

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 |

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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 <i>Oracle Banking Routing Hub</i>. 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. |

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;"> <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> |
| 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. |
| Memo | Initiation, Approval, and Hand off Retry | The memos are displayed for the account number specified. If no memos are maintained and you click Memo , then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click Memo to view the memos if any. The Memos will not be displayed in inquiry screen and Deposit 360 screen. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable. |
| 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 |
|----------------------------------|-------------------|---|
| 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 1461 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 1461 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="902 1732 1461 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. |
| 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 | <p>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.</p> <p>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.</p> |
| 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. |

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 |
|  | Navigate to the first record |
|  | Navigate to the last record |

Table (Cont.) Symbols and Icons - Common










| Symbol/Icon | Function |
|---|--|
|  | 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. |
|  | Calendar |
|  | Errors and Overrides |

Table (Cont.) Symbols and Icons - Common




| Symbol/Icon | Function |
|---|------------|
|  | 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 |
|  | Rejected status |

Table Symbols and Icons - Widget

| Symbol/Icon | Function |
|---|---------------------|
|  | Open status |
|  | Unauthorized status |
|  | Closed status |
|  | View |
|  | Inprogress status |
|  | Authorized status |
|  | Rejected status |
|  | 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**
- **Preferences**
- **Tenor Parameters**
- **Rate Chart Parameters**
- **Maturity Instructions**
- **Maturity Holiday Treatment**
- **Interest**
- **MIS**

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. 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 |
|-----------------------------------|--|
| Rate Chart Applicable | Switch this toggle ON , if balance and tenor based rates are applicable. If this option is enabled, the Rate Chart Parameters data segment will be displayed in the screen. |
| Maturity Holiday Treatment | Switch this toggle ON , if maturity holiday treatment is applicable. It determines the treatment applicable for deposit account, if the maturity date falls on a holiday. If this option is enabled, the Maturity Holiday Treatment data segment will be displayed in the screen. |

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

| Field | Description |
|---|---|
| MIS | Switch this toggle ON , to capture the MIS details for the product. If this option is enabled, the MIS data segment will be displayed in the screen. |
| Partial Redemption | Switch this toggle ON , to indicate that partial redemption is allowed. If this option is not enabled, then partial redemption will not be allowed on deposits under this business product. The default value is OFF . |
| Partial Redemption with Amount Block | Switch this toggle ON , to indicate that partial redemption is allowed for the deposits with amount blocks. If the deposit is linked partially then partial redemption of the deposit will be allowed only if you enable this option. The default value is OFF . |
| Top Up | User can top-up an existing deposit by adding funds to the deposit account. |

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

Figure 1-3 Create Business Product - Preferences

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

Click **Add** button in the **Preferences** screen to specify the currency code, minimum opening deposit amount, maximum opening deposit amount, and top up units.
For more information on fields, refer to the field description table below.

Table 1-3 Preferences - Field Description

| Field | Description |
|---------------------------------------|--|
| Currency Code | Specify the currency code or click Search icon to select the applicable currency from the 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. |
| 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. |
| Action | Click the Edit icon to edit the values specified, or click Delete icon to delete the added row. |
| Deposit Statement | Switch this toggle ON , to specify the cycle, and statement format to get the deposit statement for the transactions. |
| Cycle | Specify the frequency on which the periodic statement needs to be generated. The values are as follow: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Quarterly • Semi Annual • Annual This field is available only when the Deposit Statement is enabled. |
| Statement Format | Specify the format in which the account statement should be generated. Click Search icon to view and select the required statement format. This field is available only when the Deposit Statement is enabled. |
| Credit GL | Specify the GL to which an account balance should belong. Click Search icon and select the credit GL from the list of values. |
| 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 Account . |

8. After specifying the fields in the **Preferences** screen, click **Next**.

The **Tenor Parameters** screen displays.

Figure 1-4 Create Business Product - Tenor Parameters

- Specify the fields on **Tenor Parameters** screen.

Click **Add** button in the **Tenor Parameters** data segment to add the applicable tenors. For more information on fields, refer to the field description table below.

Table 1-4 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 Tenors | 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. |
| Days | Specify the tenor value in Days . |
| Months | Specify the tenor value in Months . |
| Years | Specify the tenor value in Years . |
| 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. |

Table 1-4 (Cont.) Tenor Parameters - Field Description

| Field | Description |
|----------------------|---|
| 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 specifying the fields in the **Tenor Parameters** screen, click **Next**.
The **Rate Chart Parameters** screen displays.

Figure 1-5 Create Business Product - Rate Chart Parameters

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

Table 1-5 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 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 . |
| 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 . |
| Interest Rate for Post 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 . |
| 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. |

12. After specifying the fields in the **Rate Chart Parameters** screen, click **Next**.

The **Maturity Instructions** screen displays.

Figure 1-6 Create Business Product - Maturity Instructions

13. Specify the fields on **Maturity Instructions** screen.

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

Table 1-6 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 . |
| 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 . |
| Maturity Notice Period | Specify the number of days before which the customer notification is to be sent for deposit maturity. |
| 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. |

14. After specifying the fields in the **Maturity Instructions** screen, click **Next**.

The **Maturity Holiday Treatment** screen displays.

Figure 1-7 Create Business Product - Maturity Holiday Treatment

15. Specify the fields on **Maturity Holiday Treatment** screen.

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

Table 1-7 Maturity Holiday Treatment - Field Description

| Field | Description |
|--------------------------|--|
| Holiday Treatment | This determines the holiday treatment if the maturity of the deposit falls on a holiday. |
| Holiday Calendar | <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> |

Table 1-7 (Cont.) Maturity Holiday Treatment - Field Description


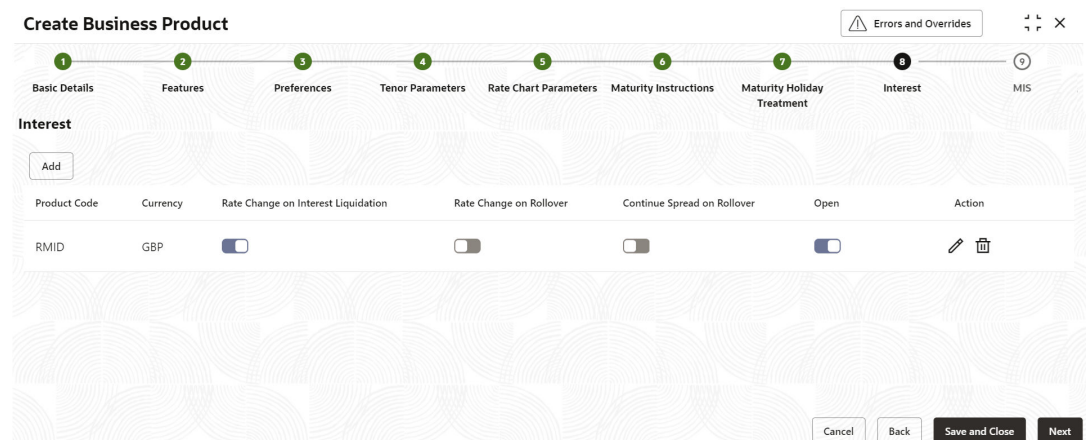
| Field | Description |
|--------------------------------------|--|
| <p>Holiday Movement</p> | <p>Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values:</p> <ul style="list-style-type: none"> • No Change - If you select 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; padding: 5px; 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> |
| <p>Maturity Date Movement</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> |

Table 1-7 (Cont.) Maturity Holiday Treatment - Field Description

| Field | Description |
|---------------------------------|---|
| Adhoc Holiday Change | <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> |
| Applicable Deposit Tenor | <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> |

16. After specifying the fields in the **Maturity Holiday Treatment** screen, click **Next**. The **Interest** screen displays.

Figure 1-8 Create Business Product - Interest



17. Specify the fields on **Interest** screen. Click the **Add** button. 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 . |
| Action | Click Edit icon to edit the values in a row, or click Delete icon to delete the rows. |

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

Figure 1-9 Create Business Product - MIS

The screenshot displays the 'Create Business Product' interface, specifically the 'MIS' step. A progress bar at the top indicates the sequence of steps from 1 to 9. The 'MIS' step is highlighted. Below the progress bar, the 'MIS' section contains two search fields. The first field is labeled 'MIS Group' and contains the text 'SAVINF', with a corresponding 'Description' of 'SAVINF'. The second field is labeled 'Transaction MIS' and contains the text 'AGRI', with a corresponding 'SECTOR Description' of 'Agriculture'. At the bottom right of the screen, there are four buttons: 'Cancel', 'Back', 'Save and Close', and 'Next'.

