to 'Deceased' all the associated deposits of the customer (both single and jointly held deposits) will be updated to status Blocked. Once the branch user receives the requisite documents (beneficiary details or Probate court order) the user will operationally ensure to unblock the deposit - transfer the proceeds to the beneficiary and then proceed to close the account.

 **Note:**

The unblocking of account and transfer of proceeds if any to the beneficiary based on the probate court order/beneficiary details in account and subsequently closing the account of the deceased is an operational process.

2.7 Unclaimed processing for Certificate of Deposits

This topic describes the processing of escheatment in CDs.

The escheatment laws differ by state in United States. The escheatment process will always be automatic.

The deposit is closed post the escheatment processing and the unclaimed funds are transferred to the state.

For a term deposit:

- The deposit should be matured or auto-renewed at least 'Once' before considering the same for Escheatment processing.
- Only non-financial transactions to be considered while determining escheatment periods (non-financial transactions at Customer level) for the deposits, which is 'Last Contact Date'.

 **Note:**

The deposit will be considered for escheatment based on the customer last contact date with the bank.

 **Note:**

For more information about the configurations, refer to the sections *State Group Parameters* and *State Code Mapping* in the *Account Configurations User Guide*.

2.8 Certificate of Deposits Compounding

This topic describes the compounding details for CDs.

The system has been enhanced to support interest compound capability for term deposits, the system supports the compounding on a frequency basis as daily, monthly, quarterly, and half yearly.

2.9 Annual Percentage Yield (APY) for Certificate of Deposits

This topic describes the processing of annual percentage yield in CDs.

A yearly compounded interest rate is represented by the Annual Percentage Yield (APY). Banks publish APY figures for reasonable, single-point comparisons of different product offerings with varying compounding schedules in the United States.

For certificate of deposits, the Annual Percentage Yield (APY) is calculated using the same formula as for a savings account.

$APY = (1 + \text{Interest Rate} \div \text{The number of Compounding in a year}) ^ (\text{Number of compounding in a year}) - 1.$

2.10 Interest Transaction History Inquiry for Certificate of Deposits

This topic describes the processing of interest transaction history inquiry for CDs.

During a particular period, this inquiry service provides information on the interest applied to a certificate of deposit. The details that can be inquired include the interest amount, the date on which the interest was applied, the current interest rate of the deposit, payout mode, and payout account details such as the account number if the payout was made to a checking or savings account.

2.11 Back-up Withholding Tax in Certificate of Deposits

This topic describes the processing of back-up withholding tax in Certificate of Deposits.

If a bank customer is a taxpayer receiving certain types of income payments, the IRS requires the payer of these payments to report them on an information return. The person or business (bank) paying the customer doesn't generally withhold taxes from these types of payments, as it is assumed the customer will report and pay taxes on this income when they file their federal income tax return.

There are situations when the bank is required to withhold at the current federal and state rate percent. This federal or state rate tax is taken from any future payments to ensure the IRS receives the tax due on this income. The situations are as below:

- Under the BWH-B program because the customer failed to provide a correct taxpayer identification number (TIN) to the bank for reporting on the required information return.
- Under the BWH-C program because the customer failed to report or underreported interest and dividend income they received on their federal income tax return.
- Customer wants the bank to voluntarily deduct the backup withholding tax on interest payments. The rate of deduction can be any value as required by the bank customer.

The new System Data Elements as TAX_APPLICABLE, and VOLUNTARY_TAX_RATE are introduced and can be used in defining the tax formula in interest and charges module.



Note:

For more details, refer to the *Interest and Charges User Guide*.

2.12 Grace Days for Certificate of Deposits

This topic describes the details of grace days for CDs.

The grace days will be applicable post the maturity of the deposit for the customer to decide on what the customer wants to do with the certificate of deposit.

