Oracle® Banking Retail Deposits Cloud Service

Retail Deposits User Guide

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Oracle Banking Retail Deposits Cloud Service Retail Deposits User Guide, Release 14.8.0.0.0

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Purpose

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

Audience

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

Table User Roles

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

Documentation Accessibility

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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.
italic	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
ECA	External Credit Approval
EOD	End of Day
GL	General Ledger
IBAN	International Bank Account Number
LOV	List of Values

Table (Cont.) Abbreviations

Abbreviation	Definition
MMDA	Money Market Deposit Account
TD	Term Deposit

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	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 *Oracle Banking Routing Hub*. 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. **Note**: The maker checker validation will be provided if the same maker tries to approve the transaction.
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	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:
		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:
		`IF ( LIFECYCLECODE == TDPOMN )`
		output
		`Section1 LEVEL:0`
		3. Create or modify a Rule Group with Name **DepositRuleGroup** and map the Rule(s) created in the step (2).
		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.
		Note: For more information, refer to the *Oracle Banking Common Core User Guide* to create Fact, Rule and Rule Group.

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.
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 is red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to **Save and Close** the transaction.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on **Document** to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the **i** icon is used. The **i** icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The **i** icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description

Multi-Level Authorization	Initiation	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:
		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:
		`IF ( LIFECYCLECODE == TDPYIN )`
		output
		`Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH`
		Note:
		If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like
		`LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2>`
		.
		3. Create or modify a Rule Group with name **ApprovalRuleGroup** and map the rule(s) created in the step (2).
		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.
		Note: The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval tranaction.

Table (Cont.) Basic Actions

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

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
	Navigate to the previous record

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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
	Alerts

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	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.

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

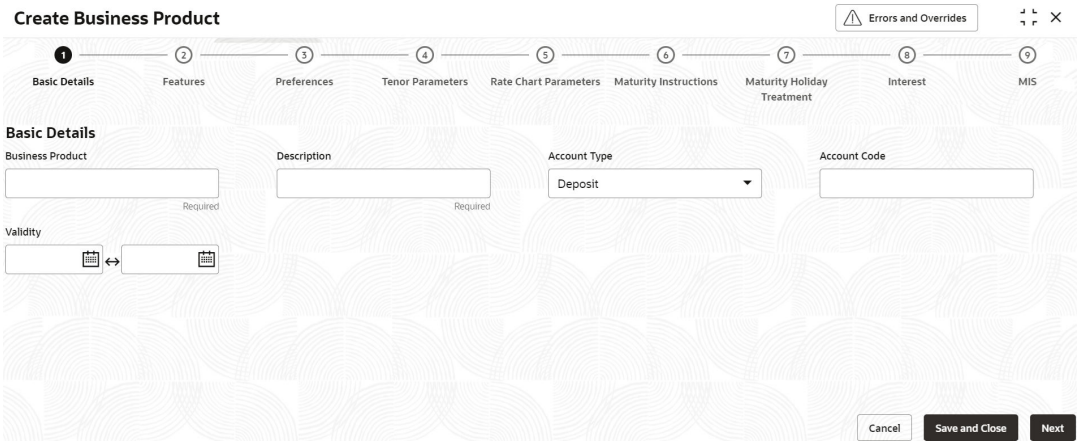
This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.

> **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.

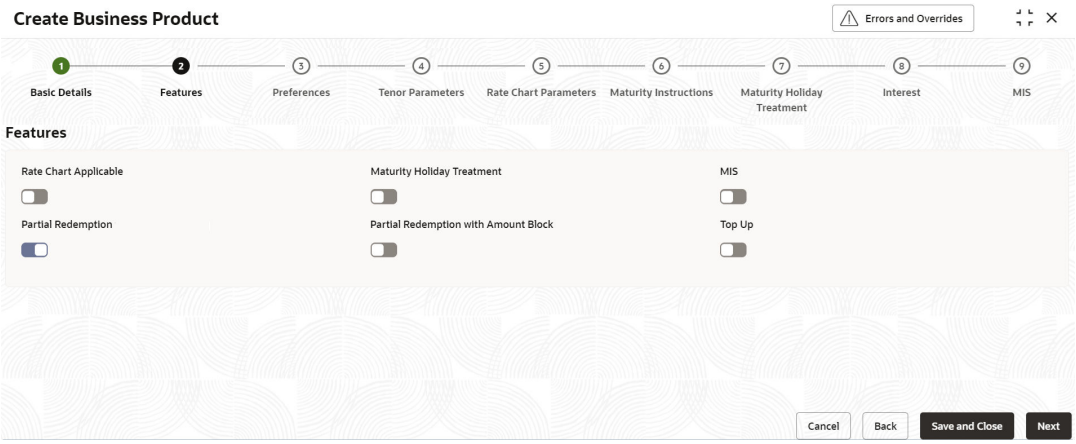
Table 1-1 (Cont.) Basic Details - Field Description

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.

4. After specifying the fields in the **Basic Details** screen, click **Next**.

   The **Features** screen displays.

Figure 1-2 Create Business Product - Features



5. 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.

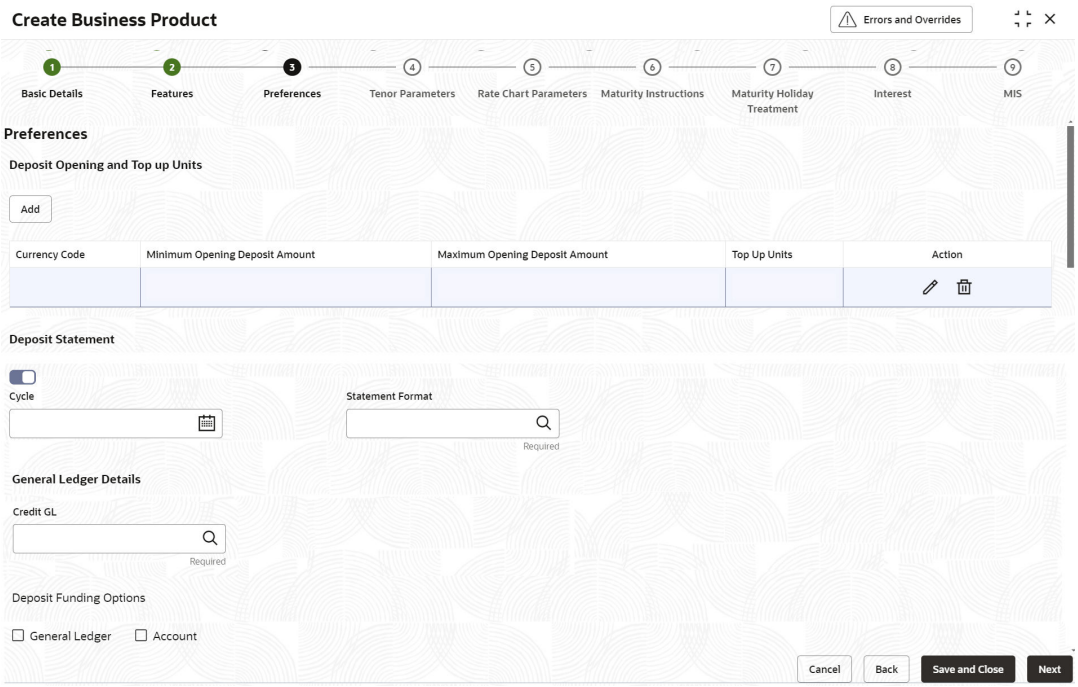
Table 1-2 (Cont.) Features - Field Description

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.

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

   The **Preferences** screen displays.

Figure 1-3 Create Business Product - Preferences



7. 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.

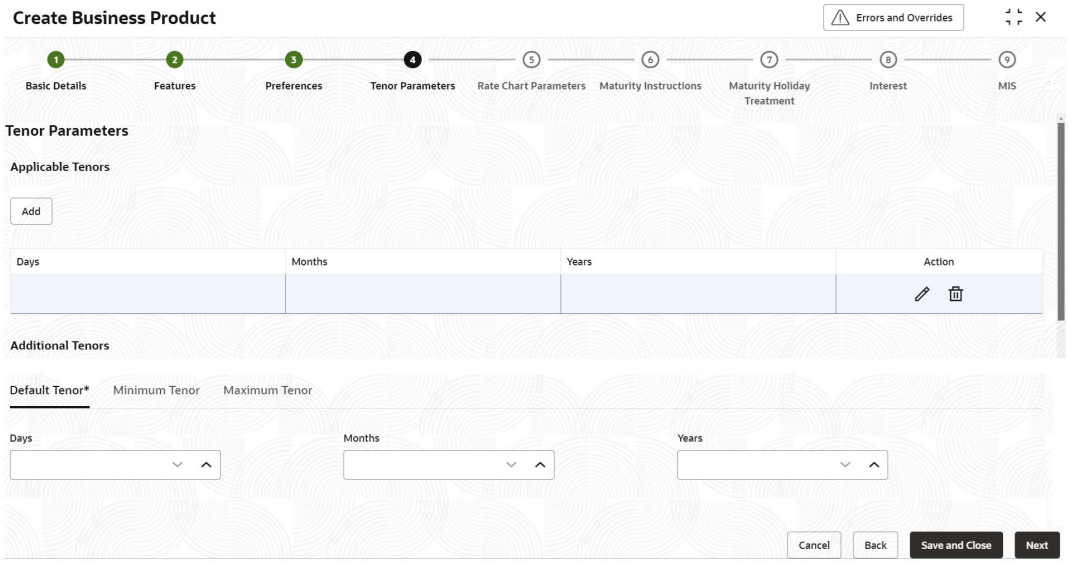
Table 1-3 Preferences - Field Description

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 frquency on which the periodic statement needs to be generated. The values are as follow: • **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



9. 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.

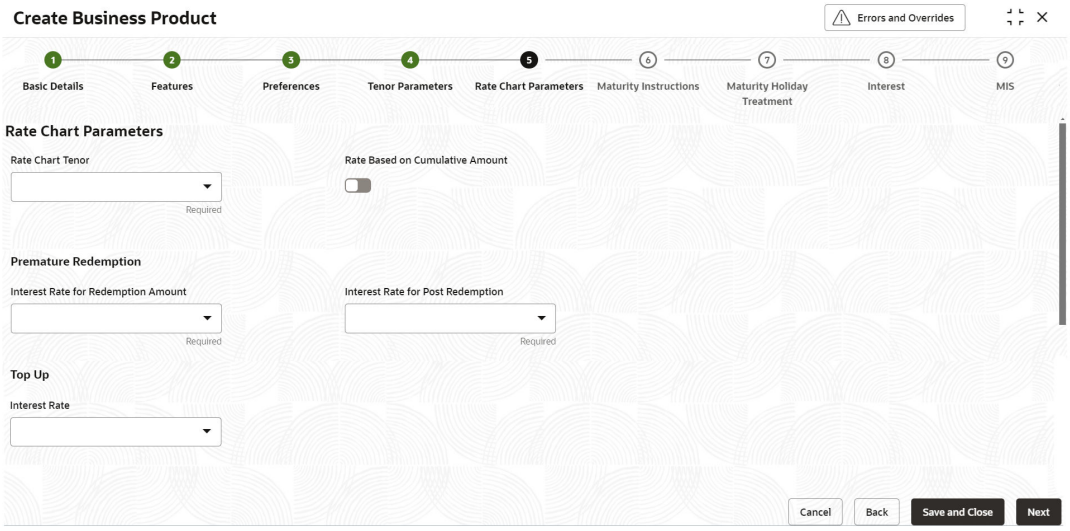
Table 1-4 (Cont.) Tenor Parameters - Field Description

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.

10. 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



11. Specify the fields on **Rate Chart Parameters** screen.

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

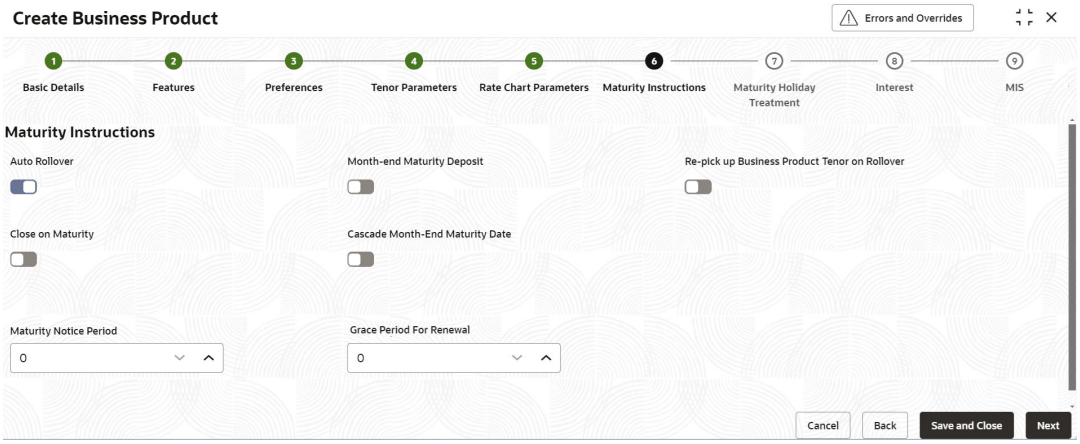
Table 1-5 Rate Chart Parameters - Field Description

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: • **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: • **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: • **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: • **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.

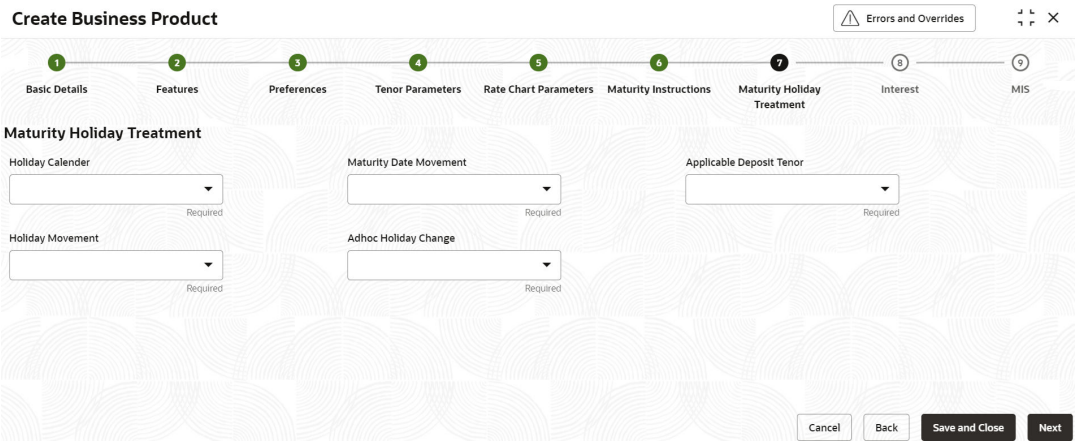
Table 1-6 Maturity Instructions - Field Description

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 Period For Renewal	Specify the grace period for renewing a deposit. This option is applicable only for deposits whose interest and principal is moved to unclaimed GLs upon maturity. In other words, grace period will not be applicable on the maturity date in case of auto rollover or closure of the deposit.