- 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. |

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

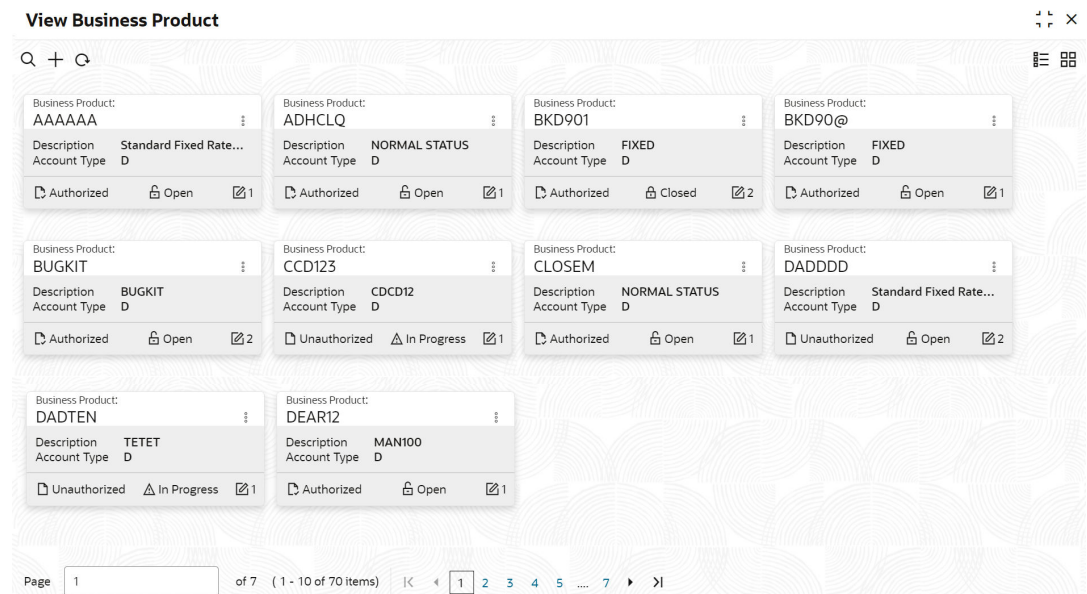
1.1.2 View Business Product

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 1-10 View Business Product



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

Table 1-10 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 1-11 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 1-11 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. |
| 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. |

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

1.2.2 View Payin Maintenance

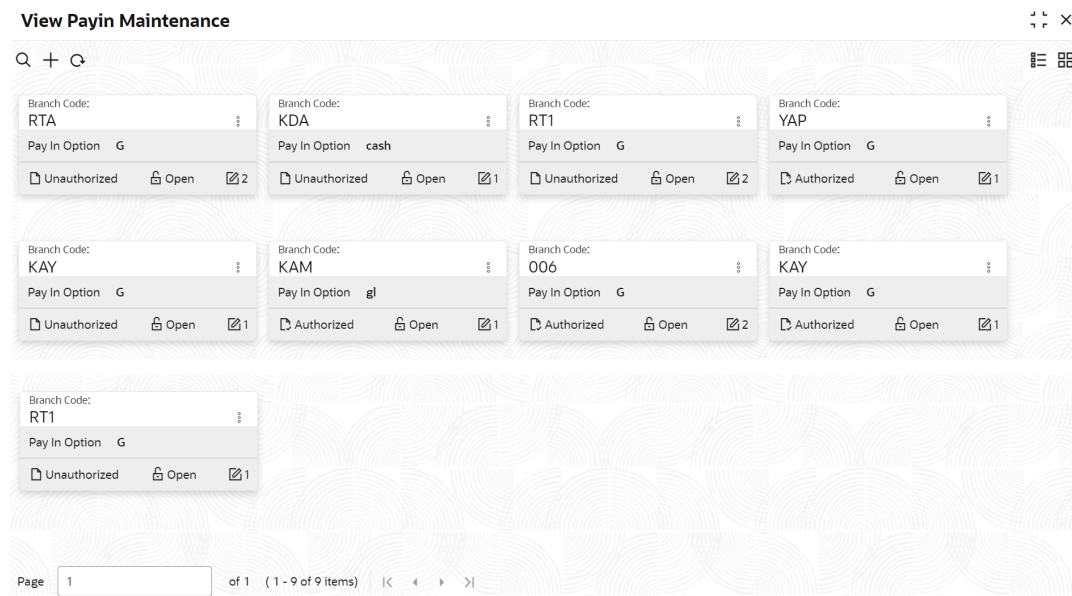
This topic explains the systematic instructions to view the list of payin maintenance parameters.

1. 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 1-12 View Payin Maintenance



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

Table 1-12 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 1-13 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.

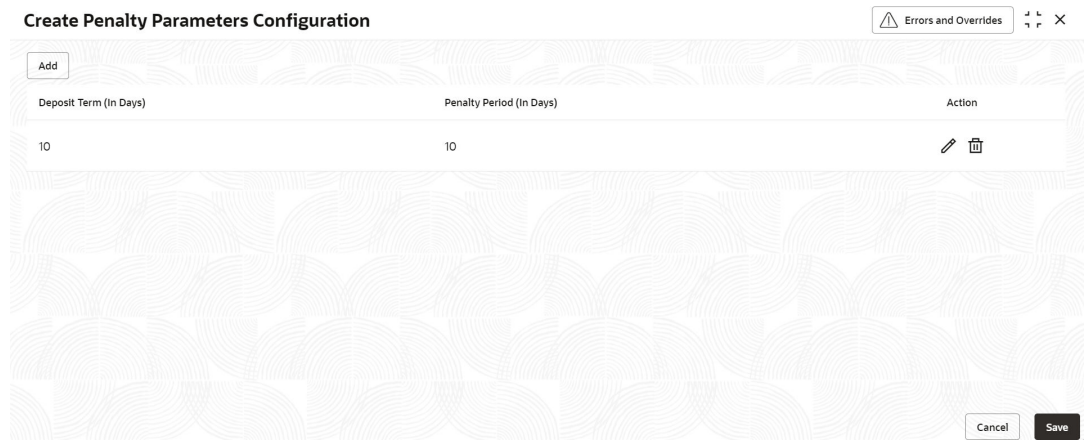
1.3.1 Create Penalty Parameters Configuration

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 1-13 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 1-14 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 1-14 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 1-15 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.

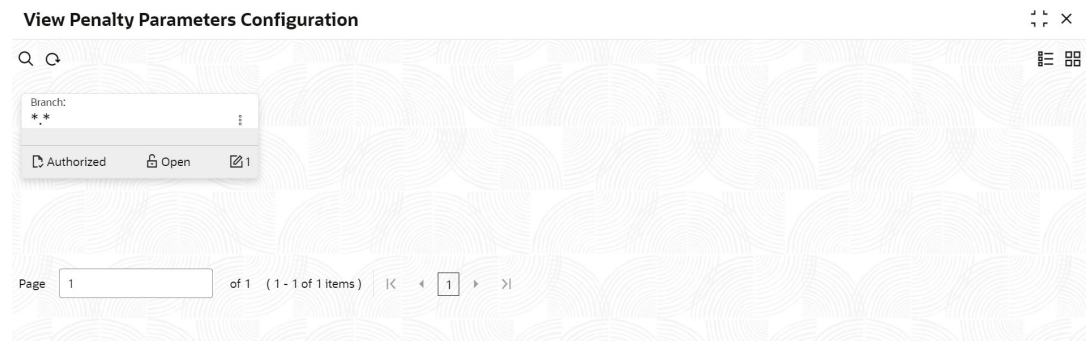
1.3.2 View Penalty Parameters Configuration

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 1-15 View Penalty Parameters Configuration



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

Table 1-16 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.

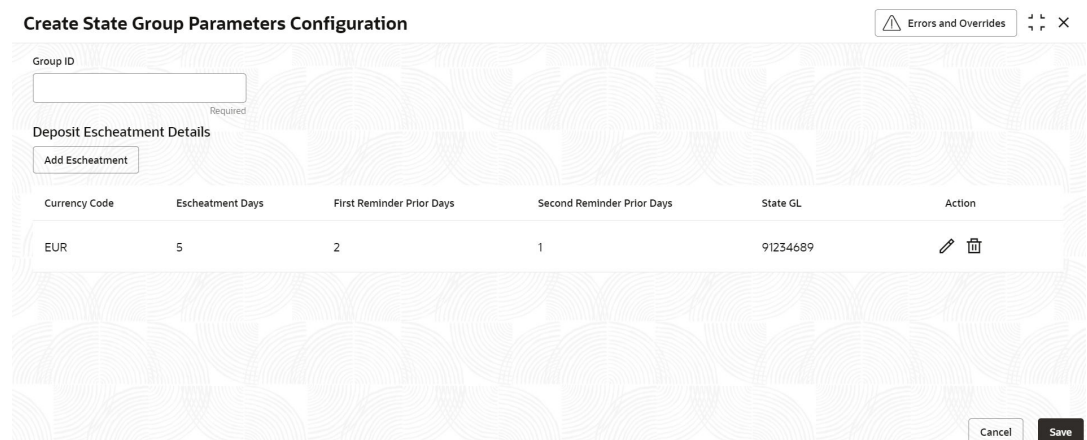
 **Note:**

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 1-16 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 1-17 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 1-17 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 1-17 (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.