- A configuration of the grace days for deposits at the product level, which will enable the user to define the grace days is available.
- The grace days will be applicable only for deposits with maturity instructions as auto-renewal.
- For an auto-renewal deposit - post the maturity of the deposit, the user will have a grace days (as per the configured no. of days) to perform the following actions:
 - Choose to close the deposit without incurring a penalty - A penalty is not incurred when the user closes the deposit during the grace days.
 - Choose to top-up the deposit amount - Top-up is allowed only during the grace days.

2.13 FDIC Modernization in Oracle Banking Retail Accounts

This topic describes the processing of FDIC Modernization in Certificate of Deposits.

The FDIC (Federal Deposit Insurance Corporation) protects the depositors of insured depository institutions (IDIs) against the loss of their deposits due to an IDI failure (up to the applicable insurance limit). The FDIC pays deposit insurance upon the failure of an IDI. In paying deposit insurance, the FDIC insures the balance of each depositor's accounts, dollar-for-dollar, including principal and any accrued interest, up to the applicable insurance limit. The basic amount of FDIC deposit insurance coverage provided to depositors of an IDI is referred to as the Standard Maximum Deposit Insurance Amount ("SMDIA"). At present, the SMDIA is \$250,000.

Following the failure of an IDI, the FDIC as receiver will liquidate the institution's assets for the benefit of the institution's creditors. Through the FDIC's payment of deposit insurance, the depositors will recover their insured funds (i.e., funds up to the insurance limit) in full.

An identifier at the bank level is introduced to determine if the bank is marked for insolvency proceedings. Also, the hold reason can be selected and set at bank level for applying the provisional holds.

A new configuration screen is available to maintain the balance threshold and hold percentages across business products basis which the holds are calculated and applied as part of the insolvency batch processing.

2.14 Prior Maturity Notices in Deposits

This topic describes the details of prior maturity notices in deposits.

Existing Notice days configuration at the business product level will be used to configure the prior days for notice generation. Notice generation will be applicable for both close-on-maturity and auto-renewal deposits. Basis the configuration, the notice generation will happen 'x' days before the maturity date of the deposit.

The static data for the maturity notices is listed below:

Table 2-42 Factory Shipped list of Facts

Domain	Category	Event	Facts	Fact Description
OBRDEP	NOTICES	TD/CD Maturity	F_CUST_TYPE	Account Customer Type
OBRDEP	NOTICES	TD/CD Maturity	F_CUST_NO	Account Customer Number
OBRDEP	NOTICES	TD/CD Maturity	F_CUST_NAME	Account Customer Name
OBRDEP	NOTICES	TD/CD Maturity	F_ACC_NAME	Account Name
OBRDEP	NOTICES	TD/CD Maturity	F_ACC_NO	Account Number
OBRDEP	NOTICES	TD/CD Maturity	F_CCY	Account Currency
OBRDEP	NOTICES	TD/CD Maturity	F_ACC_ADD	Account Address
OBRDEP	NOTICES	TD/CD Maturity	F_MAT_DATE	Account Maturity Date
OBRDEP	NOTICES	TD/CD Maturity	F_NEXT_MAT_DATE	Account Next Maturity Date
OBRDEP	NOTICES	TD/CD Maturity	F_INT_RATE	Transaction Account Interest Rate
OBRDEP	NOTICES	TD/CD Maturity	F_MAT_AMOUNT	Transaction Account Maturity Amount
OBRDEP	NOTICES	TD/CD Maturity	F_APY	Transaction Account Annual Percentage Yield

2.15 OFAC Processing in Certificate of Deposits

This topic describes the processing of OFAC in CDs.

If a customer is identified as OFAC sanction hit - the OFAC data will report a match and the bank needs to block all the customer deposits for both transactions and modifications.

When an OFAC data match is reported for a customer or when an existing OFAC customer is removed from the sanction list in party management. A real-time block will be placed on the customer and the deposits restricting the customer to perform transactions/non-financial modifications.

2.16 Escheatment based on Last Contact Date in Certificate of Deposits

This topic describes the escheatment based on last contact date in certificate of deposits.