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	Select the holiday calendar applicable to the business product from the drop-down list. This list displays the following values: • **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. 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**.

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

Field	Description
Holiday Movement	Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values: • **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. 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**. **Note:** User cannot modify the **Holiday Movement** if there are active account under the business product. The default value is **No Change**.
Maturity Date Movement	Select the maturity date movement across months from the drop-down list: • **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. Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day. The default value is **Allowed**.

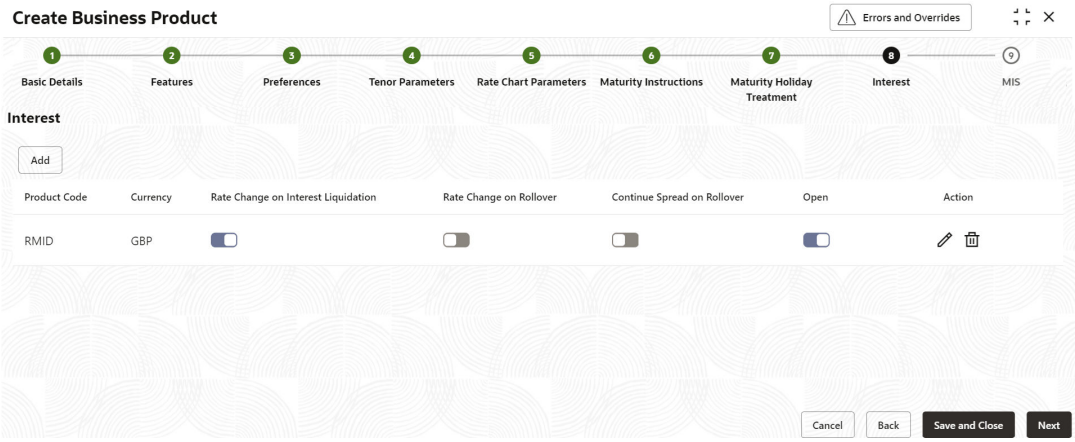
Table 1-7 (Cont.) Maturity Holiday Treatment - Field Description

Field	Description
Adhoc Holiday Change	Select the adhoc holiday change from the drop-down list. The list displays the following values: • **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. 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**.
Applicable Deposit Tenor	Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the drop-down list. This list displays the following values: • **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. The default value is **Original Tenor**.

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

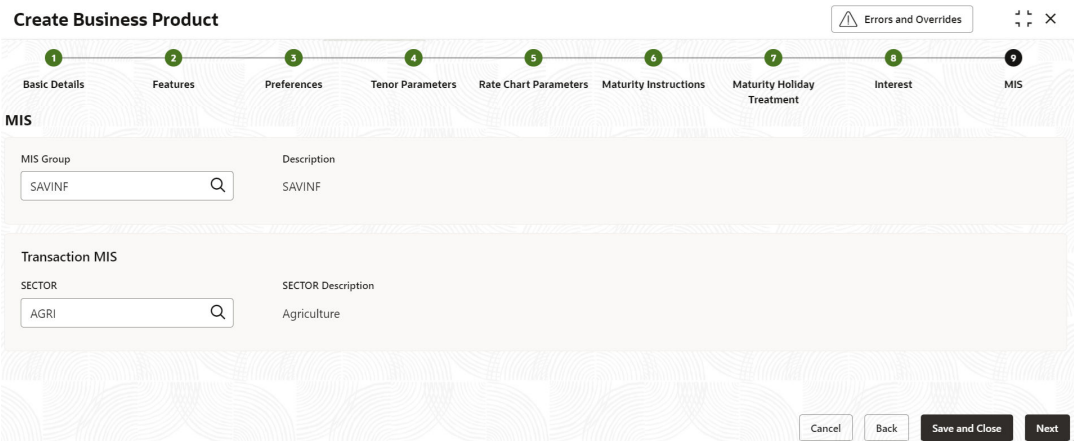
Field	Description
Product Code	Specify the interest product code that should be linked to the account. The adjoining option list displays all valid Interest and Charge (IC) products available in the system. User can select the appropriate one.
Currency	Select the Currency from the drop-down list defined 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



19. 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.

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

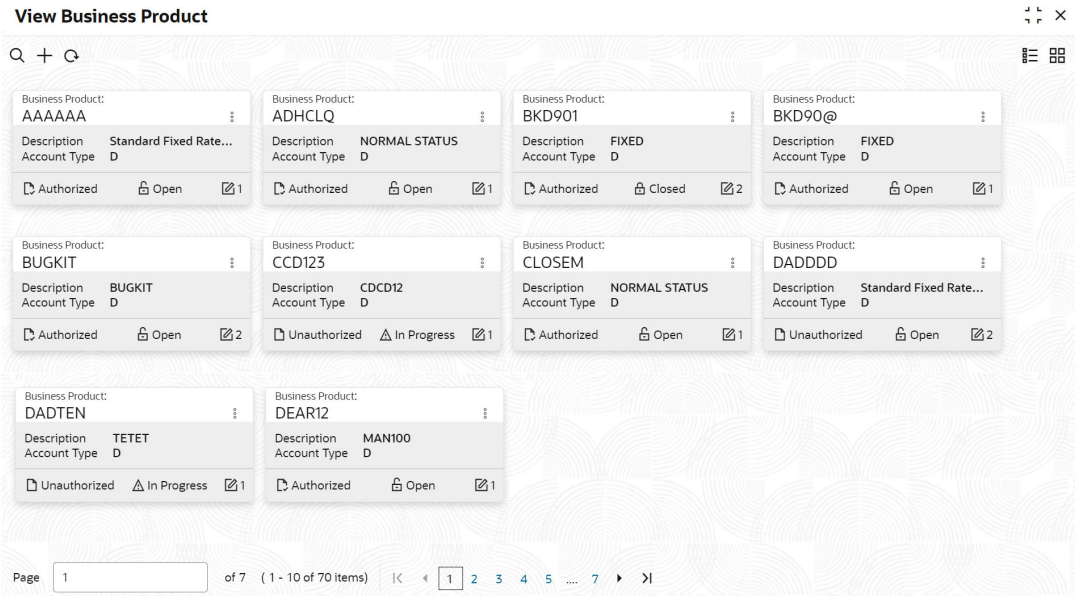
1.1.2 View Business Product

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

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 **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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **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

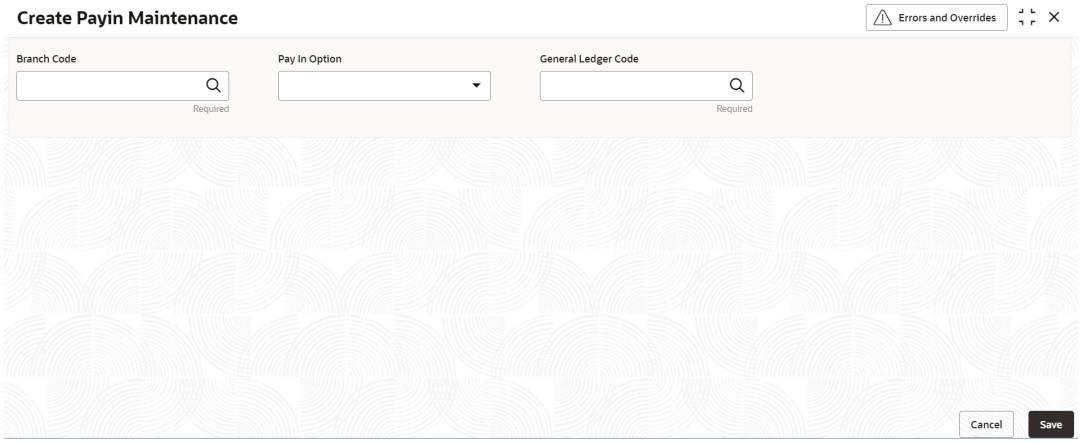
This topic describes the systematic instructions to create pay-in maintenance.

> **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 Maitenance**, under **Deposit Payin Maitenance**, 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: • **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

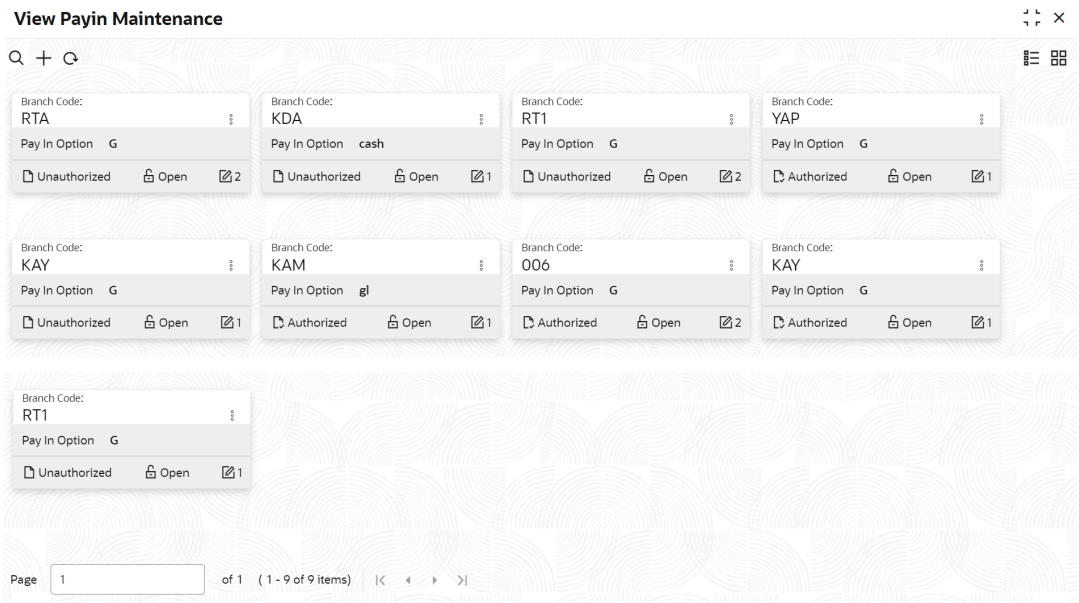
This topic explains the systematic instructions to view the list of payin maintenance parameters.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations** or .

2. 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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **In Progress** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

2
Servicing Configurations

- Branch Date Configurations
- Business Product Configuration
  The Oracle Banking Branch is equipped with business product configuration helping banks to configure various services for retail bank offerings.
- Business Process Configuration
  The Oracle Banking Branch is installed with business process configuration helping banks to build the desired workflow for servicing transactions.
- Servicing Configuration
  The Oracle Banking Branch is installed with servicing configuration helping banks to build the desired workflow for servicing transactions.
- Memo Maintenance
  This topic describes the systematic instruction about Memo Maintenance. You can add, edit, or delete a memo using this screen.

2.1 Branch Date Configurations

For branch servicing operations, the system allows you to configure the branch date as either the Common Core Branch Date or the Teller Branch Date. By default, the system uses the Common Core Branch Date for these operations. If you prefer to use the Teller Branch Date, then you can change the default setting by updating the **tellerIntegrationEnabled** parameter in the `obbrn-cmn-process-driver-serve` to **Y**.

- When **tellerIntegrationEnabled** = **Y**, the system uses the Teller Branch Date for branch servicing transactions.
- When **tellerIntegrationEnabled** = **N**, the system uses the Common Core Branch Date for branch servicing transactions.

2.2 Business Product Configuration

The Oracle Banking Branch is equipped with business product configuration helping banks to configure various services for retail bank offerings.

This topic contains the following subtopics:

- About Business Product Configuration
  Business product configuration allows you to configure the various services for retail bank offerings. The details captured in the business product configuration are used for processing the servicing transactions.
- Create Business Product
  You can use this screen to create the business product and map it to the host product.
- View Business Product
  Oracle Banking Branch supports viewing the business product created. The **View Business Product** screen allows the user to view all of the authorized, unauthorized and closed business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

2.2.1 About Business Product Configuration

Business product configuration allows you to configure the various services for retail bank offerings. The details captured in the business product configuration are used for processing the servicing transactions.

The business product created in Oracle Banking Branch is linked with the host product. There is only one golden source available for product creation or configuration, which is in the host. The business product created in Oracle Banking Branch allows configuring parameters that are more customer-facing and how the products are sold in banks.

The business product is linked to the business process so that the servicing transactions related to the selected business product will flow as per the business process definition. The business product process allows the user to create the business products and view the existing business products.

2.2.2 Create Business Product

You can use this screen to create the business product and map it to the host product.

The following data segments of the screen allows you to define the various elements for the products:

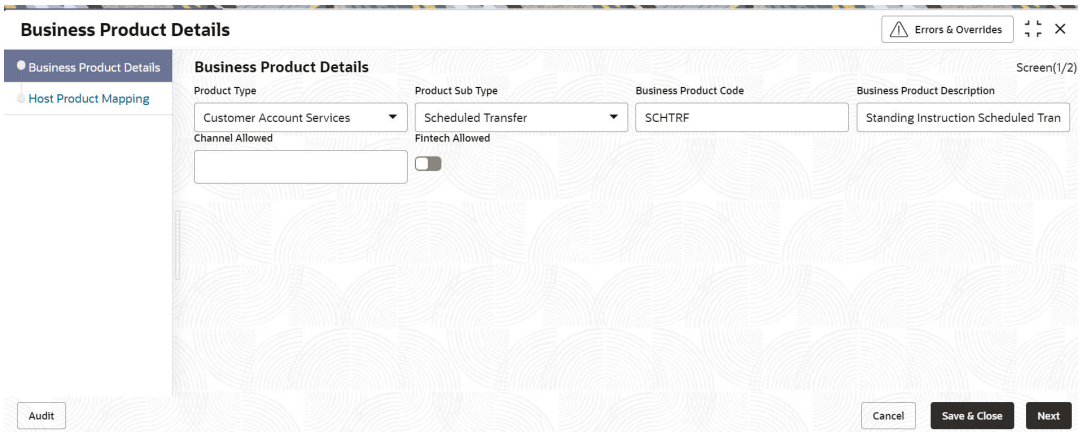
- Business Product Details
- Host Product Mapping

Perform the following steps to create business product:

1. On the **Home** screen, from the **Servicing Configurations**, under **Business Product**, click **Create Business Product**. You can also open the screen by specifying **Create Business Product** in the search icon bar and selecting the screen.

   The **Create Business Product** screen is displayed.