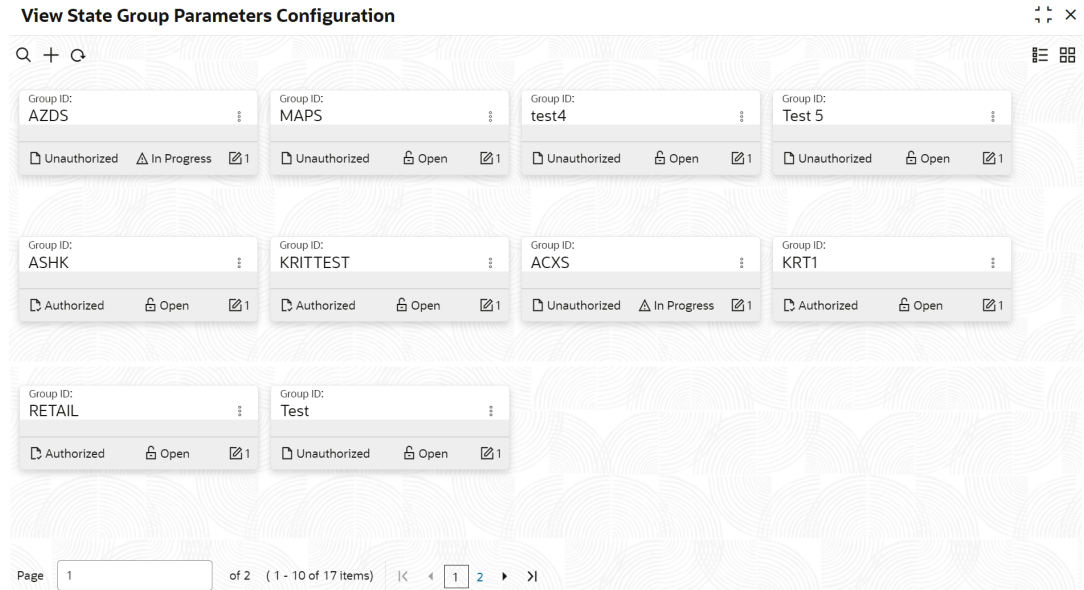
1.4.2 View State Group Parameters Configuration

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 1-18 View State Group Parameters Configuration



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

Table 1-18 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 1-19 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 1-19 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.

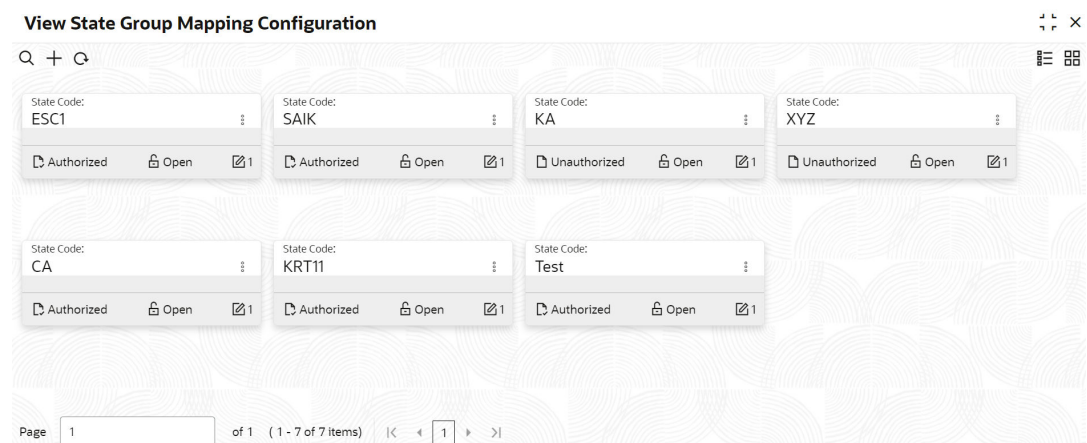
1.5.2 View State Group Mapping Configuration

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 1-20 View State Group Mapping Configuration



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

Table 1-20 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 deposits.
- [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.

- [Business Events in Oracle Banking Retail Deposits](#)
This topic describes the processing of business events in online for Oracle Banking Retail 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

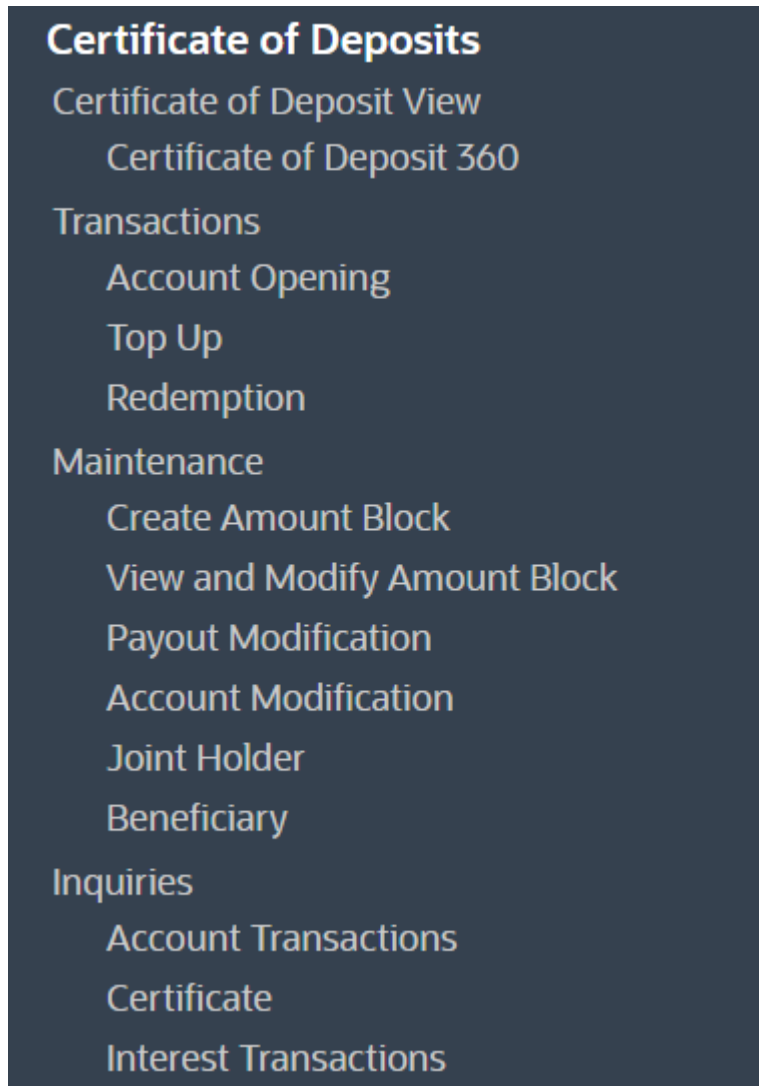


Table 2-1 Menu Items

| 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 a web interface titled "Certificate of Deposit 360" with a search bar. The search bar has a "Search by" dropdown menu set to "Account number" and an "Account Number" input field with a search icon and a "Required" label. Below the search bar, a message reads "Please enter account number to perform the operation". The background of the interface features a repeating pattern of stylized, overlapping 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](#)

Recent Transactions
NEW DEPOSIT GBP 1,000 on March 30, 2018
Ref. 000DEBK180890D4A