Similar to savings and checking account, the last contact date for certificate of deposit will be updated basis the last customer activity date if the bank level flag of consider customer activity

for dormancy is checked. The escheatment date for the deposit is calculated based on this last contact date.

A

Functional Activity Codes

This topic provides the functional activity codes available in Certificate of Deposits

Table A-1 Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_VIEW	VIEW	View the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_NEW	NEW	Create new Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_AMEND	UNLOCK	Update the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_VALIDATE	VALIDATE	Validate the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_SUBMIT	SUBMIT	Submit the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_DELETE	DELETE	Delete the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	Close the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_REOPEN	REOPEN	Reopen the Account Services
Deposit Creation	OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_SAVETD	NEW	Save the the IC deposits
Deposit Creation	OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_POSTTDACCOUNTING	NEW	Create Post Deposit Accounting
Deposit Creation	OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_POSTTDACCOUNTCLASS	NEW	Create Post Deposit Accounting Class
Deposit Creation	OBRDEP_FA_MATCALCENQ	VIEW	View maturity calculat or compute maturity
Deposit Creation	OBRDEP_FA_RENEWALVALIDATE	VALIDATE	Validate the renewal of deposite
Deposit Creation	OBRDEP_FA_RENEWALPERSIST	NEW	Create the renewal of deposite
Deposit Creation	OBRDEP_FA_ACCOUNTINFO	VIEW	View deposit account information
Deposit Creation	OBRDEP_FA_RENEWALPROCESS	VIEW	View process the renewal of deposite
Deposit Creation	RDEP_FA_PP_TXN_RD_ONLINE	VIEW	View deposit online

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	OBRDEP_FA_DASHBOARDQUERYSERVICE	VIEW	View dashboard query service
Deposit Creation	OBRDEP_FA_BALANCEQUERY	VIEW	View deposit Balance query
Deposit Creation	OBRDEP_FA_TDSPLCONDN	VIEW	View deposite special condition
Deposit Creation	OBRDEP_FA_GETAUDITTRAIL	VIEW	View audit trail
Deposit Creation	OBRDEP_FA_TDUDEGENCOND N	VIEW	View UDE general condition
Deposit Creation	OBRDEP_FA_TDGETMATURTY_ DATE	VIEW	View Query for maturity date
Deposit Creation	OBRDEP_FA_TDGETMATURTY_ DURATION	VIEW	View Query for maturity duration
Deposit Business Product	OBRDEP_FA_GETRULEUDE	VIEW	View get UDE by Rule
Deposit Creation	RDEPPP_FA_TDPAY_TDPAYBYB RN	VIEW	View Payin details by branch
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_VIEW	VIEW	View Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_NEW	NEW	Create new Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_AMEND	UNLOCK	Update Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_VALIDATE	VALIDATE	Validate Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_SUBMIT	SUBMIT	Submit Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_DELETE	DELETE	Delete Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_CLOSE	CLOSE	Close Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_REOPEN	REOPEN	Reopen Account Services
Deposit Creation	RDEPPP_FA_DEPCLSTRMAINT_ VIEW	VIEW	View Deposit Cluster Maintenance
Deposit Creation	RDEPPP_FA_TDPAY_VIEW	VIEW	View Deposit Pay
Deposit Creation	RDEPPP_FA_PCFMNT_VIEW	VIEW	View Pre Closure Factor Maintenance
Deposit Creation	RDEPPP_FA_TDPAY_NEW	NEW	Create new maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_AMEND	UNLOCK	Update maintenance for Pay-In