Figure 2-1 Create Business Product - Business Product Details



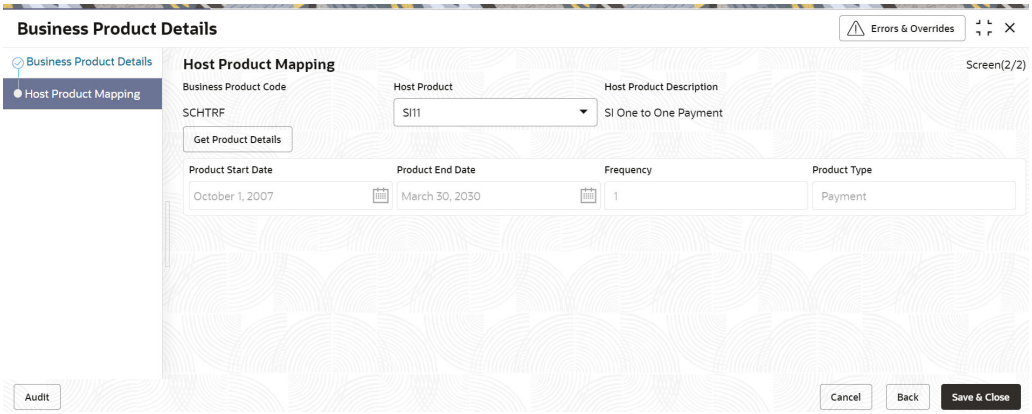
2. On the **Business Product Details** segment, specify the fields. For more information on fields, refer to the field description table.

Table 2-1 Business Product Details – Field Description

Field	Description
Product Type	Select the product from the drop-down list. The available options are: • **Customer Account Services** • **Term Deposit Account Services** • **Loan Account Services**
Product Sub Type	Select the product sub-type from the drop-down list. Product sub-types supported are based on the Product Type selected. a. **Customer Account Services** • **Scheduled Transfer** • **Sweep In to Account** • **Sweep Out from Account** • **Cheque Leaves Default** b. **Term Deposit Account Services** c. **Loan Account Services**
Business Product Code	Specify the business product code. **Note:** The maximum length of the business product code should not be more than six characters. Alphanumeric and alphabets should be in the capital.
Business Product Description	Specify the business product description.
Channel Allowed	Select the channels that should be allowed for the business product from the drop-down list. For Example – Oracle Banking Digital Experience.
Fintech Allowed	Select if the business product is supported for servicing transactions from Fintech Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. The system allows the selection of multiple companies. **Note:** This field is mandatory if **Fintech Allowed** is selected.

3. Click **Next**.
   - If **Scheduled Transfer**, **Sweep In to Account**, **Sweep Out from Account**, **Term Deposit Account Services**, or **Loan Account Services** option is selected from the **Product Sub Type** field in the **Business Product Details** segment, then the following **Host Product Mapping** segment is displayed. In this data segment, the business product is mapped to the host product and parameters for processing servicing transactions are defined.

Figure 2-2 Create Business Product – Host Product Mapping



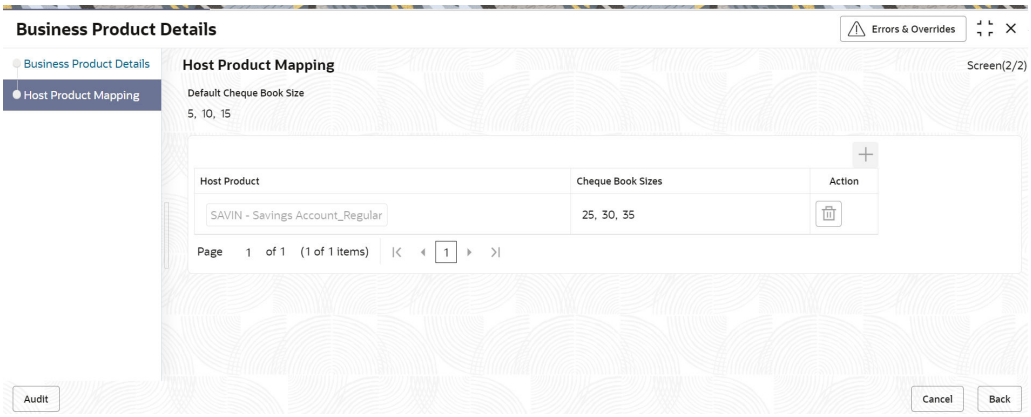
For more information on fields, refer to the field description table.

Table 2-2 Host Product Mapping - Field Description

Field	Description
Business Product Code	Displays the business product code defaulted from the **Business Product Code** entered in the Business Product Details data segment.
Host Product	Select the host product from the drop-down list.
Host Product Description	Displays the product description once the host product is selected in **Select Host Product**.
Get Products Details	Click **Get Product Details**, and the system will default the parameter configured at the host product. When you click this button, the system defaults the values in the following fields: – **Product Start Date** – **Product End Date** – **Frequency** – **Product Type** – **Minimum Sweep Amount**
Product Start Date	Displays the product start date defaulted from the host.
Product End Date	Displays the product end date defaulted from the host.
Frequency	Displays the frequency defaulted from the host.
Product Type	Displays the product type defaulted from the host.
Minimum Sweep Amount	Displays the minimum sweep amount defaulted from the host. **Note:** This field is displayed only if the **Product Sub Type** in the **Business Product Details** segment is selected as **Sweep Out from Account** or **Sweep In to Account**.

- If **Cheque Leaves Default** option is selected from the **Product Sub Type** field in the **Business Product Details** segment, then the following **Host Product Mapping** segment is displayed.

Figure 2-3 Create Business Product – Host Product Mapping (Cheque Leaves Default)



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

Table 2-3 Create Business Product – Host Product Mapping (Cheque Leaves Default) – Field Description

Field	Description
Default Cheque Book Size	Specify the numeric values for cheque book sizes against those accounts, for which the Account Classes have not been mapped or that have been created newly in the system. **Note:** A **Close** icon is displayed next to the value specified as you tab out of the field. To remove the value, click the **Close** icon.
Host Product	Select the account classes defined in the system. **Note:** – This field is enabled if you click the **Add** icon displayed above the table. – An Account Class cannot belong to more than one group of Host Product.

Table 2-3 (Cont.) Create Business Product – Host Product Mapping (Cheque Leaves Default) – Field Description

Field	Description
Cheque Book Sizes	Specify numeric values for the cheque book sizes for the account classes selected. **Note:** – This field is enabled if you click the **Add** icon displayed above the table. – You are not allowed to enter duplicate values in this field.
Action	Displays the **Delete** icon to remove the row added. **Note:** This field is enabled if you click the **Add** icon displayed above the table.

4. Click **Save & Close**.

2.2.3 View Business Product

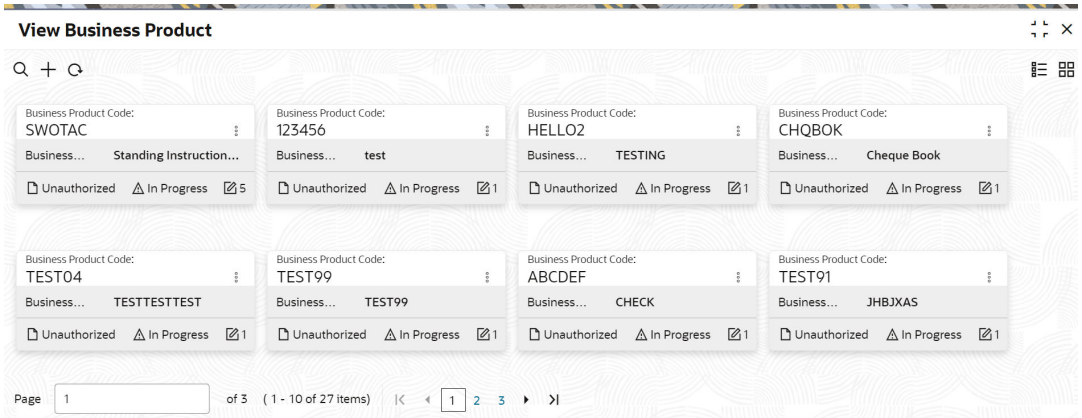
Oracle Banking Branch supports viewing the business product created. The **View Business Product** screen allows the user to view all of the authorized, unauthorized and closed business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

To view business product:

1. On the **Home** screen, from the **Servicing Configurations**, under **Business Product**, click **View Business Product**. You can also open the screen by specifying **View Business Product** in the search icon bar and selecting the screen.

   The **View Business Product** screen is displayed.

Figure 2-4 View Business Product



2. On the **View Business Product** screen, you can perform the following actions:
   - Search for a particular business product.
   - Add preference for a business product.
   - Refresh the page to view the lastest updates.
   - Change view to grid or tile.
3. On the **View Business Product** screen, view the business product set for the required services. For more information on the options, refer to the table below.

Table 2-4 View Business Product – Field Description

Field	Description
Business Product Code	Displays the business product set for the service.
Business Product Description	Displays the description for the business product.

4. Each tile also displays the following information:
   - Authorized or Unauthorized
     - For Authorized status: The **Actions** icon provides the options to Unlock, Close, Copy, and View.
     - For Unauthorized status: The **Actions** icon provides the options to Unlock, Authorize, Delete, Copy, and View.
   - Open, In Progress, or Closed
   - Number of edits performed on the business product.

2.3 Business Process Configuration

The Oracle Banking Branch is installed with business process configuration helping banks to build the desired workflow for servicing transactions.

This topic contains the following subtopics:

- About Business Process Configuration
  The business process configuration defines the stages, respective data segments, checklists, documents required, and advice generation for the stages.

- Create Business Process
  The **Create Business Process** screen helps to configure the workflow for servicing transactions. This process will allow defining the data segments, checklists, documents, and advices for the stages defined in the process code selected for the lifecycle code and business product combination.
- View Business Process
  Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

2.3.1 About Business Process Configuration

The business process configuration defines the stages, respective data segments, checklists, documents required, and advice generation for the stages.

A business process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct servicing processes. The business process must involve clearly defined inputs and a single output.

The business process definition will determine the different stages required for a given combination of the process code, life cycle, and business product code. The workflow management of these stages and the relevant stage movements are defined in Plato/Conductor to:

- Orchestrate the microservices-based process flow
- Ensure a seamless transition of servicing process across various stages in that given order.

The Plato/Conductor process will drive the workflow from one stage to another based on the process outcomes at the respective stages and subject to fulfilling the mandatory data capture, confirmation on the mandatory checklist items, and submission of mandatory documents at the respective stages. The stages defined in the business process can be dynamically assigned to different user profiles or roles.

While performing the servicing transactions, the system picks the business process run-time and initiates the workflow based on the configuration. The prerequisites for configuring the business process are enumerated below:

Table 2-5 Prerequisites for Configuration - Field Description

Prerequisites	Description
Lifecycle	Lifecycle represents the lifecycle of the process for which the business process is created. These are factory-shipped codes and currently support servicing transactions such as customer account transactions, term deposit transactions, and loan account transactions.
Process Code	Process code defines the various stages relevant for servicing transactions. Process code configuration allows you to define the business process flow that needs to be mapped for the business product and lifecycle code combination in the business process configuration. A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in `CMC_TM_PROCESS_CODE` and `CMC_TM_PROCESS_STAGE` tables.

Table 2-5 (Cont.) Prerequisites for Configuration - Field Description

Prerequisites	Description
Business Product	Business product maintenance allows configuring the various business products by the product offerings that the bank deals with. Each business product has a unique business process defined for a specific lifecycle code selected.

2.3.2 Create Business Process

The **Create Business Process** screen helps to configure the workflow for servicing transactions. This process will allow defining the data segments, checklists, documents, and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

This screen allows configuring the elements for each of the stages of the servicing transactions. For information on the elements, refer to the table below:

Table 2-6 Elements of Business Process

Element	Description
Data Segment	A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain, and process. The business process consists of several data segments that make up the stage. Business process definition enables the user to perform the following: • Add ‘n’ number of data segments to each stage. • Set the data segment as mandatory or non-mandatory. • Set the data segment as editable or non-editable. • Control the sequence order of the data segments. • Select the stage.
Document	The documents are required to be submitted by the customer for the servicing transactions.
Checklist	Checklists are distinct, and a list of mandatory checkpoints for the servicing transactions to be configured by the bank.
Advices	Advices are an official letter of notices detailing an action taken or to be taken on a stated date by the bank. This is the final configuration for the Business Process creation.

Perform the following steps to create business process:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Process**, click **Create Business Process**. You can also open the screen by specifying **Create Business Process** in the search icon bar and selecting the screen.

   The **Create Business Process** screen is displayed.

Figure 2-5 Create Business Process

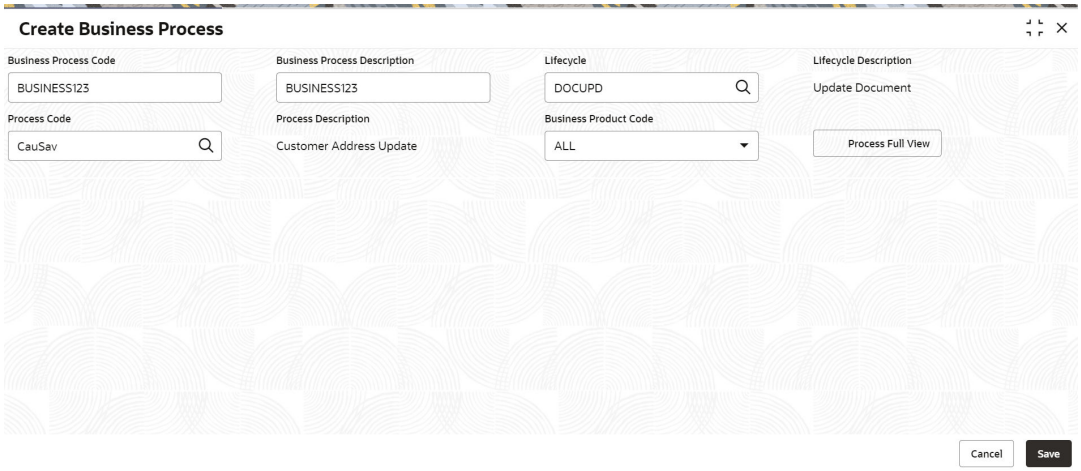
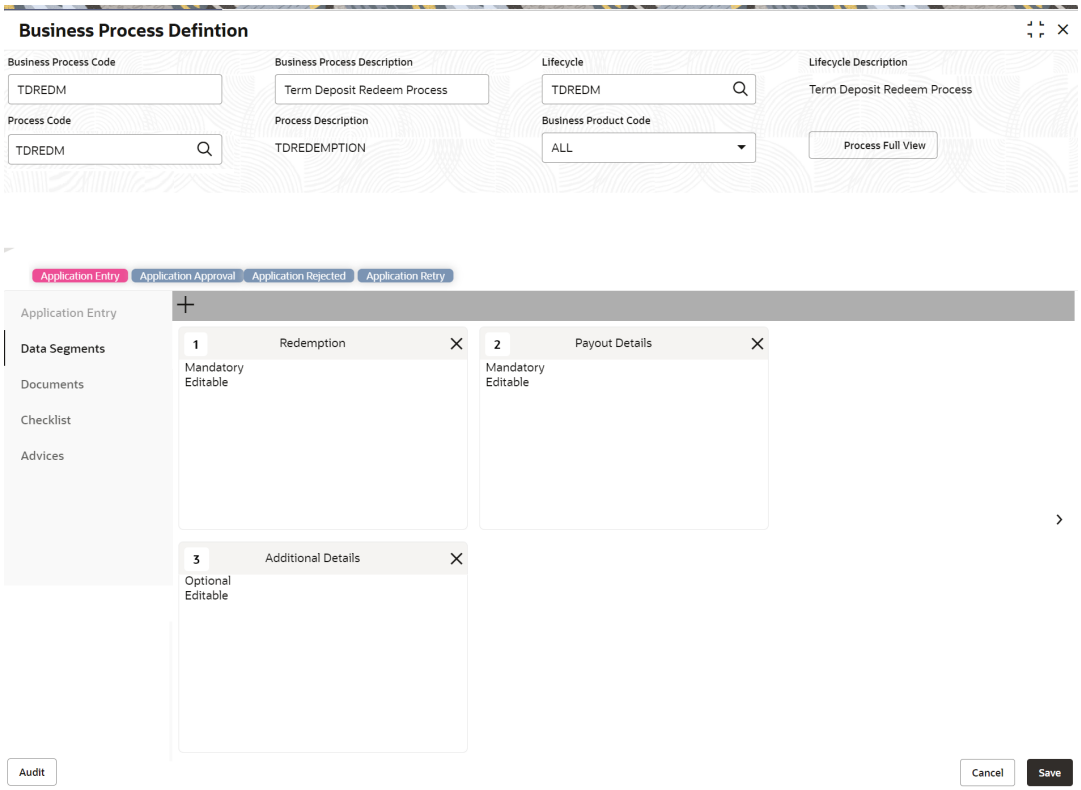


Figure 2-6 Create Business Process - Stages



2. On the **Create Business Process** screen, specify the fields. For more information on fields, refer to the field description table.