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

3. 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 right, there is a 'Remarks' button and window controls. Below the title, there is a 'Search by' dropdown menu currently set to 'Customer ID'. To its right is a 'Customer ID' input field with a search icon and a 'Required' label. A message in the center of the screen 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' is '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. Each product card shows details like 'Standard Fixed Rate Deposit', 'APY', 'Currency', and 'Interest Cycle'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

| Product Name | 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 | |

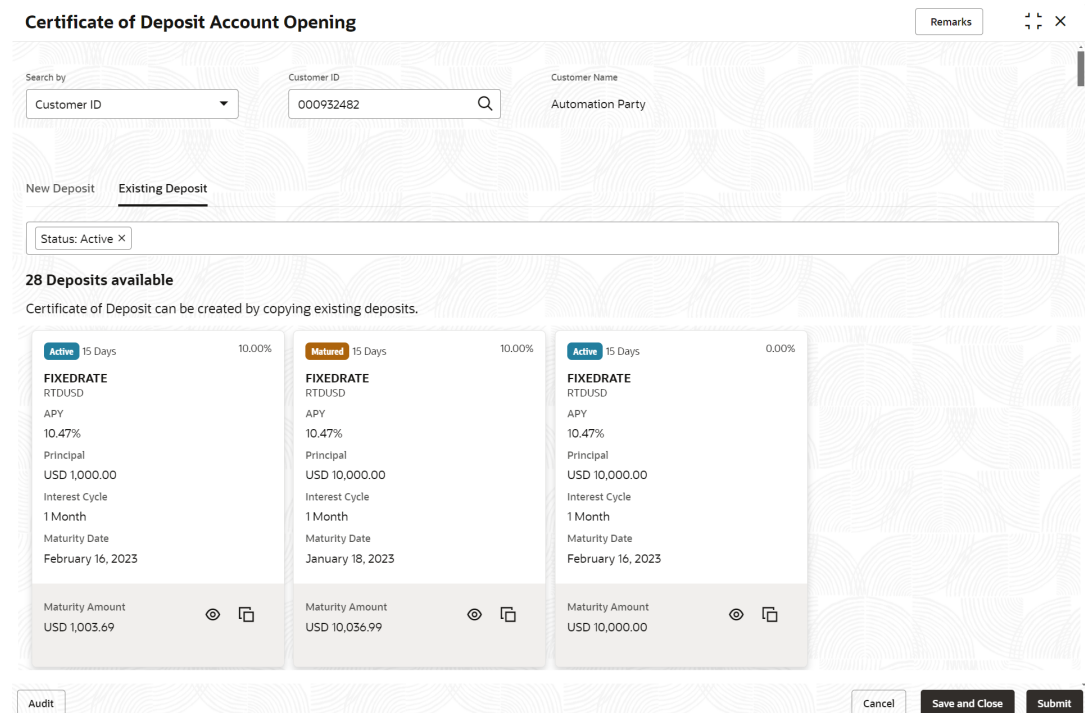
Features

| | |
|---------------------------|-----------------------------|
| 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. Bar chart shows Principal (30000/-) and Net Interest (110.96/-) for Maturity February 1, 2023 and Maturity February 16, 2023. Total Maturity Amount: 30110.96. Interest Rate: 10.00% APY, 10.47% Tenor: 15 Days. Part Redemption: Yes, Premature Redemption: Yes, Topup: Yes.

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 data-bbox="737 772 1466 978" style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 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 data-bbox="737 1367 1466 1539" style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 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

| Effective Date | User Defined Elements | | | |
|------------------|-----------------------|-------|----------|--------|
| February 1, 2023 | 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 |

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

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
Switch Product

| | | |
|--|--|--|
| 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

| | | | |
|----------------|------------------------------|-----------------------|-------------------------------|
| Account | Account Number 0000001092 | Account Name Priya | Payin Amount USD 30,000.00 |
|----------------|------------------------------|-----------------------|-------------------------------|

Payout Details

| | | | | |
|-------------------------------|--|------------------------------|-----------------------|---------------------------------------|
| Principal and Interest | Instruction Redeem Principal & Interest | Account Number 0000001092 | Account Name Priya | Change Default Payout |
|-------------------------------|--|------------------------------|-----------------------|---------------------------------------|

Beneficiary Details

Payable on Death

| Beneficiary Name | Relation Type | Date of Birth | Minor | Guardian | Action |
|---------------------------------------|---------------|---------------|-------|----------|--------|
| You can add beneficiary details here. | | | | | |
| Add Beneficiary | | | | | |

Audit
Cancel
Save and Close
Submit

All amounts are in USD

| | |
|----------------------------|----------------------------|
| Principal February 1, 2023 | Maturity February 16, 2023 |
| 30000/- | 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](#)

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 Exchange Rate

1.65




Transaction Amount

USD 16.50

Cancel
Add More
Add

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 B0101352 🔍

Account Number
B0101352

Account Name
YATH

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

Settlement Details

Add Settlement Details

There is no settlement details available

Audit

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

Cancel
Save & Close
Submit

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. |

4. 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 Exchange Rate

GBP 5,040.00

Transaction Amount



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. |

- 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

Certificate of Deposit Redemption Remarks [icon] [icon] X

Search by: Account number [dropdown] Account Number: B0101352 [input] Account Name: YATH [input]

Certificate of Deposit Details

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

Redemption Details

Redemption Type: [dropdown: Partial Redemption] Redemption Amount: [input: GBP 100.00]

Penalty: [input: GBP 0.00] Waive Penalty:

Remarks: [input]

Settlement Details

[button: Add Settlement Details]

Account

Amount: GBP 100.00

Account Number

Account Description

[button: View] [icon: trash] [icon: edit]

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

Redemption Payment Details

Amount: GBP 100.00

Principle: GBP 100.00

Interest Rate: 0.00%

Interest: GBP 0.00

Penalty: GBP 0.00

Tax: GBP 0.00

Deposit After Redemption

Amount: GBP 10,098.92

Principle: GBP 9,910.00


Interest Rate: 12.00%

Interest: GBP 198.87

Tax: GBP 9.95

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

Table 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; background-color: #E6F2FF; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>Exchange rate is displayed only if there is a cross currency transaction.</p> </div> <p>Click the View button to view the settlement details.</p> <p>Click the 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.
- [Customer Relationship Maintenance](#)
You can maintain customer relationships for a Certificate of Deposit such that the primary ownership of the account remains single but the account holder is linked to relationships such as Guardian or Custodian using the **Customer Relationship Maintenance** 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

Michael J Hoffman

Amount To Be Blocked

GBP

Block Reason

BD-Bill Due

Effective Date


February 1, 2023

Expiry Date

Narrative


Certificate of Deposit Amount Block

Customer Information



Customer ID: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

Signature: 

Account Branch: B01 Mode Of Operation: Single

Account Status: Active Account Balance:

5000000001




NA

Address Of Communication

Cantor Film, W.MARKET, S, Florida, 17901, US

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:**

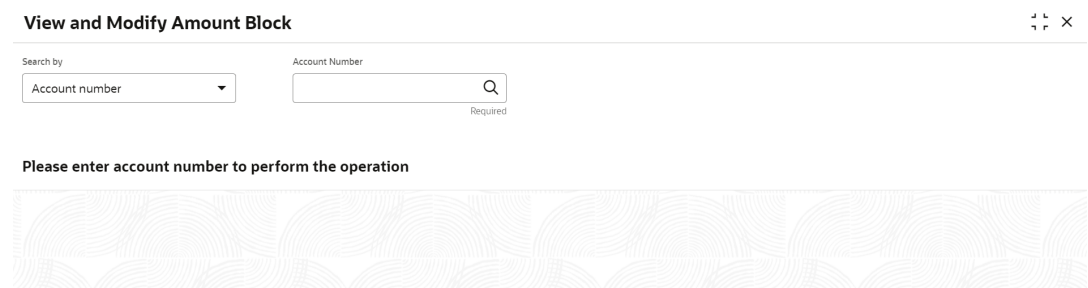
The fields marked as **Required** are mandatory.

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



View and Modify Amount Block ⌵ ⌵ ×

Search by Account Number

Account number Required

Please enter account number to perform the operation

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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|------------------|------------------|--------|--------------|----------------|----------------|-------------|---------------|---------|------------|--------|--------|---|--------------|------------------|--------|--------------|----------------|----------------|-------------|---------------|---------|------------|--------|--------|--|--------------|--------|--------|--------------|----------------|----------------|-------------|----------------|---------|--|--------|--------|
| <table style="width: 100%; border-collapse: collapse;"> <tr><td>Block Number</td><td>000STSW180890011</td></tr> <tr><td>Amount</td><td>GBP 1,000.00</td></tr> <tr><td>Effective Date</td><td>March 30, 2018</td></tr> <tr><td>Expiry Date</td><td>June 30, 2018</td></tr> <tr><td>Remarks</td><td>Auto Sweep</td></tr> <tr><td>Status</td><td>Active</td></tr> </table> <p style="text-align: right;">✎ ✕</p> | Block Number | 000STSW180890011 | Amount | GBP 1,000.00 | Effective Date | March 30, 2018 | Expiry Date | June 30, 2018 | Remarks | Auto Sweep | Status | Active | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Block Number</td><td>000STSW180890017</td></tr> <tr><td>Amount</td><td>GBP 1,000.00</td></tr> <tr><td>Effective Date</td><td>March 30, 2018</td></tr> <tr><td>Expiry Date</td><td>June 30, 2018</td></tr> <tr><td>Remarks</td><td>Auto Sweep</td></tr> <tr><td>Status</td><td>Active</td></tr> </table> <p style="text-align: right;">✎ ✕</p> | Block Number | 000STSW180890017 | Amount | GBP 1,000.00 | Effective Date | March 30, 2018 | Expiry Date | June 30, 2018 | Remarks | Auto Sweep | Status | Active | <table style="width: 100%; border-collapse: collapse;"> <tr><td>Block Number</td><td>AB3886</td></tr> <tr><td>Amount</td><td>GBP 2,000.00</td></tr> <tr><td>Effective Date</td><td>March 30, 2018</td></tr> <tr><td>Expiry Date</td><td>April 30, 2018</td></tr> <tr><td>Remarks</td><td></td></tr> <tr><td>Status</td><td>Active</td></tr> </table> <p style="text-align: right;">✎ ✕</p> | Block Number | AB3886 | Amount | GBP 2,000.00 | Effective Date | March 30, 2018 | Expiry Date | April 30, 2018 | Remarks | | Status | Active |
| Block Number | 000STSW180890011 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Amount | GBP 1,000.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Effective Date | March 30, 2018 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | June 30, 2018 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | Auto Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Status | Active | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Block Number | 000STSW180890017 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Amount | GBP 1,000.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Effective Date | March 30, 2018 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | June 30, 2018 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | Auto Sweep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Status | Active | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Block Number | AB3886 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Amount | GBP 2,000.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Effective Date | March 30, 2018 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiry Date | April 30, 2018 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Status | Active | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