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	RDEPPP_FA_TDPAY_VALIDATE	VALIDATE	Validate maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_SUBMIT	SUBMIT	Submit record for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_DELETE	DELETE	Delete existing maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_AUTHORIZE	AUTHORIZE	Authorize existing maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_CLOSE	CLOSE	Close a maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_REOPEN	REOPEN	Reopen a closed maintenance for Pay-In
Deposit Topup	OBRDEP_FA_TOPUPENQ	VIEW	View Query deposit topups
Deposit Topup	OBRDEP_FA_TOPUPVALIDATE	VALIDATE	Validate the top up
Deposit Topup	OBRDEP_FA_TOPUPPROCESS	VIEW	View the process of top up
Deposit Topup	OBRDEP_FA_TOPUPPERSIST	NEW	Create a new top up
Deposit Topup	OBRDEP_FA_TOPUPAUTH	AUTHORIZE	Authorize the top up
Deposit Redemption	OBRDEP_FA_REDMNENQ	VIEW	View Query deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNVALID	VALIDATE	Validate the deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNPROCESS	VIEW	View the process of deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNPERSIST	NEW	Persist deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNDEL	DELETE	Delete the deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNAUTH	AUTHORIZE	Authorize the deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNREV	VIEW	View the reverse deposit redemptions
Deposit Amount Block	OBRDEP_FA_AMTBLKCREATE	NEW	Create new amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKENQ	VIEW	View Query amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKMODIFY	UNLOCK	Modify the amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKDEL	DELETE	Delete amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKREOPEN	REOPEN	Reopen amount block

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Amount Block	OBRDEP_FA_AMTBLKAUTH	AUTHORIZE	Authorize the amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKCLOSE	CLOSE	Close amount block
Deposit Amount Block	OBRDEP_FA_AMTBLK_GETBYBRNACC	VIEW	View amount Block by Account and Branch
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_VIEW	VIEW	View Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_NEW	NEW	Create new Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_AMEND	UNLOCK	Update the existing Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_VALIDATE	VALIDATE	Validate the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_SUBMIT	SUBMIT	Submit Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_DELETE	DELETE	Delete the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_AUTHORIZE	AUTHORIZE	Authorize Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_CLOSE	CLOSE	Close Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_REOPEN	REOPEN	Reopen Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_VIEWALL	VIEW	View all business product details
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ REOPEN	REOPEN	Reopen closed maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ NEW	NEW	Create new maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ DELETE	DELETE	Delete new maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ CLOSE	CLOSE	Close an existing maintenance for UDE

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AMEND	UNLOCK	Update an existing maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_VIEW	VIEW	View maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_REOPEN	REOPEN	Reopen a closed maintenance for IC Product
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_VIEW	VIEW	View maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AMEND	UNLOCK	Update a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_CLOSE	CLOSE	Close an existing maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_DELETE	DELETE	Delete a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_NEW	NEW	Create new maintenance for IC Product
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AMEND	UNLOCK	Update maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AUTHORIZE	AUTHORIZE	Authorize existing maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_CLOSE	CLOSE	Close a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_DELETE	DELETE	Delete existing maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_NEW	NEW	Create new maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REMOVELOCK	REMOVELOCK	Removes Lock on a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REOPEN	REOPEN	Reopen a closed maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_SUBMIT	SUBMIT	Submit record for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_TDPAYBYBRN	VALIDATE	Payin details by branch

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_VALIDATE	VALIDATE	Validate maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_VIEW	VIEW	View Term Deposit Pay
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_AMEND	UNLOCK	Update an existing maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_CLOSE	CLOSE	Close an open maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_DELETE	DELETE	Delete an existing maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETBYBRN	AUTHORIZE	Get penalty basis details by branch
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETSUMMARY	AUTHORIZE	View the existing maintenances of Penalty Basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenances of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_LOV_VALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_NEW	NEW	Create New Penalty Basis Maintenance
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_REJECT	REJECT	Reject resource of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_SUBMIT	SUBMIT	Submit a new maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_VALIDATE	VALIDATE	Validate maintenance of penalty basis
Penalty Parameters Maintenance	RDEPPP_FA_PENALBASIS_VIEW	VIEW	Get existing maintenance record by resource Id
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_AMEND	UNLOCK	Update an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_CLOSE	CLOSE	Close an open maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_DELETE	DELETE	Delete an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETSUMMARY	VIEW	View the existing maintenances of State Group Parameters
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenances of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_NEW	NEW	Create New State Group Parameters Maintenance
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REJECT	REJECT	Reject resource of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_SUBMIT	SUBMIT	Submit a new maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_AMEND	UNLOCK	Update an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_CLOSE	CLOSE	Close an open maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_DELETE	DELETE	Delete an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETSUMMARY	VIEW	View the existing maintenances of State Group Parameters
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenances of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_NEW	NEW	Create New State Group Parameters Maintenance
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REJECT	REJECT	Reject resource of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis
Deposit 360	DSR_FA_TDCOMMON	View	View the Deposit 360 details.