Table 2-7 Create Business Process - Field Description

Field	Description
Business Process Code	Specify an alphanumeric business process code. **Note:** The maximum length allowed is 16.
Business Process Description	Specify the description of the business process code. **Note:** The maximum length allowed is 60 alphanumeric characters.
Lifecycle	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Process Code	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. **Note:** Once you select the process code, the elements and stages are displayed on the screen.
Process Description	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, the system allows selecting 'All', in which case the business process will apply to all the business products that are associated with the lifecycle and process code.

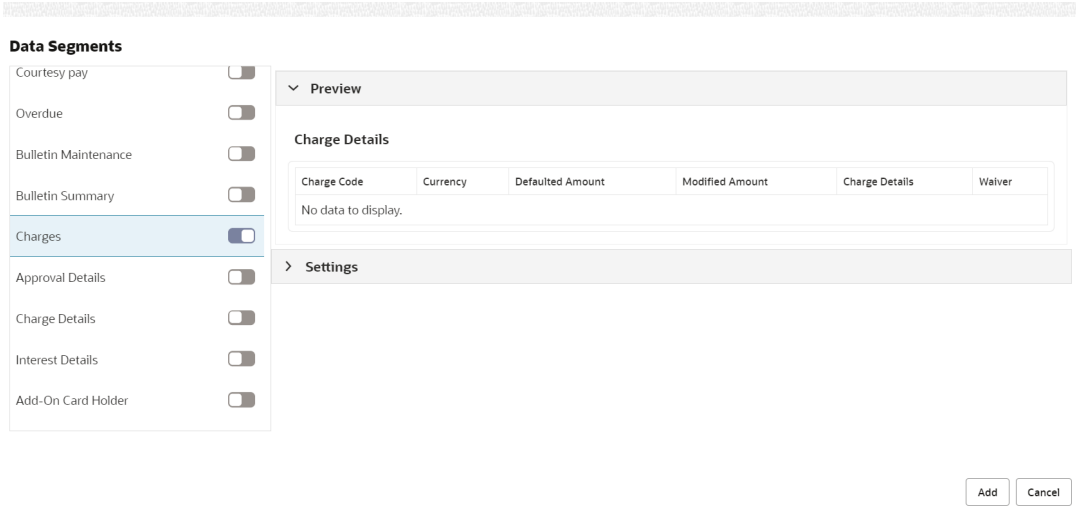
Note:

The system allows you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

3. On the **Create Business Process** screen, click **Data Segments** tab and then click **Add** icon on the header panel.

   The **Data Segments** screen is displayed.

Figure 2-7 Data Segments



4. On the **Data Segments** screen, select the required data segment or data segments for the selected stage, and specify the fields. For more information on fields, refer to the field description table.

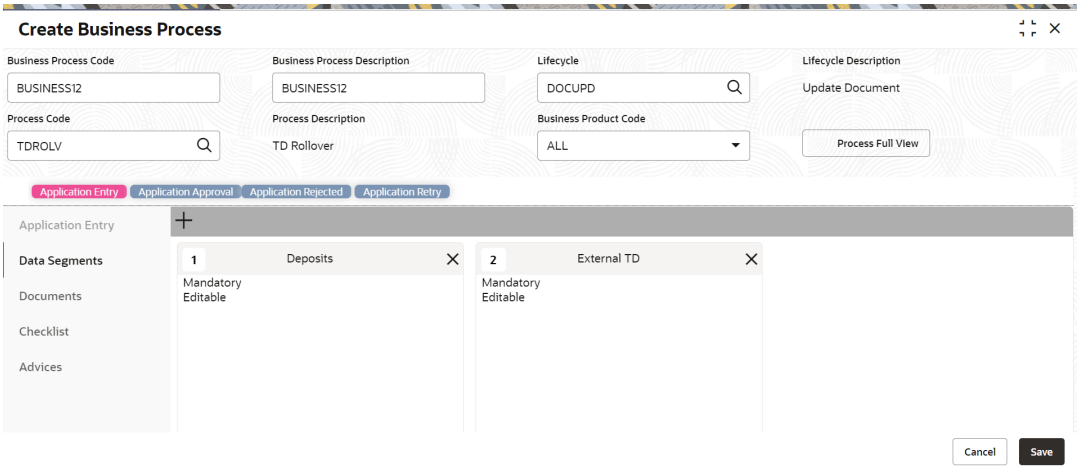
Table 2-8 Data Segments - Field Description

Field	Description
Preview	Click on this tab to view the data segment.
Settings	Specify the settings.
Mandatory	Select if the data segment is mandatory.
Editable	Select if the data segment is editable.
Select Products	Select the products for which the data segment is relevant.

5. On the **Data Segments** screen, click **Add**.

   The **Create Business Process** screen is displayed with the data added segment.

Figure 2-8 Create Business Process - Added Data Segments

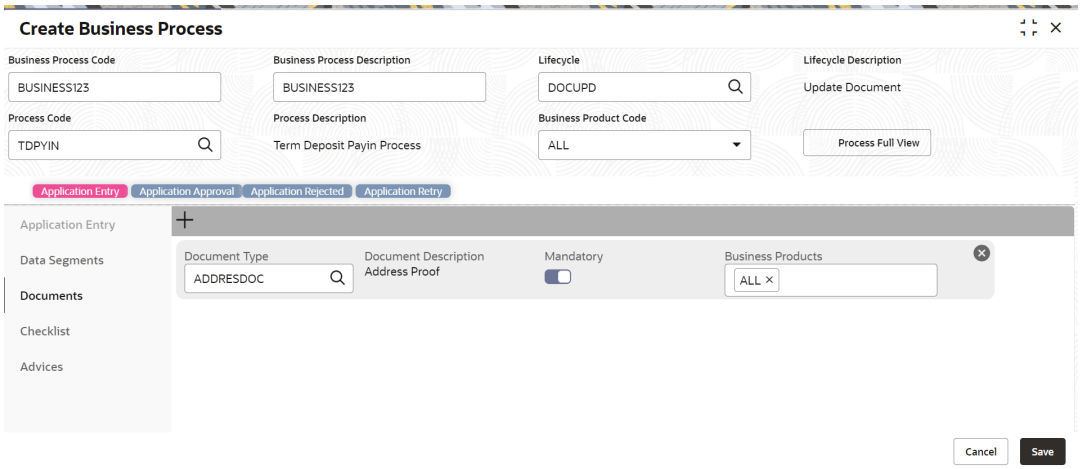


> **Note:**
>
> The system allows to re-sequence the data segment by dragging and dropping over the specific data segment.

6. On the **Create Business Process** screen, select the desired stage, and click **Document** tab to define the specific documentation requirement.

   The **Documents** segment is displayed.

Figure 2-9 Create Business Process – Documents



7. On the **Documents** segment, specify the fields. For more information on fields, refer to the field description table.

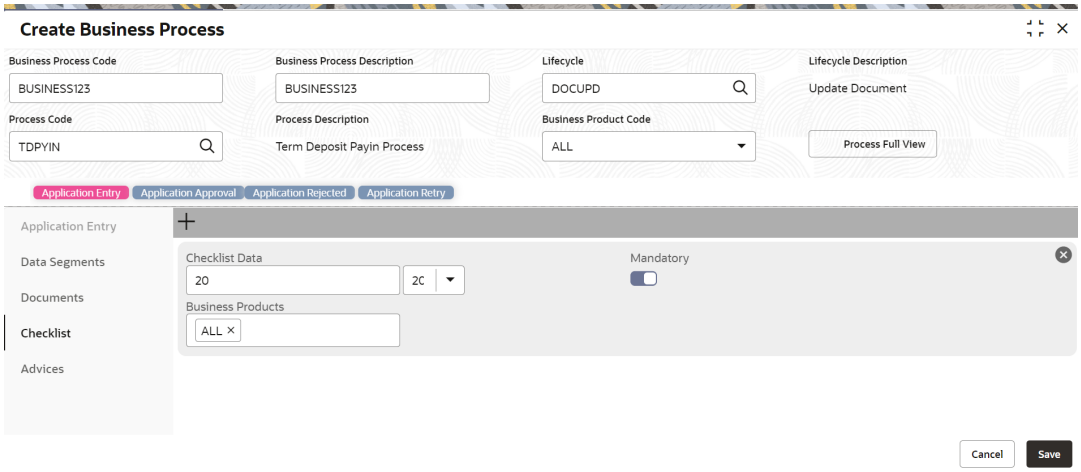
Table 2-9 Documents - Field Description

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if it is mandatory to submit the document for the stage.
Business Products	Select the required option for the document submission requirement. Available options are: • **Single Product** • **List of Products** • **All**

8. On the **Create Business Process** screen, select the desired stage, and click **Checklist** tab.

   The **Checklist** segment is displayed.

Figure 2-10 Create Business Process – Checklist



9. On the **Checklist** segment, specify the fields. For more information on fields, refer to the field description table.

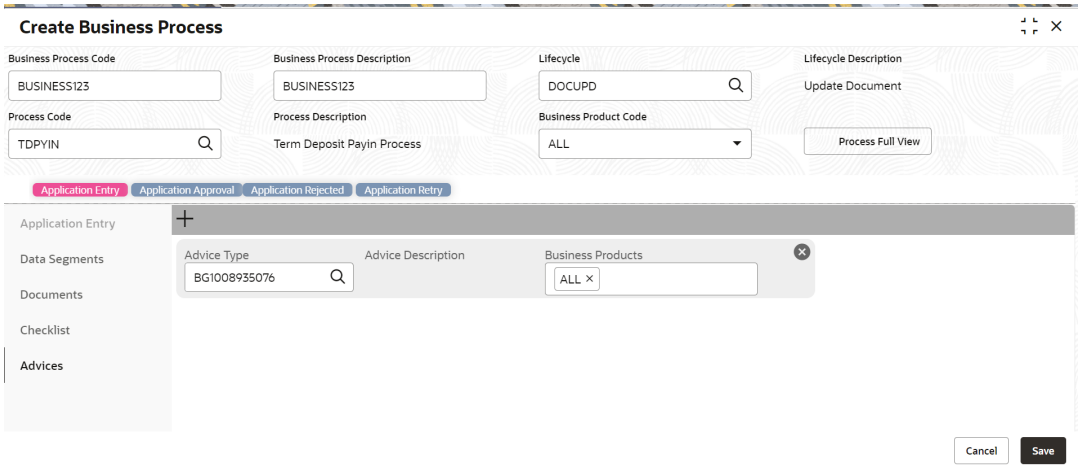
Table 2-10 Checklist - Field Description

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of the selected stage.
Mandatory	Select if it is mandatory to submit the checklist for the stage.
Business Products	Select the required option to restrict the checklist. Available options are: • **Single Product** • **List of Products** • **All**

10. On the **Create Business Process** screen, select the desired stage, and click **Advices** tab.

    The **Advices** segment is displayed.

Figure 2-11 Create Business Process – Advices



11. On the **Advices** segment, specify the fields. For more information on fields, refer to the field description table.

Table 2-11 Advices - Field Description

Field	Description
Advice Type	Search and select the required advice type from the displayed list of all the valid advices maintained, and that must be mapped to this stage.
Advice Description	Displays the corresponding description of the advice.
Business Products	Select the required option to restrict the advices. Available options are: • **Single Product** • **List of Products** • **All**

12. Click **Save** to create the business process.

    At this point, the status of the business process is unauthorized. A user with supervisor access has to approve the business process. Once approved, the status of the business process changes from unauthorized to authorized, and is activated for usage in the servicing transactions.

2.3.3 View Business Process

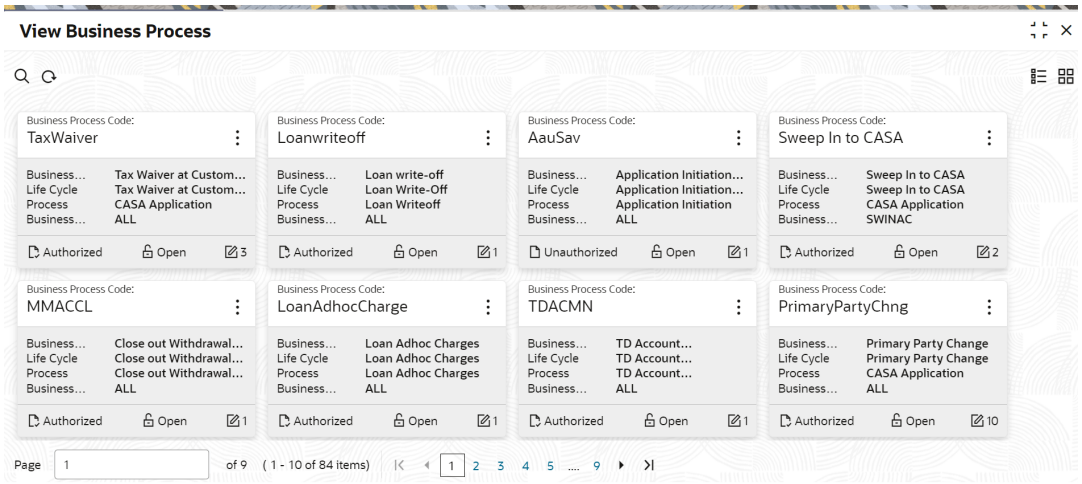
Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

Perform the following steps to view business process:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Process**, click **View Business Process**. You can also open the screen by specifying **View Business Process** in the search icon bar and selecting the screen.