[Close](#)

3. 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. |
| 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. |
| Amount To Be Blocked | Specify the CD amount to be blocked. <div style="border-left: 2px solid #0070C0; padding-left: 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 | View Edit Delete |

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: 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> |
| 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: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Interest Paid. </div> |
| Tax Deducted | Displays the tax amount deducted till date. |

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) |< < 1 > >|

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

Search by Account number Account Number

Account number Account Number

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

Remarks + - ×

Search by Account number

Account Name

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: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

Signature: 

Account Branch: B01 Mode Of Operation: Single

Account Status: Active Account Balance:

5000000001

NA

Address Of Communication: Cantor Film, W.MARKET, S. Florida, 17901, US

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) |< < 1 > >|

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) |< < 1 > >|

- 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. It features a search bar with a dropdown menu set to 'Account number' and an adjacent 'Account Number' input field with a search icon and a 'Required' label. A message prompts the user to 'Please enter account number to perform the operation'. On the right side, there is a section for customer selection, currently showing 'No Customer Selected'. The bottom of the screen contains several action 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

0000013465 🔍

Account Name

Michael J Hoffman

Primary Holder

John Gilbert Ben(008155)

Mode of Operation

Single ▼


Joint Holder Details

To add joint holder details modify mode of operation

Add Joint Holder


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

Customer Information



Customer ID: 000941891 Customer Name: Michael J Hoffman

KYC Status: Not Verified

Signature:  🔍

Account Branch: B01 Mode Of Operation: Single

Account Status: Active Account Balance:

5000000001

NA

📍 Address Of Communication
Cantor Film, W.MARKET, S, Florida, 17901, US

Audit
Cancel Save and Close Submit

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: 20px;"> <p> Note:</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div> |
| Amount Name | Displays the name of the account holder for the selected account number. |
| Primary Holder | Displays the primary account holder's name. |
| Mode of Operation | <p>Specify the mode of operation. The options are:</p> <ul style="list-style-type: none"> • Single • JTWR - Joint Tenants with Right of Survivorship • TIC - Tenants in Common • TBE - Tenants by the Entirety <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 20px;"> <p> Note:</p> <p>The values in this field are based on maintenance in the Account Operating Instruction Type, where the Category is set as Joint. But there is one exception for the value Single, which is pre-shipped in the routing hub configuration.</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

| 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
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint Or Other

Start Date
01 May 2023

End Date
01 May 2030

Cancel Save

- 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:**

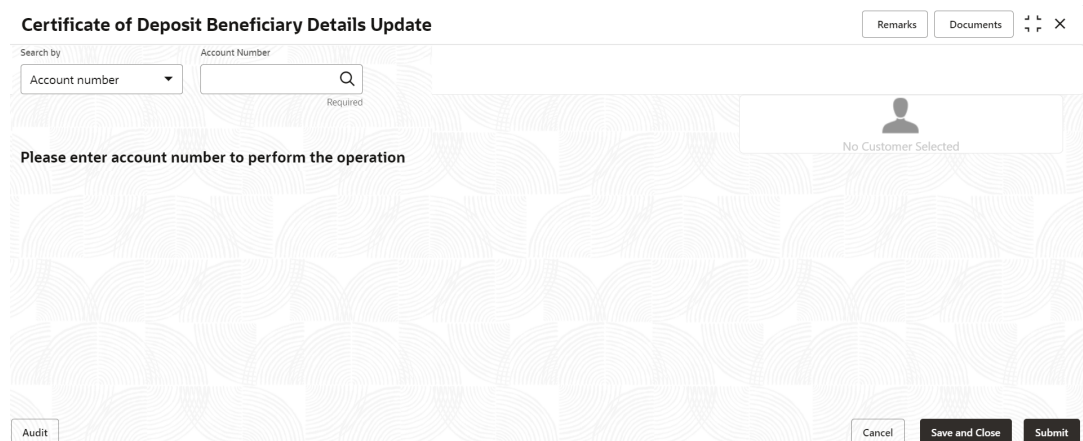
The fields marked as **Required** are mandatory.

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



Certificate of Deposit Beneficiary Details Update

Remarks Documents

Search by Account Number

Account number

Required

Please enter account number to perform the operation

No Customer Selected

Audit Cancel Save and Close Submit

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: 0000013465 Account Name: Automation Party

Payable-on-death:

Beneficiary Details

Add Beneficiary

| Beneficiary Name | Relation Type | Date of Birth | Minor | Guardian | Actions |
|--------------------|---------------|---------------|-------|----------|---------|
| Mr. Nominee F-Name | Son | Nov 24, 2000 | No | | |

Customer Information

000011202 000011203

No Customer Image to display

Customer Id, Name: 000011202, Kalpesh L Sansare NA

KYC Status: Not Verified

Signature:

Account Name: Priya Account Status: Active Actual Balance: \$0.00

Account Branch: R01 Mode Of Operation: Jointly Account Balance: \$0.00

9090909090
noreply@noreply.com
Address Of Communication: DA, SE, S, FL, S, GB


Audit Cancel Save and Close Submit

Note:

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

- 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> 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**.

2.4.7 Customer Relationship Maintenance

You can maintain customer relationships for a Certificate of Deposit such that the primary ownership of the account remains single but the account holder is linked to relationships such as Guardian or Custodian using the **Customer Relationship Maintenance** screen.

 **Note:**

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

To maintain customer relationship:

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

Figure 2-54 Customer Relationship Maintenance

The screenshot shows the 'Customer Relationship Maintenance' interface. At the top, there are buttons for 'Memo', 'Remarks', and 'Documents', along with window control icons. Below this is a search section with a 'Search by' dropdown set to 'Account Number', an 'Account Number' input field containing '0000011264', and an 'Account Name' input field containing 'Automation CASA Account'. A search icon is to the right of the 'Account Number' field. Below the search fields is a large message box with a repeating pattern background that says 'Please enter account number to perform the operation'. At the bottom of the screen are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

The **Primary Holder Details** and **Relationship Details** sections are displayed.

Figure 2-55 Customer Relationship Maintenance Details

The screenshot shows the 'Customer Relationship Maintenance Details' interface. At the top, there are buttons for 'Memo', 'Remarks', and 'Documents', along with window control icons. Below this is a search section with a 'Search by' dropdown set to 'Account Number', an 'Account Number' input field containing '0000011264', and an 'Account Name' input field containing 'Automation CASA Account'. A search icon is to the right of the 'Account Number' field. Below the search fields are two main sections: 'Primary Holder Details' and 'Customer Information'.
Primary Holder Details:
 Customer ID: 000928227
 Customer Name: Kalpesh Sansare
 Mode Of Operation: Single (dropdown menu)
Relationship Details:
 Add Customer Relation (button)

| Customer Number | Customer Name | Role | Relationship | Actions |
|-----------------|--------------------|----------|--------------|-----------------|
| 0000007710 | MICHELLE HAKEEM... | Guardian | Mother | [Edit] [Delete] |

Customer Information:
 Customer ID: 000941891
 Customer Name: Michael J Hoffman
 KYC Status: Not Verified
 Signature: [Handwritten Signature]
 Account Branch: B01
 Mode Of Operation: Single
 Account Status: Active
 Account Balance:
 5000000001
 NA
 Address Of Communication: Cantor Film, W.MARKET, S, Florida, 17901, US
 At the bottom of the screen are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

 **Note:**

If there are no existing relations maintained for the account holder, then there are no details displayed in the **Relationship Details** section. To add relationship details, you need to click **Add Customer Relation**.