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_DASHBOARD	View	View the Deposit 360 details.
Account Opening	DSR_FA_TDPAYIN	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_TDPAYIN_CONSOLIDATED	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_SETTLEMENT	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_TD_INVEST	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_SIMULATION	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_PAYOUT_SAVE	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_TDPAYIN_AUTH	Authorization/Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_SETTLEMENT_HF	Authorization/Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_SETTLEMENT_HFR	Authorization/Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_PAYOUT_HF	Authorization/Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_PAYOUT_HFR	Authorization/Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_TDCOMMON	View	View the CD Account Opening details.
Account Opening	DSR_FA_PAYOUT_DTLS	View	View the CD Account Opening details.
Account Opening	DSR_FA_ACCOUNT_OPENING_DELETE	Delete	Delete the CD Account Opening.
Top Up	DSR_FA_TDTOPUP	Initiation	Initiate the CD Top Up.
Top Up	DSR_FA_TD_TOPUP_SIM	Initiation	Initiate the CD Top Up.
Top Up	DSR_FA_SETTLETOPUP	Initiation	Initiate the CD Top Up .
Top Up	DSR_FA_SIMULATION	Initiation	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_TDTOPUP_AUTH	Authorization/Handoff Retry	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_SETTLEMENT_HF	Authorization/Handoff Retry	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_SETTLEMENT_HFR	Authorization/Handoff Retry	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_TDCOMMON	View	View the CD Top Up details.
Top Up	DSR_FA_TDTOPUP_DELETE	Delete	Delete the CD Top Up.
Redemption	DSR_FA_TDREDEMPTION	Initiation	Initiate the Redemption.
Redemption	DSR_FA_SIMULATION	Initiation	Initiate the Redemption.
Redemption	DSR_FA_PAYOUT_SAVE	Initiation	Initiate the Redemption.

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Redemption	DSR_FA_TDREDEMPTION_AUTH	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_TD_REDEM_REVER_H F	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_PAYOUT_HF	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_PAYOUT_HFR	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_TDCOMMON	View	View the Redemption details.
Redemption	DSR_FA_PAYOUT_DTLS	View	View the Redemption details.
Redemption	DSR_FA_TD_REDEM_DTLS_DELE TE	Delete	Delete the Redemption.
Create Amount Block	DSR_FA_CRTDBK	Initiation	Initiate the Create Amount Block.
Create Amount Block	DSR_FA_SIMULATION	Initiation	Initiate the Create Amount Block.
Create Amount Block	DSR_FA_CRTDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the Create Amount Block request.
Create Amount Block	DSR_FA_TDCOMMON	View	View the Create Amount Block details.
Create Amount Block	DSR_FA_CRTDBK_DELETE	View	View the Create Amount Block details.
View and Modify Amount Block	DSR_FA_MOTDBK	Initiation	Initiate the View and Modify Amount Block.
View and Modify Amount Block	DSR_FA_MOTDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the View and Modify Amount Block request.
View and Modify Amount Block	DSR_FA_TDCOMMON	View	View the View and Modify Amount Block details.
View and Modify Amount Block	DSR_FA_MOTDBK_DELETE	Delete	Delete the View and Modify Amount Block.
Close Amount Block	DSR_FA_CLTDBK	Initiation	Initiate the Close Amount Block.
Close Amount Block	DSR_FA_SIMULATION	Initiation	Initiate the Close Amount Block.
Close Amount Block	DSR_FA_CLRDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the Close Amount Block request.
Close Amount Block	DSR_FA_CLTDBK_DELETE	Delete	Delete the Close Amount Block.
Payout Modification	DSR_FA_TDPAYOUTMODFN	Initiation	Initiate the Payout Modification.
Payout Modification	DSR_FA_SIMULATION	Initiation	Initiate the Payout Modification.