   The **View Business Process** screen is displayed.

Figure 2-12 View Business Process



2. On the **View Business Process** screen, you can perform the following actions:
   - Search for a particular business process.
   - Add preference for a business process.
   - Refresh the page to view the lastest updates.
   - Change view to grid or tile.
3. On the **View Business Process** screen, view the business product set for the required services. For more information on the options, refer to the table below.

Table 2-12 View Business Process – Field Description

Field	Description
Business Process Code	Displays the business process set for the service.
Business Process Description	Displays the description for the business process.
Life Cycle	Displays the life cyle set for the business process.
Process	Displays the process.
Business Product	Displays the business code.

4. Each tile also displays the following information:
   - Authorized or Unauthorized
     - For Authorized status: The **Actions** icon provides the options to Unlock, Close, Copy, and View.
     - For Unauthorized status: The **Actions** icon provides the options to Unlock, Authorize, Delete, Copy, and View.
   - Open, In Progress, or Closed
   - Number of edits performed on the business process.

2.4 Servicing Configuration

The Oracle Banking Branch is installed with servicing configuration helping banks to build the desired workflow for servicing transactions.

This topic contains the following subtopics:

- Create Service Preferences
  You can create service preferences for Transaction Code for Debit, Transaction Code for Credit, Exchange Rate Code, and Exchange Rate Type servicing screens using the **Create Service Preferences** screen.
- View Service Preferences
  You can view all of the authorized, unauthorized, and closed service preferences using the **View Service Preferences** screen. Authorize option is also available for supervisor users for approving unauthorized business processes.

2.4.1 Create Service Preferences

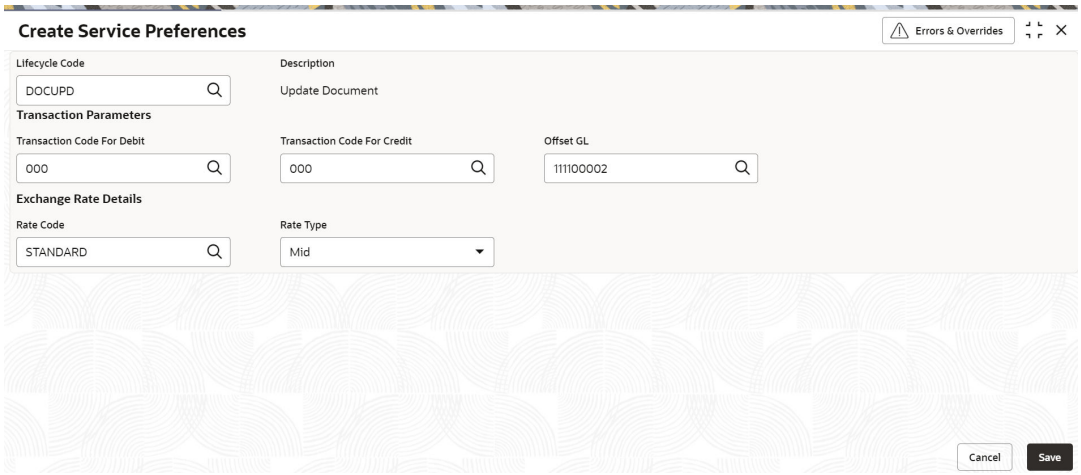
You can create service preferences for Transaction Code for Debit, Transaction Code for Credit, Exchange Rate Code, and Exchange Rate Type servicing screens using the **Create Service Preferences** screen.

To create service preferences:

1. On the **Home** screen, from the **Servicing Configurations**, under **Servicing Configurations**, click **Create Service Preferences**. You can also open the screen by specifying **Create Service Preferences** in the search icon bar and selecting the screen.

   The **Create Service Preferences** screen is displayed.

Figure 2-13 Create Service Preferences



2. On the **Create Service Preferences** screen, select or specify the required details. For more information on fields, refer to the field description table.

Table 2-13 Create Service Preferences – Field Description

Field	Description
Lifecycle Code	Select the lifecycle code for the servicing screens.
Description	Displays the description based on the lifecycle code selected.
Transaction Parameters	This section displays the fields to select the parameters for the transactions.
Transaction Code For Debit	Select the code for the debit transaction.
Transaction Code For Credit	Select the code for the credit transaction.
Offset GL	Select the offset GL for the transaction.
Exchange Rate Details	This section displays the fields to create the rate preferences.
Rate Code	Select the code for the exchange rate.
Rate Type	Select the type for the exchange rate. The options are: • **Mid** • **Buy/Sell**

3. Click **Save**.

2.4.2 View Service Preferences

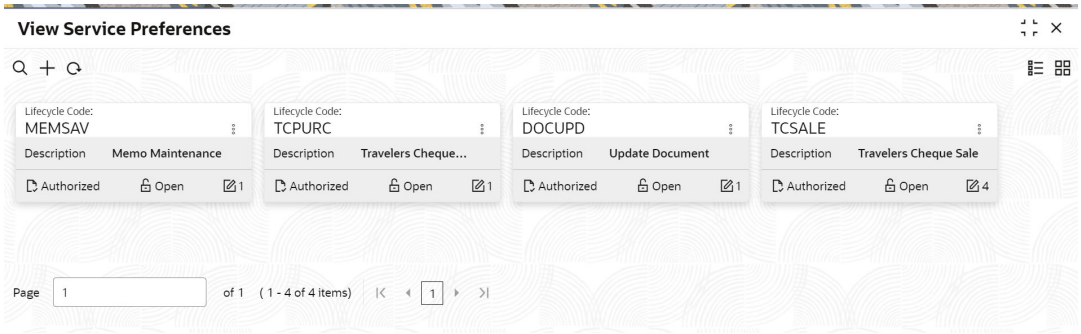
You can view all of the authorized, unauthorized, and closed service preferences using the **View Service Preferences** screen. Authorize option is also available for supervisor users for approving unauthorized business processes.

To view the service preferences:

1. On the **Home** screen, from the **Servicing Configurations**, under **Servicing Configurations**, click **View Service Preferences**. You can also open the screen by specifying **View Service Preferences** in the search icon bar and selecting the screen.

   The **View Service Preferences** screen is displayed.

Figure 2-14 View Service Preferences



2. On the **View Service Preferences** screen, you can perform the following actions:
   - Search for a particular service preference.
   - Add preference for a service.
   - Refresh the page to view the lastest updates.
   - Change view to grid or tile.
3. On the **View Service Preferences** screen, view the preferences set for the required services. For more information on the options, refer to the table below.

Table 2-14 View Service Preferences – Field Description

Field	Description
Lifecycle Code	Displays the lifecycle code set for the service.
Description	Displays the description for the lifecycle code.

4. Each tile also displays the following information:
   - Authorized or Unauthorized
     - For Authorized status: The **Actions** icon provides the options to Unlock, Close, Copy, and View.
     - For Unauthorized status: The **Actions** icon provides the options to Unlock, Authorize, Delete, Copy, and View.
   - Open, In Progress, or Closed
   - Number of edits performed on the set preferences.

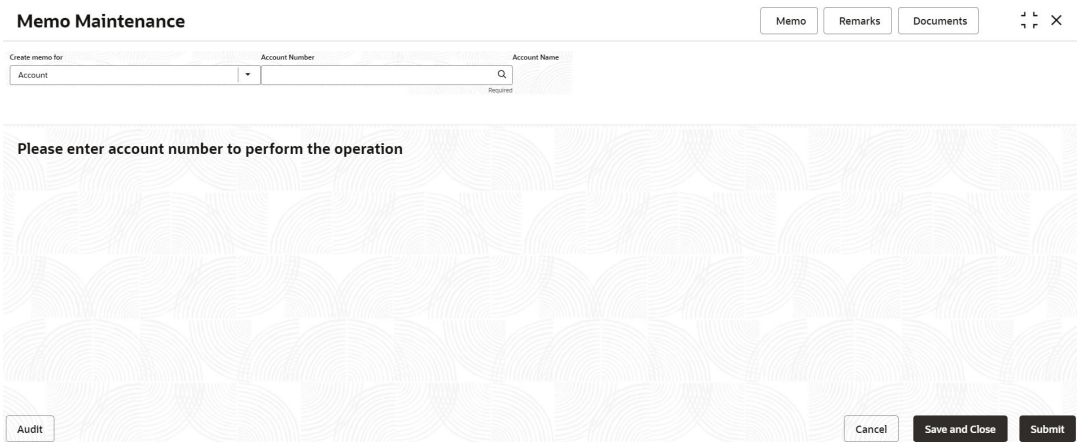
2.5 Memo Maintenance

This topic describes the systematic instruction about Memo Maintenance. You can add, edit, or delete a memo using this screen.

1. On the **Home** screen, from **Interaction Services**, under **Maintenance**, click **Memo Maintenance**, or specify the **Memo Maintenance** in the Search icon bar.

   The **Memo Maintenance** screen is displayed.

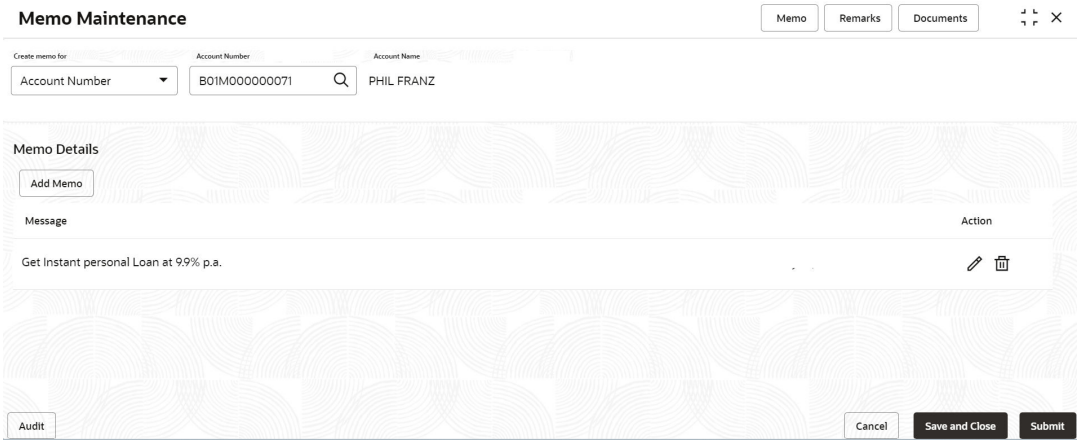
Figure 2-15 Memo Maintenance



2. On **Memo Maintenance** screen, perform the required action.

   The memo maintenance details are displayed in the screen.

Figure 2-16 Memo Maintenance Details



3. On the **Memo Maintenance** screen, specify the fields.

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

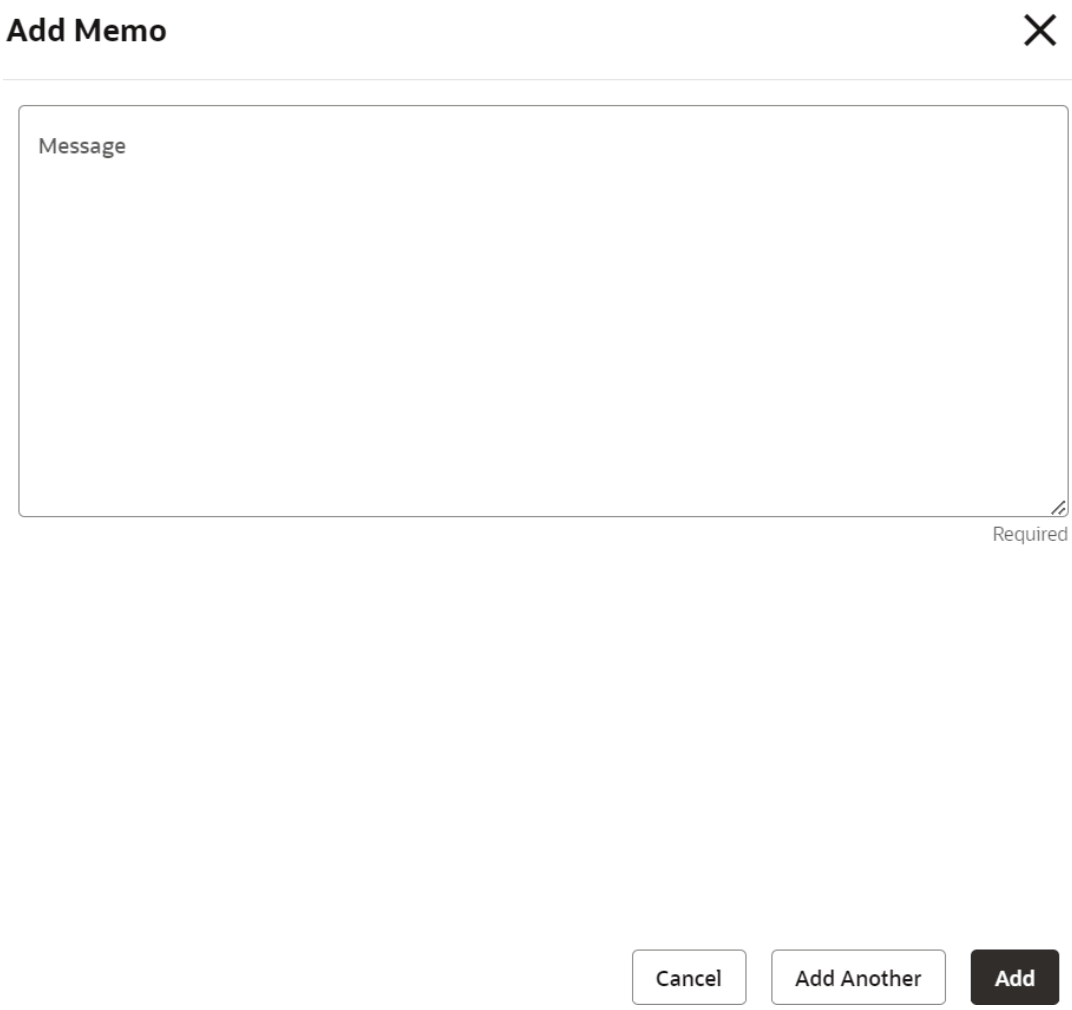
Table 2-15 Memo Maintenance - Field Description

Field	Description
Create memo for	Select the option for creating memo. The options are: • **Account**: If user selects this option, then the **Account Number** and **Account Name** are displayed. • **Deposit**: If user selects this option, then the **Deposit Account Number** and **Account Name** are displayed.
Message	Provide the text of the memo message.
Action	Click the **Edit** icon to edit the message, or the **Delete** icon to delete the added memo.

4. Click **Add Memo** in the **Memo Maintenance** screen.

   The **Add Memo** screen is displayed to specify the memo message.