3. You can maintain the required customer relationship details. For more information on fields, refer to the field description table.

Table 2-38 Customer Relationship 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: 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> |
| Primary Holder Details | This section displays the details of the primary account holder. |
| Customer ID | Displays the unique customer ID. |
| Customer Name | Displays the customer name of the certificate of deposit account. |
| Mode of Operation | <p>Select the mode of operation of the account. The options are:</p> <ul style="list-style-type: none"> • Operated by Gaurdian • Operated by Custodian • Single |

Table 2-38 (Cont.) Customer Relationship Maintenance – Field Description

| Field | Description |
|-----------------------------|---|
| Relationship Details | <p>This section displays the relationship details maintained for the account holder.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>To add relation details to a customer, click Add Customer Relation. For more information, refer Add Customer Relation.</p> </div> |
| Customer Number | Displays the customer number that was added for adding the relationship. |
| Customer Name | Displays the name of the customer linked to the customer ID. |
| Role | Displays the role of the relation added. |
| Relationship | Displays the relationship added for the account. |
| Actions | <p>Displays the following actions that can be performed:</p> <ul style="list-style-type: none"> •  : Click this icon, to edit the relationship details that were added for the customer. As you click this icon, a Edit Customer Relation section appears. •  : Click this icon, to delete the relationship details that were added for the customer. |

To add customer relation details:

- a. In the **Relationship Details** section, click **Add Customer Relation**.
The **Add Customer Relation** section is displayed.

Figure 2-56 Add Customer Relation

Add Customer Relation ✕

Customer Number

0000007710
🔍

Customer Name

MICHELLE HAKEEM LESTERS

Role

Guardian
▼

Relationship

Mother
▼

Cancel

Add Another

Add

- b. In the **Add Customer Relation** section, you can maintain the required customer relation details. For more information on fields, refer to the field description table.

Table 2-39 Add Customer Relation – Field Description

| Field | Description |
|----------------------|---|
| Customer ID | Select or specify the customer ID for adding the relationship. |
| Customer Name | Displays the customer name for the selected customer ID. |
| Role | Select the role of the customer for maintaining the relationship details. |
| Relationship | Select the relationship with the customer. |

- c. Click **Add**.

The details are added and displayed in tabular format in the **Relationship Details** section. To add another customer relation to the customer, you can click **Add Another**.

4. Click **Submit**.

The screen is successfully submitted for authorization.

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:

- [Transaction View and Reversal](#)
You can view the certificate of deposit transaction details and reverse the top-up and redemption related transactions using the **Transaction View and Reversal** 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 Transaction View and Reversal

You can view the certificate of deposit transaction details and reverse the top-up and redemption related transactions using the **Transaction View and Reversal** screen.

 **Note:**

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

To view or perform transaction reversal:

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

The **Transaction View and Reversal** screen is displayed.

Figure 2-57 Transaction View and Reversal

2. On the **Transaction View and Reversal** 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 2-58 Transaction Details of the Account

| Transaction Date | Description | Debit | Credit | Value Date | Instrument Number | Reference Number | Details | Reversal |
|-------------------|--------------------|--------|-----------|-------------------|-------------------|---------------------|---------|----------|
| November 30, 2018 | Deposit Redemption | 100.00 | | November 30, 2018 | | 1159422285565964288 | | |
| November 30, 2018 | Deposit Redemption | 100.00 | | November 30, 2018 | | 1159418169334738944 | | |
| November 30, 2018 | Deposit Creation | | 10,000.00 | November 30, 2018 | | 1155112675388469249 | | |

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

Table 2-40 Transaction View and Reversal – 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="735 850 1474 1140" style="border: 1px solid #0070C0; padding: 10px; margin-top: 20px;"> <p> Note:</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div> |
| Select Period | <p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> • All Transactions • Date Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Months • Current Month Plus Previous 6 Months <div data-bbox="735 1480 1474 1896" style="border: 1px solid #0070C0; padding: 10px; margin-top: 20px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the All Transactions option is selected, it displays all the transaction details. This is the default option. • If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled. </div> |

Table 2-40 (Cont.) Transaction View and Reversal – Field Description

| Field | Description |
|----------------------------|---|
| Transaction Details | This section displays the transaction details of the TD account. By default, all the transactions 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. |
| Details | Displays the Details icon to view the account transaction details. For more information, refer Transaction Details . |
| Reversal | Displays the Reverse icon to reverse the transaction. For more information, refer Transaction Reversal . <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> This icon is displayed only for redemption and top-up related events. This icon is not displayed, if the transaction is already reversed. </div> |

- **To view transaction details:**
 - Click the **Details** icon from the **Details** field.

The transaction and audit details are displayed in respective sections.

Figure 2-59 Transaction Details

REDM - Deposit Redemption ✕

| | | | |
|---|---------------------------------------|---------------------------------|-------------------|
| Reference Number 1159422285565964288 | Transaction Date November 30, 2018 | Value Date November 30, 2018 | Instrument Number |
|---|---------------------------------------|---------------------------------|-------------------|

| Account Branch | Account/General Ledger Number | Account Description | Account Currency | Dr/Cr | Account Currency Amount | Local Currency Amount | Amount Tag | Exchange Rate |
|----------------|-------------------------------|---------------------|------------------|-------|-------------------------|-----------------------|------------|---------------|
| B01 | B0101680 | YATH | GBP | Dr | 100.00 | 100.00 | REDEM_AMT | 1 |
| B01 | B0101280 | Test Automation | GBP | Cr | 100.00 | 100.00 | REDEM_AMT | 1 |

Audit Details

| | | | |
|--------------------------|-------------------|---------|-------------------------|
| Authorized Authorized | Maker VIRESH01 | Checker | Source System OBRDEP |
|--------------------------|-------------------|---------|-------------------------|

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

Table 2-41 Transaction and Audit Details – Field Description

| Field | Description |
|--------------------------------------|--|
| Reference Number | Displays the unique reference number of the transaction. |
| Transaction Date | Displays the actual date of the transaction. |
| Value Date | Displays the value date of the transaction. |
| Instrument Number | Displays the instrument number related to the transaction. |
| Account Branch | Displays the branch of the account or GL. |
| Account/General Ledger Number | Displays the account or GL number of the transaction. |
| Account Description | Displays the name of the account or GL description. |
| Account Currency | Displays the currency of the account. |
| Dr/Cr | Displays whether the transaction is debit or credit. |
| Account Currency Amount | Displays the amount in account currency. |
| Local Currency Amount | Displays the amount in local currency. |
| Amount Tag | Display the amount tag for each leg of the transaction. |
| Exchange Rate | Displays the exchange rate of the transaction. |
| Audit Details | This section displays the audit details of the transaction. |
| Authorized | Displays the status of the authorization of the transaction. |
| Maker | Displays the maker name of the transaction. |
| Checker | Displays the checker name of the transaction. |
| Source System | Displays the name of the source system related to the transaction. |

- b. Click the **Close** icon, to exit the section.
 - **To perform transaction reversal:**
 - a. Click the **Reverse** icon from the **Reversal** field.
- The **Transaction Reversal** screen is displayed.

Figure 2-60 Transaction Reversal

The screenshot shows the 'Transaction Reversal' interface. At the top, there are 'Memo' and 'Remarks' buttons. The main content is divided into several sections:

- Account Information:** Account Number: B0101680, Account Name: YATH.
- Certificate of Deposit Details:**
 - Status: Active
 - Deposit Details: GBP 9,800.00 at 10% for 5 Days
 - Maturity Details: GBP 9,817.00 on December 5, 2018
 - Reinvested Interest: GBP 0.00
 - Tax Deducted: GBP 0.00
- Deposit Redemption Transaction Details:**
 - Reference Number: 1159422285565964288
 - Transaction Date: November 30, 2018
 - Value Date: November 30, 2018
- Transaction Table:**

| Account Branch | Account/General Ledger Number | Account Description | Account Currency | Dr/Cr | Account Currency Amount | Local Currency Amount | Amount Tag | Exchange Rate |
|----------------|-------------------------------|---------------------|------------------|-------|-------------------------|-----------------------|------------|---------------|
| B01 | B0101680 | YATH | GBP | Dr | 100.00 | 100.00 | REDEM_AMT | 1 |
| B01 | B0101280 | Test Automation | GBP | Cr | 100.00 | 100.00 | REDEM_AMT | 1 |
- Audit Details:**
 - Maker: VIRESH01
 - Checker: [Blank]
 - Source System: OBRDEP