Table A-1 (Cont.) Functional Activity Codes for Certificate of Deposit

Screen Name/API Name	Functional Activity Code	Action	Description
Payout Modification	DSR_FA_TDPAYOUTMODFN_AUTH	Authorization/Handoff Retry	Approve or Reject the Payout Modification request.
Payout Modification	DSR_FA_TDCOMMON	View	View the Payout Modification details.
Payout Modification	DSR_FA_TD_PAYOUT_MOD_DELETE	Delete	Delete the Payout Modification.
Account Modification	DSR_FA_TDACMN_TELLER	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_SIMULATION	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_TDACMN_AUTH	Authorization/Handoff Retry	Approve or Reject the Account Modification request.
Account Modification	DSR_FA_TDCOMMON	View	View the Account Modification details.
Account Modification	DSR_FA_TDACMN_DELETE	Delete	Delete the Account Modification.
Joint Holder	DSR_FA_UPJHTD_TELLER	Initiation	Initiate the Joint Holder maintenance.
Joint Holder	DSR_FA_SIMULATION	Initiation	Initiate the Joint Holder maintenance.
Beneficiary	DSR_FA_UPNMTD_TELLER	Initiation	Initiate the Beneficiary updates.
Beneficiary	DSR_FA_SIMULATION	Initiation	Initiate the Beneficiary updates.
Beneficiary	DSR_FA_UPNMTD_AUTH	Authorization/Handoff Retry	Approve or Reject the Beneficiary update request.
Account Transactions	DSR_FA_TDCOMMON	View	Inquire the CD Audit Trail details.
Account Transactions	DSR_FA_TD_AUDIT_TRAIL	View	Inquire the CD Audit Trail details.
Certificate	DSR_FA_TDCOMMON	View	Get the CD certificate details.
Certificate	DSR_FA_TD_CERTIFICATE	View	Get the CD certificate details.
Interest Paid Out Details	DSR_FA_TD_INTEREST_TRANSACTIONS	Inquiry	Fetch the CD interest paid out details.

B

Error Codes and Messages

This topic contains error codes and messages found while using Oracle Banking Retail Deposits Service.

Table B-1 List of Error Codes and Messages

Error Code	Error Message
RDEP-ACC-001	Interest Rate Based on Cumulative Amount should be Y or N
RDEP-ACC-002	Continue Variance on Rollover should be Y or N
RDEP-ACC-003	Maturity Instruction not provided
RDEP-ACC-004	Auto rollover should not be selected if the deposit is close on maturity
RDEP-ACC-005	Duplicate Records For UDE Effective Date for the given UDEVAL Combination
RDEP-ACC-006	For independent deposit tenor preference, tenor cannot be blank
RDEP-ACC-007	If Move Interest to unclaimed is checked, Move principal to unclaimed also should be checked
RDEP-BLK-001	No operation is allowed in Amount Block type Account
RDEP-BLK-002	Expiry Date cannot be in the past
RDEP-BLK-003	Expiry Date cannot be less than Effective Date
RDEP-BLK-004	Effective date cannot be in the past
RDEP-BLK-005	System has defaulted the Effective Date to Today
RDEP-BLK-006	Certificate Blocked amount not equal to total block amount
RDEP-BLK-007	Blocked Amount Value cannot be less than or equal to zero
RDEP-BLK-008	Blocked amount cannot be greater than the available balance for TD accounts
RDEP-BLK-009	Amount Block type as Loan cannot be processed
RDEP-BLK-010	Account Number cannot be modified
RDEP-BLK-011	Amount block not released
RDEP-BLK-012	Online amount block cannot be modified
RDEP-BLK-013	Amount block of type Sweep Deposit can be only queried
RDEP-BLK-014	Amount Block Effective Date cannot be in Past
RDEP-BLK-015	Only Maker can delete the Amount Block
RDEP-BLK-016	Amount block is already authorised
RDEP-BLK-017	Amount Block is already closed
RDEP-BLK-018	Amount Block is unauthorized, cannot close
RDEP-COM-001	Unhandled Exception
RDEP-COM-002	Record not found
RDEP-COM-003	Authorized record cannot be deleted
RDEP-COM-004	Request Validation Failure
RDEP-COM-005	Both Percentage or Payin Amount cannot be null
RDEP-COM-006	Account Balance is Negative