Figure 2-17 Add Memo



   a. Click **Cancel** to cancel the memo message.

   b. Click **Add** or **Add Another** to add the message in the main screen.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

3
Operations

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

- Customer Information
  When an account number is selected on the screen, the Customer Information appears in a widget on the right side.
- Overview of Deposit Services
  The **Deposit Services** module facilitates doing various transactions on Term Deposit accounts.
- Deposit View
  You can use the screen under the **Deposit View** menu to view a 360 view of a TD account.
- TD 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 Term Deposit (TD). This chapter deals with transactions of a term deposit.
- TD Maintenances
  You can maintain the TD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD).
- TD Inquiries
  A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with inquiries of a term deposit.
- Prior Maturity Notices in Deposits
  This topic describes the details of prior maturity notices in depositss.
- Access Restriction
- Business Events in Oracle Banking Retail Deposits
  This topic describes the processing of business events in online for Oracle Banking Retail Deposits.

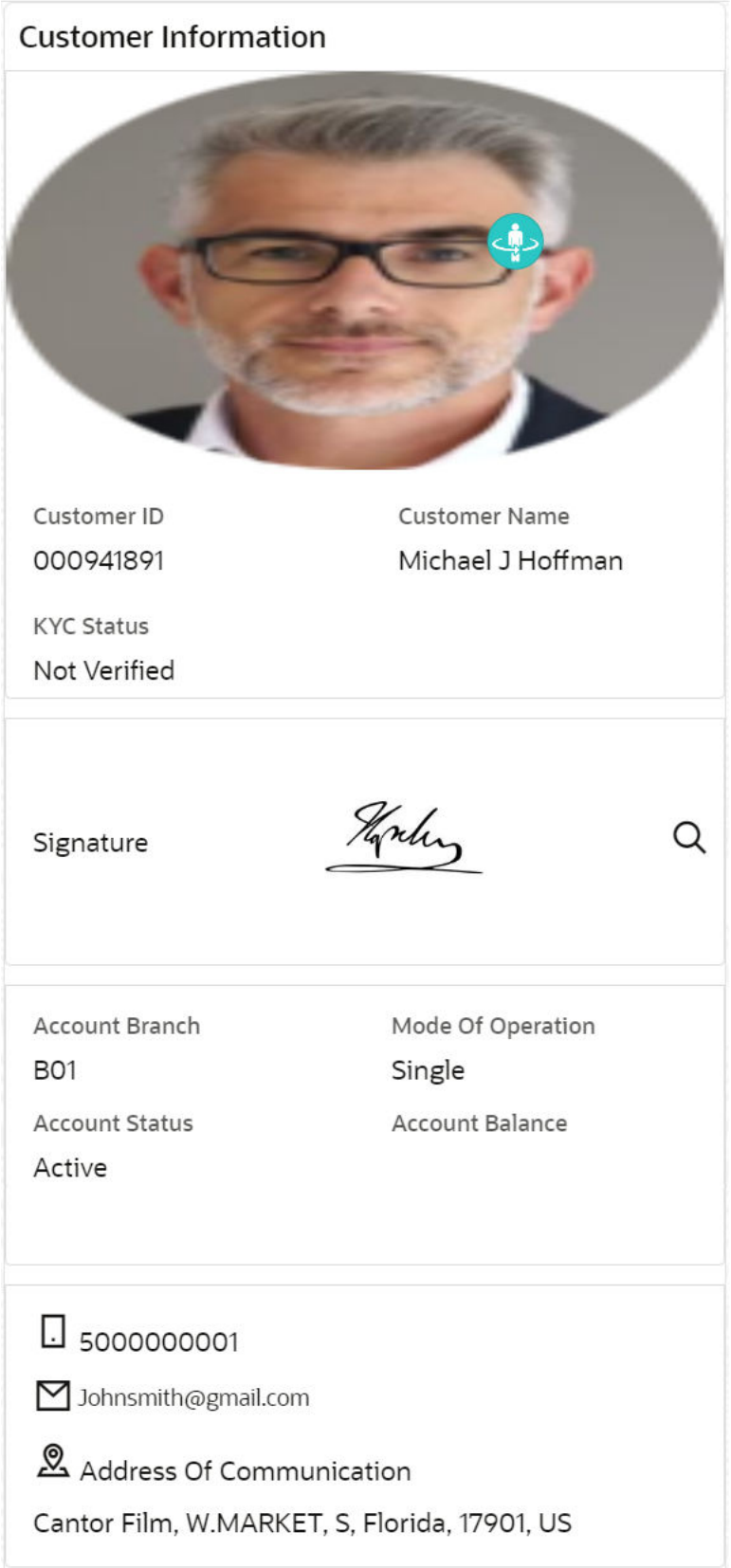
3.1 Customer Information

When an account number is selected on the screen, the Customer Information appears in a widget on the right side.

To view the customer information:

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

Figure 3-1 Customer Information



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

Table 3-1 Customer Information - Field Description

Field	Description
<Image>	Displays the image of the customer.
Customer ID	Displays the unique customer ID for the account number specified.
Customer Name	Displays the customer name for the account number specified.
KYC Status	Displays the current KYC status of the account.
Signature	Displays the customer's signature.
Account Name	Displays the account holder's name.
Account Branch	Displays the account holder's branch.
Mode of Operation	Displays the account's mode of operation.
Account Status	Displays the current status of the account. **Note:** The possible account status are **Active**, **Closed**, and **Overdue**.
Account Balance	Displays the total account available.
<Phone Number>	Displays the customer's phone number.
<Email ID>	Displays the customer's email ID.
Address of Communication	Displays the complete address of the customer.

2. In this section, you can view the customer's basic information.
3. To launch the Customer 360 screen, click .

3.2 Overview of Deposit Services

The **Deposit Services** module facilitates doing various transactions on Term 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.

3.2.1 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 3-2 Deposit Services Mega Menu

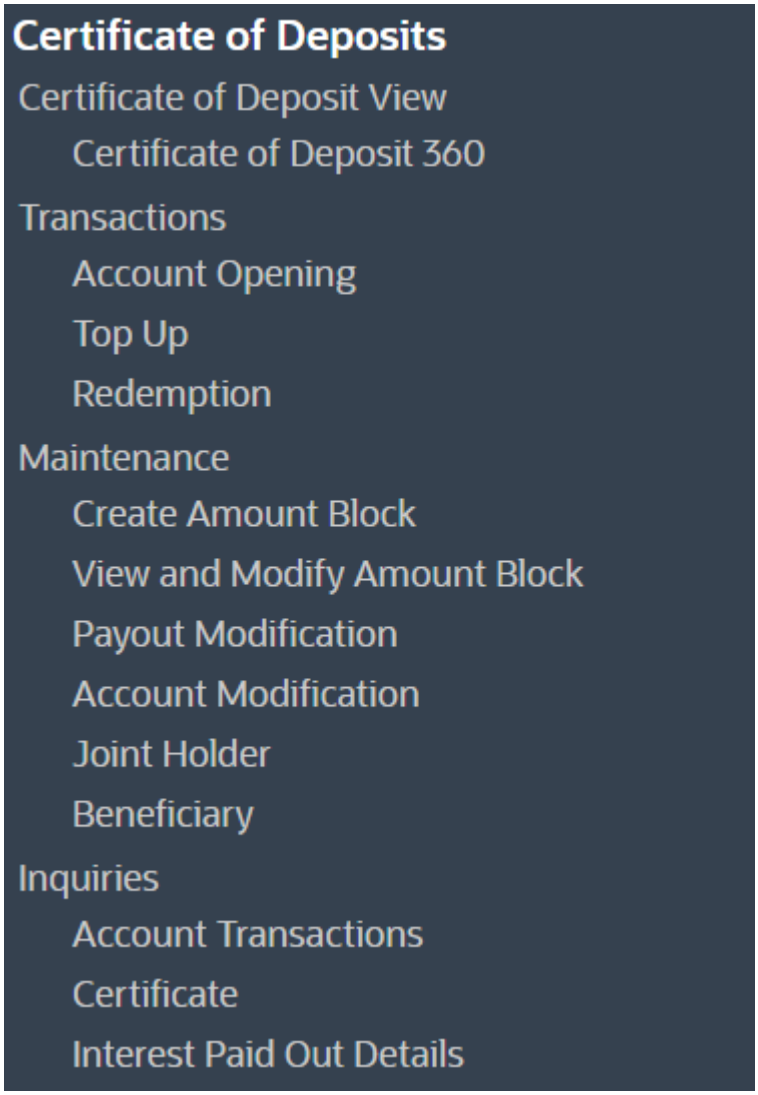


Table 3-2 Menu Items

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

3.3 Deposit View

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

This topic contains the following subtopic:

- Deposit 360
  The **Deposit 360** screen provides a complete view of a customer's term deposit account.

3.3.1 Deposit 360

The **Deposit 360** screen provides a complete view of a customer's term deposit account.

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

The various sections are:

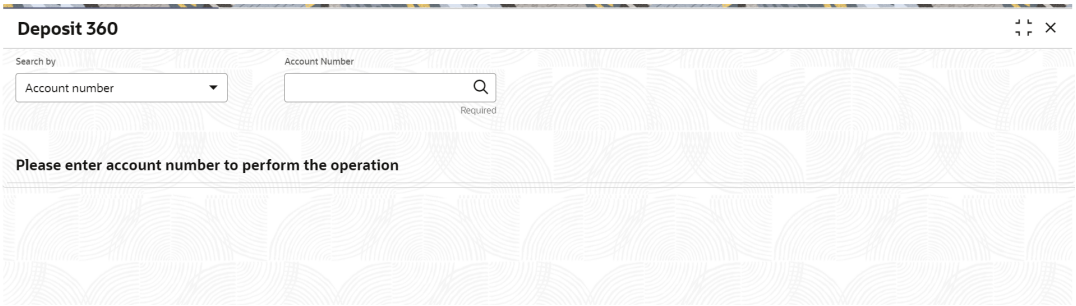
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

To view the term deposit details:

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

   The **Deposit 360** screen is displayed.

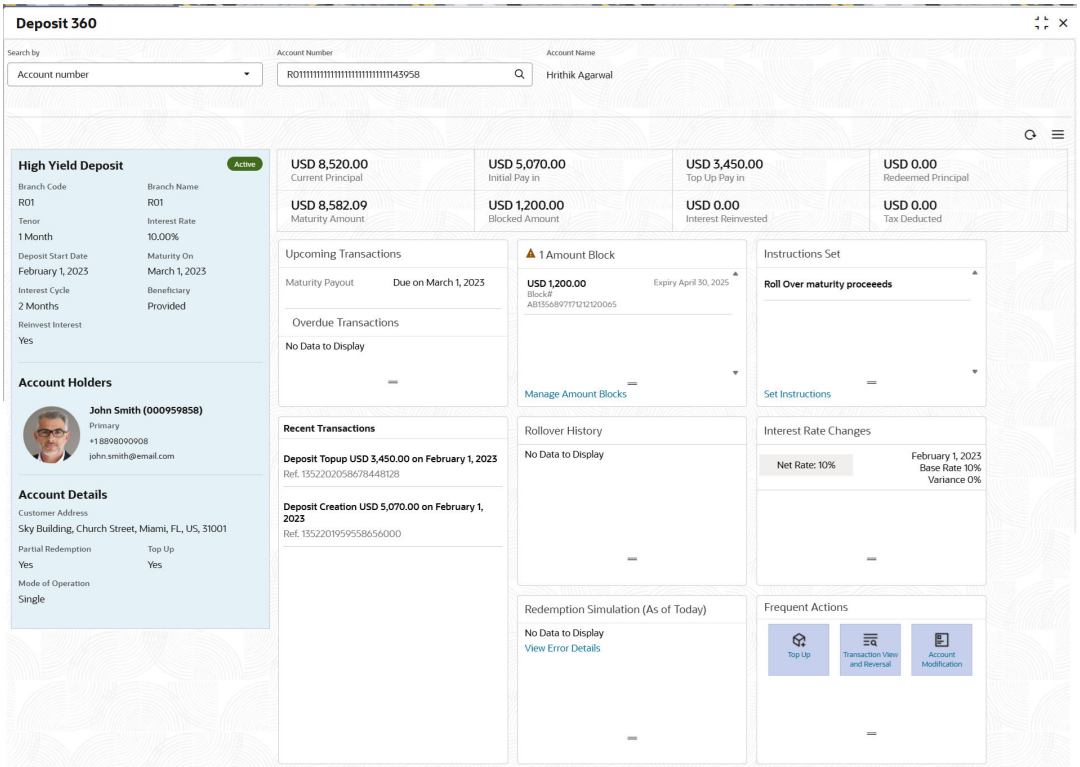
   Figure 3-3 Deposit 360

2. On the **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 3-4 Deposit Details for Term Deposit



3. User can see the account holder's TD details on the displayed dashboard. For more information on fields, refer to the field description table.

Table 3-3 Deposit 360 - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The options for the status are: • **Active** • **Matured** • **Closed**
Branch Code	Displays the branch code of the account.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit account.
Interest Rate	Displays the rate of interest for the account.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period for interest cycle.
Beneficiary	Displays whether beneficiary is added to the account.
Reinvest Interest	Displays whether the interest from the TD account is to be re-invested in the same deposit or paid out.
Account Holders	This widget displays the account holder details.
Name	Displays the name of the account holder of the TD.
Customer ID	Displays the customer ID of the holder.
Relationship	Displays relationship as **Primary** or **Secondary**.

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

Field	Description
Mobile Number	Displays the mobile number with ISD code of the customer.
Email ID	Displays the email ID of the customer.
Account Details	This widget displays the account details.
Customer's Address	Displays the primary customer's communication address.
Partial Redemption	Displays whether partial redemption is allowed for the TD product.
Premature Redemption	Displays whether premature redemption is allowed for the TD product.
Top up	Displays whether a top-up is allowed for the TD product.
Mode of Operation	Displays the mode of operation chosen for the deposit.
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Pay in	Displays the initial payin done to create the deposit.
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**	Displays the amount and currency for the reinvested or paid out interest. **Note:** • 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**.
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 remdemption simulation of the day for the TD account. Click the **View Error Details** link to view the error message.
Instructions Set	This widget displays the set of instructions set on the TD account. **Note:** To create new set of instructions for the TD account, click the **Set Instructions** ink. For more information, refer Term Deposit Payout Modification screen.
Recent Transactions	This widget displays the details of the recent transactions performed on the account.

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

Field	Description
<Number> Amount Blocks	This widget displays the amunt block details of the account. **Note:** To manage the amount blocks, click the **Manage Amount Blocks** link. For more information, refer View and Modify Amount Block screen.
<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	This widget displays the frequent actions that were performed on the account. **Note:** The actions are displayed as links. You can click the link and the related screen is opened in a new page.

Note:

- You can access different transactions for your account by clicking the **Menu** icon. This will show a list of links under various categories. Simply click on the link you need from the list. To learn how to complete the transactions using the links, please refer to the relevant chapters. For a visual guide, check the Mega Menu screenshot.
- If the most recent updates on the TD account are not visible on the screen, you can refresh it by clicking the **Refresh** icon. This will update the screen to show the latest changes.

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

3.4 TD 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 Term Deposit (TD). This chapter deals with transactions of a term deposit.