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

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

Table 2-42 Transaction Reversal - Field Description

| Field | Description |
|---|---|
| Account Number | Displays the deposit account number of the transaction. |
| Account Name | Displays the account name for the account number displayed. |
| Certificate of Deposit Details | This section displays the details of the certificate of deposit. |
| Status | Displays the status of the deposit account. |
| Deposit Details | Displays the details of the certificate of deposit account. |
| Maturity Details | Displays the current maturity details of the account. |
| Reinvested Interest | Displays the reinvested interest amount along with currency. |
| Tax Deducted | Displays the tax deducted amount along with currency. |
| Deposit Redemption Transaction Details | This section displays the redemption transaction details of the deposit. |
| Reference Number | Displays the unique reference number for the redemption transaction. |
| Transaction Date | Displays the transaction date of the redemption. |
| Value Date | Displays the value date of the redemption. |
| Account Branch | Displays the branch where the redemption transaction was performed. |
| Account/General Ledger Number | Displays the account or general ledger number related to the transaction. |
| Account Description | Displays the description for the account. |
| Account Currency | Displays the account currency for the transaction. |
| Dr/Cr | Displays the type of the transaction. |
| Account Currency Amount | Displays the amount in account currency. |
| Local Currency Amount | Displays the amount in local currency. |
| Amount Tag | Displays the amount tag for the transaction. |
| Exchange Rate | Displays the exchange rate of interest. |
| Audit Details | This section displays audit details of the transaction. |
| Maker | Displays the maker name of the transaction. |
| Checker | Displays the checker name of the transaction. |
| Source System | Displays the transaction's source system. |

- b. Click **Submit**.

The transaction is submitted successfully for reversal request.

4. Click **Submit**.

The screen is successfully submitted for authorization.

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 2-61 Certificate

Certificate

Search by Account Number

Account number

Required

Please enter account number to perform the operation

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 2-62 CD Certificate

Certificate


Search by Account number Account Number Account Name
 Account number B0101352 Michael J Hoffman

Deposit Details GBP 10,000.00 at 16% for 3 Months
 Maturity Details GBP 9,885.77 on June 30, 2018
 Status Active

Customer Information



Customer ID 000941891 Customer Name Michael J Hoffman
 KYC Status Not Verified

Signature 

Account Branch B01 Mode Of Operation Single
 Account Status Active Account Balance

5000000001
 NA
 Address Of Communication
 Cantor Film, W.MARKET, S, Florida, 17901, US

Deposit Advice

OFSS CUSTOMER
 OFSSOFSS CHEN TEST CIF 600086

Deposit Account Number : B011000000145
 Customer Id : 000284
 Branch : B01FLXCLBIB UNIVERSAL BANK



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

Mode of Operation None
 Nominee Not Provided
 Maturity Instructions Roll Over maturity proceeds with Additional Amount undefined
 Thank you for banking with us. This is a system generated advice, hence does not require any signature.

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

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

Table 2-43 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 2-63 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 2-64 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 | Total Interest Amount |
|--|---------------|-----------------|----------------|-------------|------------------|-----------------------|
| Current Term Deposit Effective From November 30, 2018 | | | | | | 0.04 |
| December 1, 2018 | 7% | 0.04 | 134000067 | Ledger | HAMMIM1GBP000003 | |
| Previous Term Deposit - November 30, 2018 to December 8, 2018 | | | | | | 0.04 |
| December 1, 2018 | 7% | 0.04 | 134000067 | Ledger | HAMMIM1GBP000003 | |

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

Table 2-44 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.

 **Note:**

The marking of the related accounts of a customer as applicable for BWH Tax, will be done basis an event from *Oracle Banking Party Services*. Wherein when a customer is identified as applicable for BWH Tax/ the customer has opted for voluntary deduction of BWH Tax, then it is expected that Oracle Banking Party Services will publish an event which will be consumed by *Oracle Banking Accounts* for marking and deducting the BWH Tax for the 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*.

The deposit service has been enhanced to include the tax applicability and voluntary tax rate fields. Basis this fields, the Backup with holding tax (federal/state or voluntary) can be calculated and applied for an account.

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 2-45 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.

2.17 Business Events in Oracle Banking Retail Deposits

This topic describes the processing of business events in online for Oracle Banking Retail Deposits.

The System has the capability to generate events basis customer initiated or system-initiated actions. The system generates these events related to a customer and their accounts when activities or actions related to the customer or accounts take place that are useful for a service interaction. Some of these generated events are also important to be communicated to customers in a timely manner as per regulations.

The system has the capability to generate and hanover the event with the required details to an external system through Event Delivery Platform (EDP) for their consumption and the external system can use the data handed over for any purpose as deemed necessary. For example, the external system can use the data for communicating the customer of the event with necessary details.

The following business events is available as follows:

- Create Deposit
- Change in maturity instructions for the deposit account
- Change of payout instructions
- Change in special condition for interest rate
- Topup - Add funds to deposit principal
- Partial/ Full redemption of the deposit.

The static data is factory shipped as part of this release as below.

When the event happens and passes the underlying rule, the system will publish the event with necessary facts (Data) as shown in the table for the multiple third party systems to consume. A single event can be published to multiple consumers.



Note:

Facts and Rules are the key elements for generating the Business Events. Banks can configure the Facts and Rules, with the naming convention specified in the below tables respectively.

Table 2-46 List of Facts

| Domain | Category | Event | Fact Name | Fact Description |
|--------|-----------|----------|---|---|
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDUDEVALS_DATA | Deposit Amend Interest Details Modified Data |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_DEPOSIT_PAYOUT_ISMODIFIEDPAYOUTDETAILS_DATA | Deposit Amend Account Description Modified Data |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_ACC_DESC | Deposit Amend Payout Details Modified Data |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_INTEREST_START_DATE | Deposit Creation Interest Start Date |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_ACCOUNT_NO | Deposit Creation Account Number |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_AUTO_ROLLOVER | Deposit Creation Auto Rollover |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_BRANCH | Deposit Creation Branch |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_CCY | Deposit Creation Currency |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_BUSINESS_PRODUCT | Deposit Creation Business Product |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_CUSTOMER_NO | Deposit Creation Customer Number |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_ACC_OPEN_DATE | Deposit Creation Account Open Date |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_MATURITY_DATE | Deposit Creation Maturity Date |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_MATURITY_AMOUNT | Deposit Creation Maturity Amount |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_TD_AMOUNT | Deposit Creation Deposit Amount |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_CLOSE_ON_MATURITY | Deposit Creation Close on Maturity Flag |
| OBRDEP | FINANCIAL | TDCREATE | F_TDCREATE_INTEREST_RATE | Deposit Creation Interest Rate |
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_ACCOUNT_NO | Deposit Topup Account Number |
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_BRANCH | Deposit Topup Branch |
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_DATE | Deposit Topup Date |
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_AMOUNT | Deposit Topup Amount |
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_INTEREST_RATE_AFTER_TOPUP | Deposit Topup Interest Rate after Topup |
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_MATURITY_AMOUNT | Deposit Topup Maturity Amount |

Table 2-46 (Cont.) List of Facts

| Domain | Category | Event | Fact Name | Fact Description |
|--------|-----------|---------|---|--|
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_AMOUNT_BEFORE_TOPUP | Deposit Topup Amount Before Topup |
| OBRDEP | FINANCIAL | TDTOPUP | F_TDTOPUP_AMOUNT_AFTER_TOPUP | Deposit Topup Amount After Topup |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_BRANCH | Deposit Redemption Branch |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_ACCOUNT_NUMBER | Deposit Redemption Account Number |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_DATE | Deposit Redemption Date |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_AMOUNT | Deposit Redemption Amount |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_MODE | Deposit Redemption Mode |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_INTEREST | Deposit Redemption Interest |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_PENALTY | Deposit Redemption Penalty |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_TAX_ON_REDMN | Deposit Redemption Tax on Redemption |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_EXCESS_INTEREST_RECOVERED | Deposit Redemption Excess Interest Recovered |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_EXCESS_TAX_RECOVERED | Deposit Redemption Excess Tax Recovered |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_INTEREST_RATE_REDMN_AMOUNT | Deposit Redemption Interest Rate for Redemption Amount |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_INTEREST_RATE_AFTER_REDMN | Deposit Redemption Interest Rate after Redemption |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_MATURITY_AMOUNT_AFTER_REDMN | Deposit Redemption Maturity Amount after Redemption |
| OBRDEP | FINANCIAL | TDREDMN | F_TDREDMN_REDMN_INTEREST_PAID_TO | Deposit Redemption Interest Paid Account |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_ACCOUNT_NUMBER | Deposit Amend Account Number |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_AUTO_ROLLOVER | Deposit Amend Auto Rollover Flag |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_BRANCH | Deposit Amend Branch |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_CCY | Deposit Amend Currency |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_BUSINESS_PRODUCT | Deposit Amend Business Product |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_CUSTOMER_NUMBER | Deposit Amend Customer Number |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_ACC_OPEN_DATE | Deposit Amend Account Open Date |