Table B-1 (Cont.) List of Error Codes and Messages

Error Code	Error Message
RDEP-COM-007	User restricted to query or modify this Account
RDEP-COM-008	TD Payout Details not provided
RDEP-COM-009	Both Percentage and Payout Amount cannot be blank
RDEP-COM-010	Payout Component not specified in the Payout Details
RDEP-COM-011	Failed to Query Data
RDEP-COM-012	Successfully Saved
RDEP-COM-013	Branchcode should be same as TD Payin branch
RDEP-COM-015	Multimode pay option cannot be blank
RDEP-COM-016	Pay in Option for TD cannot be blank
RDEP-COM-017	Both multi mode percentage and multimode td amount should not be null
RDEP-COM-018	Failed to get business product details
RDEP-COM-019	Multimode td amount cannot be negative or zero
RDEP-COM-020	Duplicate Record Found
RDEP-COM-021	Maker Cannot Authorize the Record
RDEP-COM-022	Maturity amount Service Processed Successfully
RDEP-COM-023	Maturity amount Service Processing Failed
RDEP-COM-025	Maturity Date cannot be less than or equal to Account Open Date
RDEP-COM-026	No payin details entered
RDEP-COM-027	Failed to Save
RDEP-COM-028	\$1 cannot be null
RDEP-COM-029	\$1 is mandatory
RDEP-COM-030	Invalid \$1
RDEP-COM-031	Invalid Value For The Field \$1
RDEP-REDM-001	Redemption Mode is Incorrect
RDEP-REDM-002	Redemption Amount is Mandatory when Redemption mode is partial
RDEP-REDM-003	Redemption amount is negative
RDEP-REDM-004	Incorrect Redemption Interest Payout
RDEP-REDM-005	Waive Interest is allowed only for Full Redemption
RDEP-REDM-006	Total Amount Should be Equal to Redemption Amount
RDEP-REDM-007	Payout Amount is not equal to Redemption Amount
RDEP-REDM-008	Available balance is lesser than redemption Amount
RDEP-REDM-009	Redemption Authorization is pending on this Account
RDEP-REDM-010	Redemption deleted successfully
RDEP-REDM-011	Failed to delete redemption
RDEP-REDM-012	TD Currency not same as Redemption currency
RDEP-ROLL-001	Only matured accounts can be renewed
RDEP-TOP-001	Authorization pending for the previous Top-up on this account
RDEP-TOP-002	Multimode Amount is not equal to Topup Amount
RDEP-TOP-003	Top-Up is not allowed for Discounted Deposit
RDEP-TOP-004	Top-Up not allowed for the account before completing block duration as on account open date

Table B-1 (Cont.) List of Error Codes and Messages

Error Code	Error Message
RDEP-TOP-005	Top-up value date cannot be future dated
RDEP-TOP-006	Top up can be back value dated only up to the value date \$1 of the last financial transaction
RDEP-TOP-007	Top-up value date cannot be before account open date
RDEP-TOP-008	Top-up cannot be done for Future dated TDs
RDEP-TOP-009	TD currency not matching Top up currency
RDEP-TOP-010	Topup amount cannot be zero

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