This topic contains the following subtopics:

- Term Deposit Account Opening
  You can open a Term 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 TD top-up transaction using this screen.
- Redemption
  Redeem a Term Deposit using the **Term Deposit Redemption** screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The user can redeem the Term Deposit in full or in part.

3.4.1 Term Deposit Account Opening

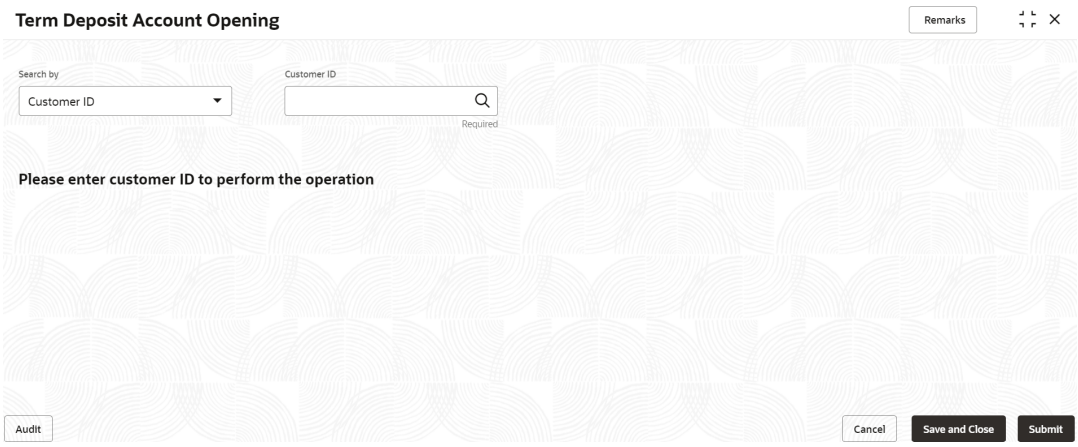
You can open a Term Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.

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

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

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

   Figure 3-5 Term Deposit Account Opening



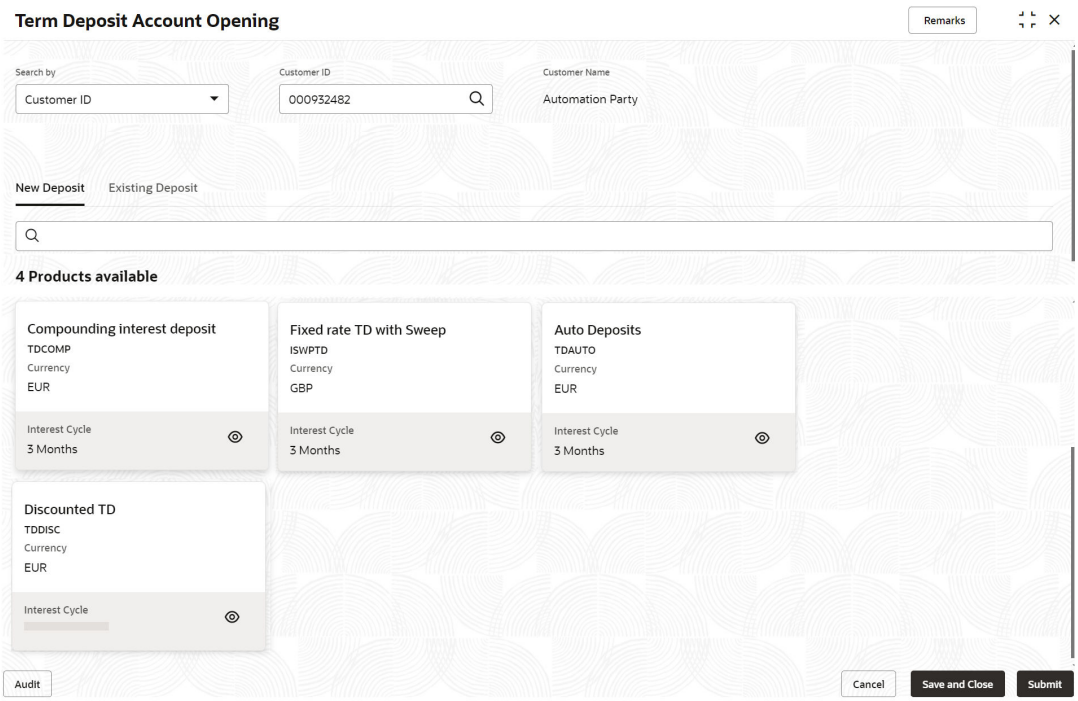
2. On the **Term Deposit Account Opening** screen, specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.

In the **Term Deposit Account Opening** screen, all available TD account deposit accounts are displayed by the system.

Table 3-4 Term Deposit Account Opening – Field Description

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

Figure 3-6 Term Deposit Account Opening - Product Details



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

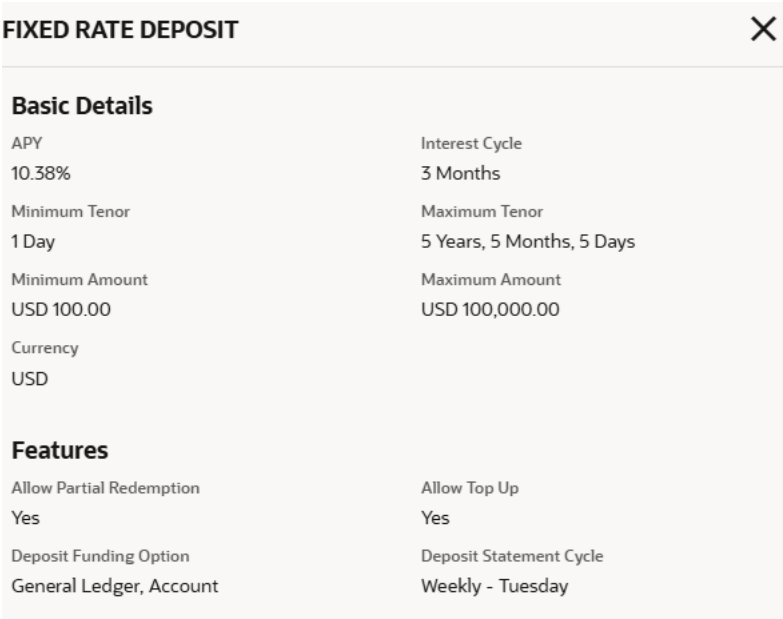
Table 3-5 Active Deposit Product – Field Description

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

3. On the **Term 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 3-7 Term Deposit Account Opening - View Product Details



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

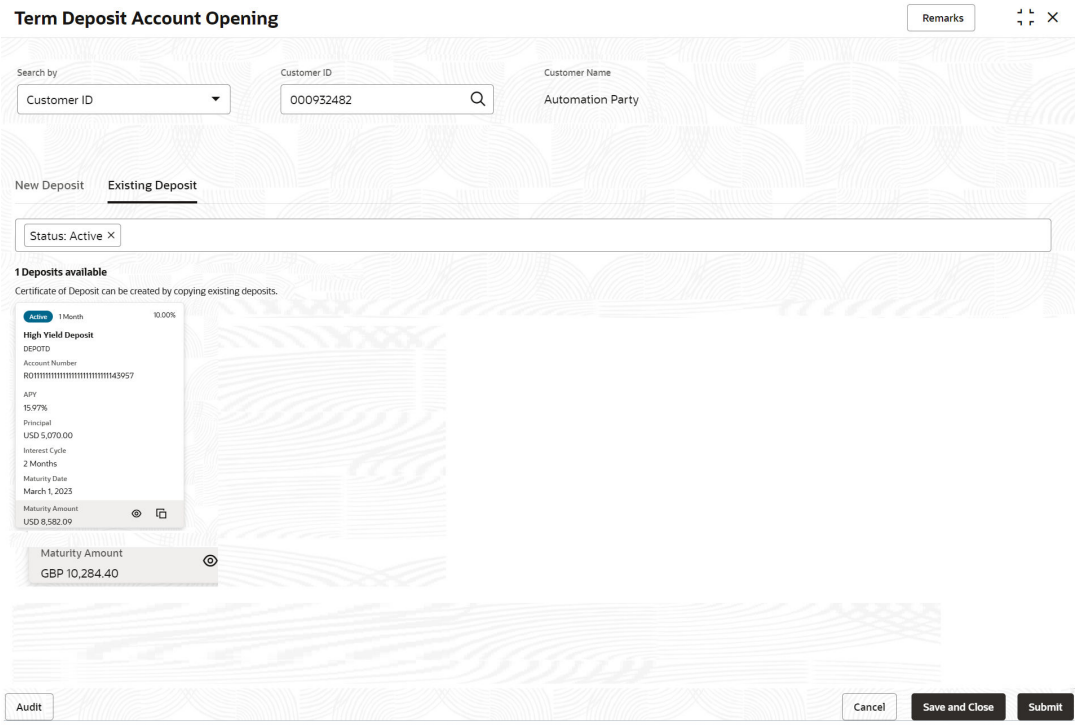
Table 3-6 View Details – Field Description

Field	Description
Basic Details	This section displays the basic detaisl of the account.
APY	Displays the APY percentage of the deposit.
Interest Cycle	Displays the deposit's interest cycle.
Minimum Tenor	Displays the minimum tenor for deposit.
Maximum Tenor	Displays the maximum tenor for deposit.
Minimum Amount	Displays the minimum deposit amount.
Maximum Amount	Displays the maximum deposit amount.
Currency	Displays the deposit amount currency.
Features	This section displays the features of the deposit account.
Allow Partial Redemption	Displays whether partial redemption is allowed on the account or not.
Allow Top Up	Displays whether top up is allowed on the account or not.
Deposit Funding Option	Displays the allowed funding options. The possible options are: • **Ledger** • **Account**
Deposit Statement Cycle	Displays the statement cycle maintained for the deposit.

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 3-8 Term Deposit Account Opening - Existing Deposit



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

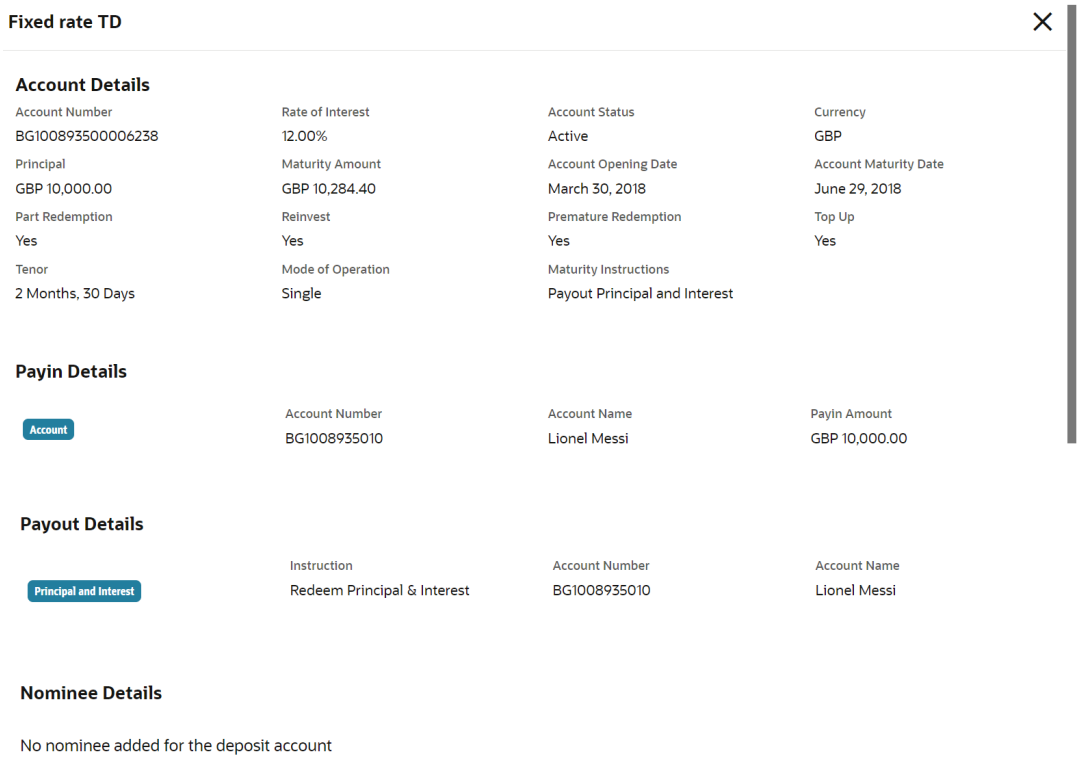
Table 3-7 Existing Deposit Account – Field Description

Field	Description
Status	Displays the status of the account. The options are: • **Active** • **Matured** • **Closed**
Interest Rate	Displays the rate of interest for an account.
Product Description	Displays the product description.
Product Code	Displays the product code.
Account Number	Displays the existing deposit account number of the customer.
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.

6. In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**) if the user search with **All**, then the system displays **Active**, **Closed**, and **Matured** deposits accounts of a customer.
7. Click **View** icon in the existing product widget, to view additional details of the acccount.

   The view screen is displayed with account details, payin details, payout details, nominee details and joint holder details if available.

Figure 3-9 Term Deposit Account Opening - Existing Deposit



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

   They are as follows:

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

   The two methods are explained in the below steps.

9. Click **Copy** icon in the existing account tile, to copy the existing details of an acccount.

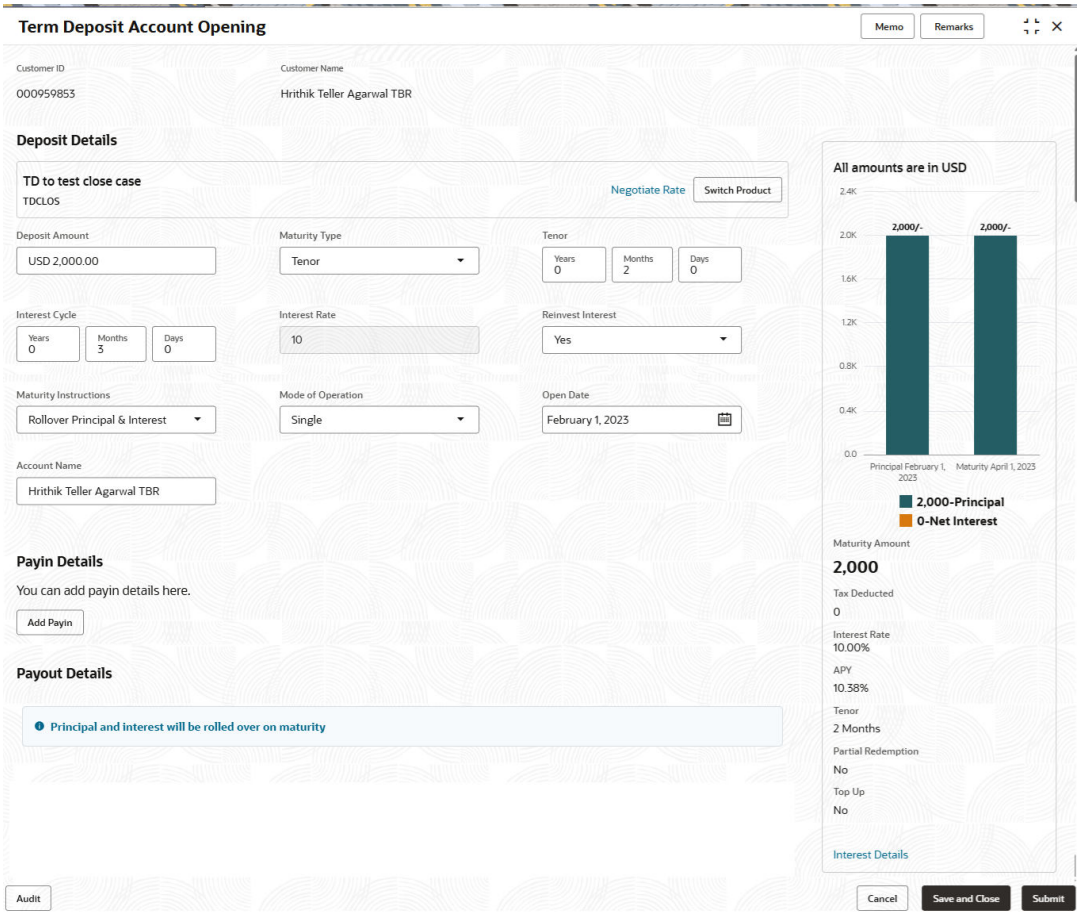
   On copying the account, the system defaults the Account details (i.e. Deposit Amount, Tenor, Reinvest Interest, Maturity Instruction), Payin Details, Payout Details, Nominee Details, and Joint Holder Details if any. All these details are displayed by default and the user is allowed to modify the value.