Table 2-46 (Cont.) List of Facts

| Domain | Category | Event | Fact Name | Fact Description |
|--------|-----------|---------|---|---|
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_MATURITY_DATE | Deposit Amend Maturity Date |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_MATURITY_AMOUNT | Deposit Amend Maturity Amount |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_TD_AMOUNT | Deposit Amount for Amend |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_CLOSE_ON_MATURITY | Deposit Amend Close on Maturity Flag |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_INTEREST_RATE | Deposit Amend Interest Rate |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_BASIC_DETAILS_ISMODIFIEDFLAG | Deposit Amend ISMODIFIEDFLAG for Basic Details |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_BASIC_DETAILS_ISMODIFIEDTYPE | Deposit Amend ISMODIFIEDTYPE for Basic Details |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_DEPOSIT_PAYOUT_ISMODIFIEDFLAG | Deposit Amend ISMODIFIEDFLAG for Payout Details |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_DEPOSIT_PAYOUT_ISMODIFIEDTYPE | Deposit Amend ISMODIFIEDTYPE for Payout Details |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDFLAG | Deposit Amend ISMODIFIEDFLAG for Interest Details |
| OBRDEP | FINANCIAL | TDAMEND | F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDTYPE | Deposit Amend ISMODIFIEDTYPE for Interest Details |

For each Domain, Category, and Events, there is a list of topic names as follow:

Table 2-47 List of Topic Names

| Domain | Category | Event | Topic Names |
|--------|--------------|----------|-----------------------|
| OBRDEP | FINANCIAL | TDAMEND | FinTdAmendment |
| OBRDEP | FINANCIAL | TDCREATE | FinTdCreation |
| OBRDEP | NONFINANCIAL | TDREDMN | FinTdRedemption |
| OBRDEP | NONFINANCIAL | TDTOPUP | FinTdTopup |
| OBRDEP | NOTICES | TDPRIMAT | NoticeTdPriorMaturity |

Table 2-48 List of Rules

| Rule Name | Rule Description |
|------------------------|--|
| RULE_TDAMEND_UDEVALS | Checking deposit update UDE values |
| RULE_TDAMEND_PAYOUT | Checking deposit update payout |
| RULE_TDAMEND_CMATAROLL | Checking deposit update close on maturity or auto rollover |

Table 2-48 (Cont.) List of Rules

| Rule Name | Rule Description |
|---------------------|--|
| RULE_TDAMEND_ACDESC | Checking deposit update account description. |

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_DEPACCOUNTSER VICESAGGREGATE_VIEW | VIEW | View the Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_NEW | NEW | Create new Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_AMEND | UNLOCK | Update the Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_VALIDATE | VALIDATE | Validate the Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_SUBMIT | SUBMIT | Submit the Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_DELETE | DELETE | Delete the Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_AUTHORIZE | AUTHORIZE | Authorize the Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_CLOSE | CLOSE | Close the Account Services |
| Deposit Creation | OBRDEP_FA_DEPACCOUNTSER VICESAGGREGATE_REOPEN | REOPEN | Reopen the Account Services |
| Deposit Creation | OBRDEP_FA_TXNPPACCOUNTS ERVICESAGGREGATE_SAVETD | NEW | Save the the IC deposits |
| Deposit Creation | OBRDEP_FA_TXNPPACCOUNTS ERVICESAGGREGATE_POSTTD ACCOUNTING | NEW | Create Post Deposit Accounting |
| Deposit Creation | OBRDEP_FA_TXNPPACCOUNTS ERVICESAGGREGATE_POSTTD ACCOUNTCLASS | NEW | Create Post Deposit Accounting Class |
| Deposit Creation | OBRDEP_FA_MATCALCENQ | VIEW | View maturity calculat or compute maturity |
| Deposit Creation | OBRDEP_FA_RENEWALVALIDAT E | VALIDATE | Validate the renewal of depsoit |
| Deposit Creation | OBRDEP_FA_RENEWALPERSIS T | NEW | Create the renewal of depsoit |
| Deposit Creation | OBRDEP_FA_ACCOUNTINFO | VIEW | View deposit account information |
| Deposit Creation | OBRDEP_FA_RENEWALPROCES S | VIEW | View process the renewal of depsoit |
| 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 Creation | 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 |
| Deposit Creation | RDEPPP_FA_TDPAY_VALIDATE | VALIDATE | Validate 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_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 Bblock 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 |
| Maturity Calculation Batch Service | OBRDEP_FA_CALCULATEMATC | NEW | Calculate maturity amount for a particular account and branch |
| 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 |

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_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 |
| 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 |

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_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 |
| 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 |

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_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 |
| 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 |

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

| Screen Name/API Name | Functional Activity Code | Action | Description |
|---------------------------------|--------------------------------|--------|--|
| State Group Mapping Maintenance | RDEPPP_FA_STATEGROUPMAP_REOPEN | REOPEN | Reopen a closed maintenance of penalty basis |

Table A-2 Functional Activity Codes for Certificate of Deposit Servicing Screens

| Screen Name/API Name | Functional Activity Code | Action | Description |
|----------------------|--------------------------|---------------|--|
| Deposit 360 | DSR_FA_TDCODV_VIEW | Query Details | View the Deposit 360 details. |
| Account Opening | DSR_FA_TDPYIN_SAVE | Initiation | Initiate the deposit account opening. |
| Account Opening | DSR_FA_TDPYIN_AUTH | Authorization | Approve or Reject the deposit account opening request. |
| Top Up | DSR_FA_TDTPUP_SAVE | Initiation | Initiate the deposit top up. |
| Top Up | DSR_FA_TDTPUP_AUTH | Authorization | Approve or Reject the deposit top up request. |
| Redemption | DSR_FA_TDREDM_SAVE | Initiation | Initiate the deposit redemption. |
| Redemption | DSR_FA_TDREDM_AUTH | Authorization | Approve or Reject the deposit redemption request. |
| Create Amount Block | DSR_FA_CRTDBK_SAVE | Initiation | Initiate the deposit create amount block. |
| Create Amount Block | DSR_FA_CRTDBK_AUTH | Authorization | Approve or Reject the deposit create amount block request. |
| Modify Amount Block | DSR_FA_MOTDBK_SAVE | Initiation | Initiate the deposit modify amount block. |
| Modify Amount Block | DSR_FA_MOTDBK_AUTH | Authorization | Approve or Reject the deposit modify amount block request. |
| View Amount Block | DSR_FA_TDAMBK_VIEW | Query Details | View the deposit amount block. |
| Close Amount Block | DSR_FA_CLTDBK_SAVE | Initiation | Initiate the close amount block. |
| Close Amount Block | DSR_FA_CLTDBK_AUTH | Authorization | Approve or Reject the close amount block request. |
| Payout Modification | DSR_FA_TDPOMN_SAVE | Initiation | Initiate the payout modification. |
| Payout Modification | DSR_FA_TDPOMN_AUTH | Authorization | Approve or Reject the payout modification request. |
| Account Modification | DSR_FA_TDACMN_SAVE | Initiation | Initiate the account modification. |
| Account Modification | DSR_FA_TDACMN_AUTH | Authorization | Approve or Reject the account modification. |
| Joint Holder | DSR_FA_UPJHTD_SAVE | Initiation | Initiate the Joint Holder maintenance. |
| Joint Holder | DSR_FA_UPJHTD_AUTH | Authorization | Approve or Reject the joint holder maintenance. |

Table A-2 (Cont.) Functional Activity Codes for Certificate of Deposit Servicing Screens

| Screen Name/API Name | Functional Activity Code | Action | Description |
|--|--------------------------|---------------|---|
| Beneficiary | DSR_FA_UPNMTD_SAVE | Initiation | Initiate the beneficiary details update. |
| Beneficiary | DSR_FA_UPNMTD_AUTH | Authorization | Approve or Reject the beneficiary details update request. |
| Customer Relationship Maintenance | DSR_FA_TDCURL_SAVE | Initiation | Initiate the customer relationship maintenance update. |
| Customer Relationship Maintenance | DSR_FA_TDCURL_AUTH | Authorization | Approve or Reject the customer relationship maintenance update. |
| Account Transactions View | DSR_FA_TDACTN_VIEW | Query Details | View deposit account transactions. |
| Reverse Transaction | DSR_FA_TDTRNREVR_SAVE | Initiation | Initiate deposit transaction reversal. |
| Reverse Transaction | DSR_FA_TDTRNREVR_AUTH | Authorization | Approve or Reject the deposit transaction reversal request. |
| Certificate | DSR_FA_TDCERT_VIEW | Query Details | View the deposit certificate. |
| Interest Paid Out Details | DSR_FA_TDINPO_VIEW | Query Details | View deposit interest paid out details. |

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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