> **Note:**
>
> - The payin details will not be defaulted, if the Payin 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.
> - Nominee details are nullified, if nominee customer ID is closed.
> - Existing guardian details are nullified, if nominee become major for the new account.

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

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

Figure 3-10 Term Deposit Account Opening - Deposit Details



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

Table 3-8 Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.
Deposit Amount	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.

Table 3-8 (Cont.) Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
Maturity Type	Select the option for TD maturity from the drop-down. The options are: • **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.
Tenor	Specify the tenor for the interest. User can mention the tenor in **Years**, **Months**, and **Days**.
Interest Cycle	Specify the cycle for charging the interest. User can specify the tenor in **Years**, **Months**, and **Days**. By default, the interest cycle is set based on the product. If required, users can modify it. The interest cycle can be set to **Years**, **Months**, **Days** or combination of year, month and days. **Note:** This field can only be modified if the **Account Level Liquidation Preferences** option is enabled at the Interest and Charge product level.
Interest Rate	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
Reinvest Interest	Select the option from drop-down for reinvest interest. • Select **Yes** to reinvest the interest in TD. This is the default value. • Select **No** to be paid out the interest. **Note:** If Reinvest Interest is **No**, then the interest paid out account details need to be provided while capturing the payout details.

Table 3-8 (Cont.) Term Deposit Account Opening - Deposit Details – Field Description

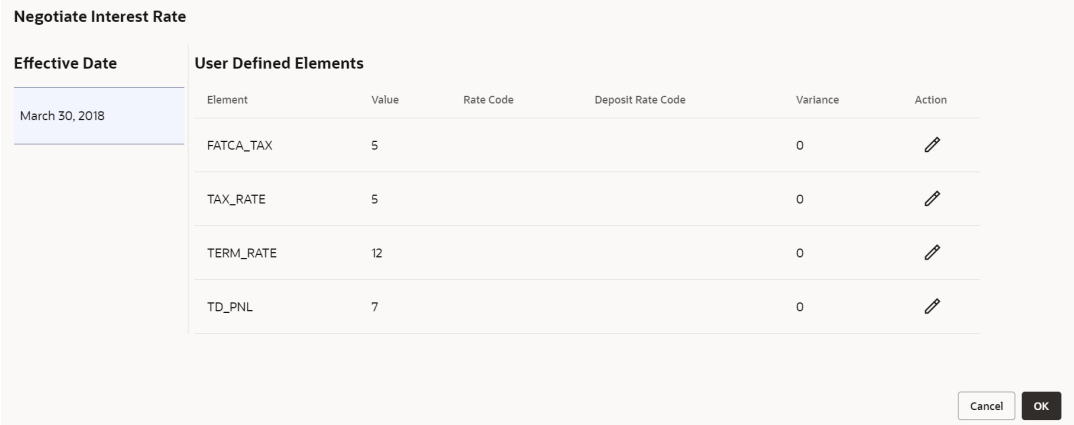
Field	Description
Maturity Instructions	The product displays its default maturity instructions, which the user can modify. The following maturity instructions are supported. • **Reinvest Interest** is selected as **Yes**: – **Redeem Principal and Interest** – **Rollover Principal and Redeem Interest** – **Special Rollover** – **No Instruction** • **Reinvest Interest** is selected as **No**: – **Redeem Principal** – **Rollover Principal** – **Special Rollover** – **No Instruction** **Note:** – **Rollover Principal and Redeem Interest**, and **Special rollover** are not displayed if rollover is not enabled for the selected product. – The maturity instruction defined at product will be defaulted as maturity instruction and the user is allowed to change it.
Mode of Operation	Select the mode of operation from the drop-down. The options are: • **Single** • **Jointly** • **Either Anyone or Survivor** • **Former or Survivor** • **Mandate Holder** If the **Mode of Operation** is single, the **Joint Holder Details** will not be displayed.
Open Date	This date is defaulted as the current branch date and user is allowed to modify it.
Account Name	The Customer name is defaulted as the account name and the user is allowed to modify the name.

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

12. Click **Negotiate Rate** link, to negotiate the interest rate by modifying the variance.

    The **Negotiate Interest Rate** is displayed.

Figure 3-11 Negotiate Interest Rate



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

Table 3-9 Negotiate Rate – Field Description

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

The system displays the TD details, derived from the input data, in the widget on the right side of the **Term Deposit Account Opening** screen.

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

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

  The **Interest Details** screen is displayed.

Figure 3-12 Interest Details

Interest Details

Date	Gross Interest	Tax	Net Interest	Principal
December 31, 2018	USD 49.32	USD 2.47	USD 46.85	USD 5,000.00
February 28, 2019	USD 122.37	USD 6.12	USD 116.25	USD 5,046.85
April 30, 2019	USD 129.44	USD 6.48	USD 122.96	USD 5,163.10
June 30, 2019	USD 132.52	USD 6.63	USD 125.89	USD 5,286.06
August 31, 2019	USD 137.90	USD 6.90	USD 131.00	USD 5,411.95
October 31, 2019	USD 138.96	USD 6.95	USD 132.01	USD 5,542.95
December 7, 2019	USD 86.30	USD 4.32	USD 81.98	USD 5,674.96

Page 1 of 1 (1-7 of 7 items) 1

Table 3-10 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Gross Interest	Displays the gross interest amount. **Note:** The amount will display both the **Reinvest Yes** and **Reinvest No**s cases.
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest. **Note:** Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

15. Click on **Add Payin**, in the Payin Details section on the **Term Deposit Account Opening** screen.

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

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

Figure 3-13 Add Payin Details_Account

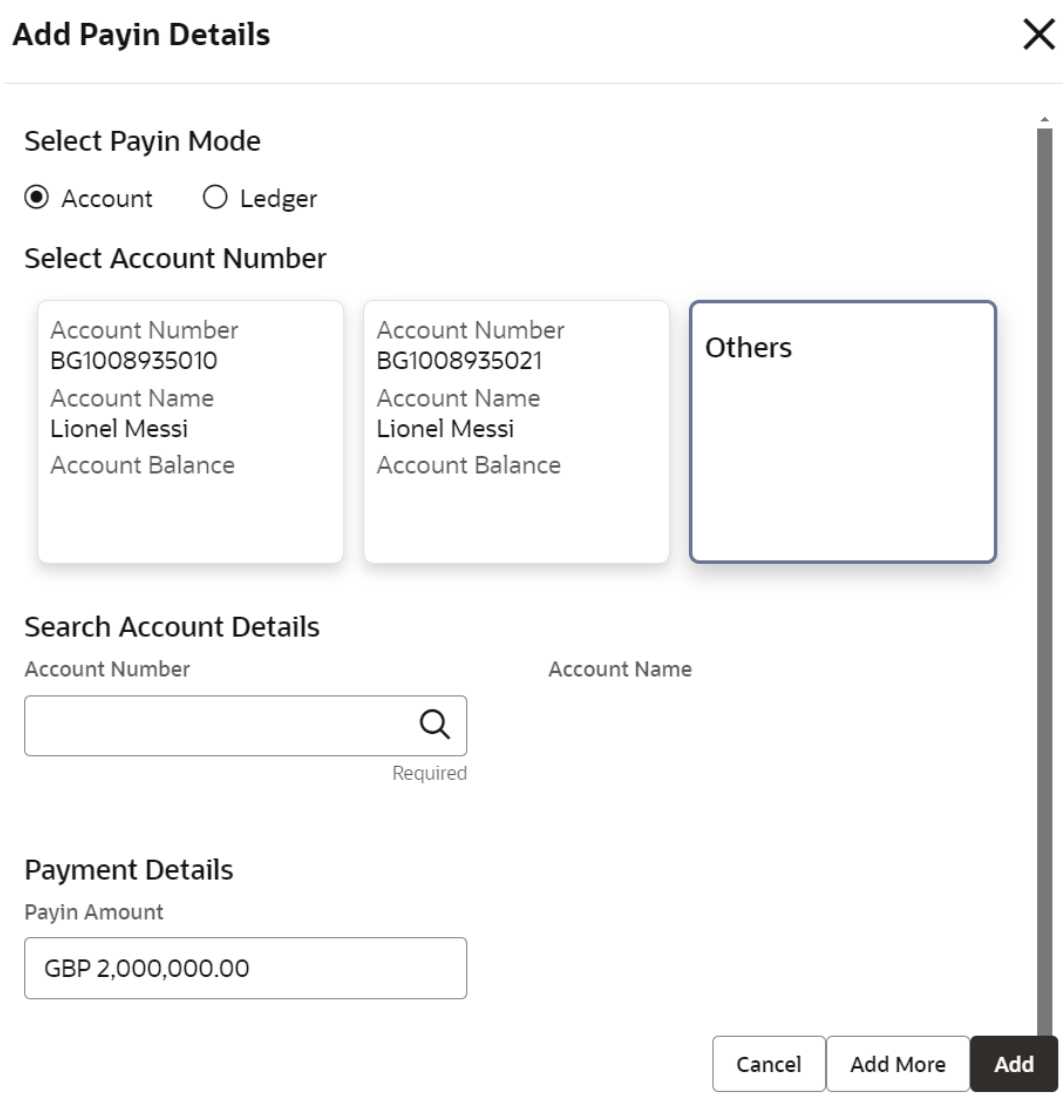
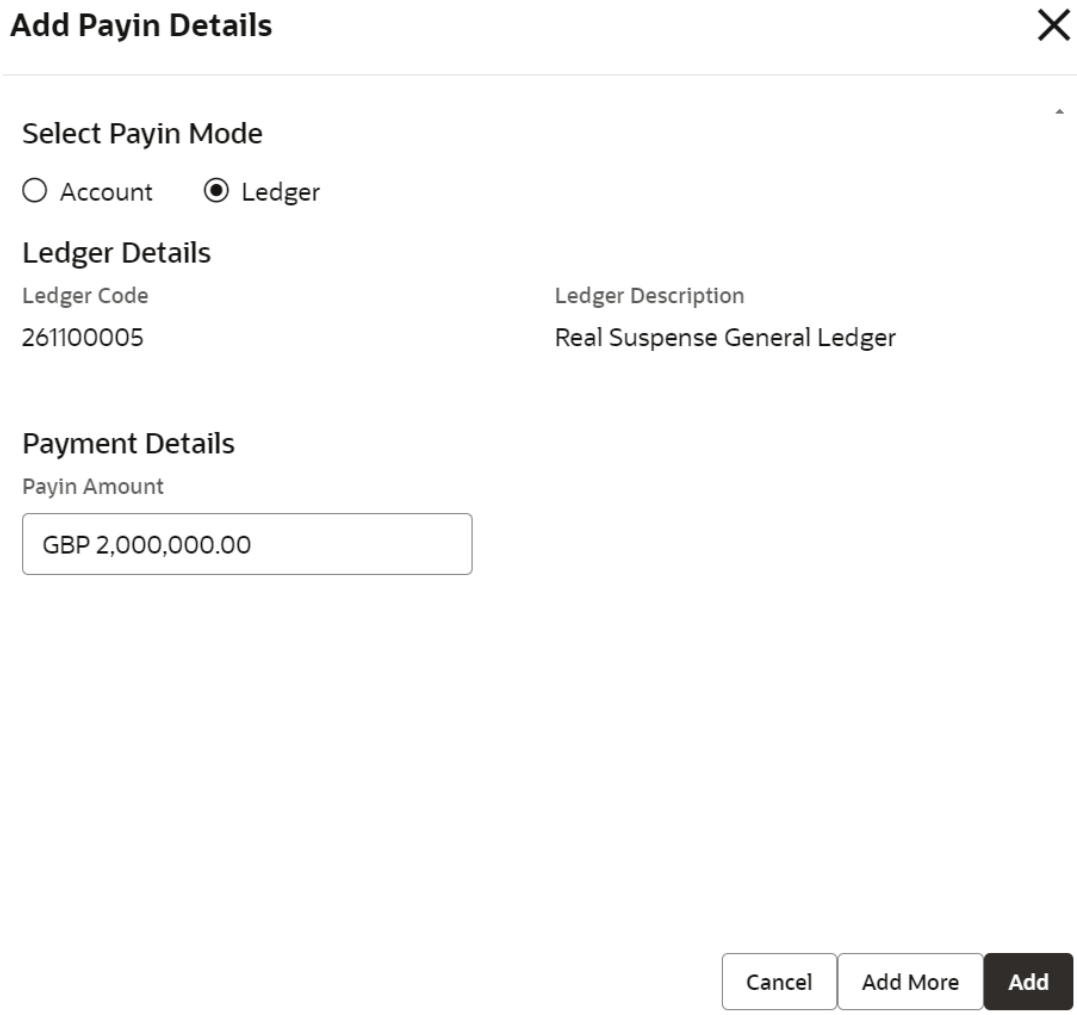


Figure 3-14 Add Payin Details_Ledger



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

Table 3-11 Add Payin Details as Account

Field	Description
Select Payin Mode	The **Account** mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Account Balance**. You can select the account for TD payin. You can select **Others** from the widget to select any other accounts in the same bank for TD payin.
Search Account Details	This will display, if you select **Others** from the widgets. click the **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 3-12 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 **Term 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 payout details, click **Change Default Payout**. Then the system will delete the defaulted payout details and open the **Add Payout Details** screen.

Figure 3-15 Add payout Details with Reinvest Interest is Yes

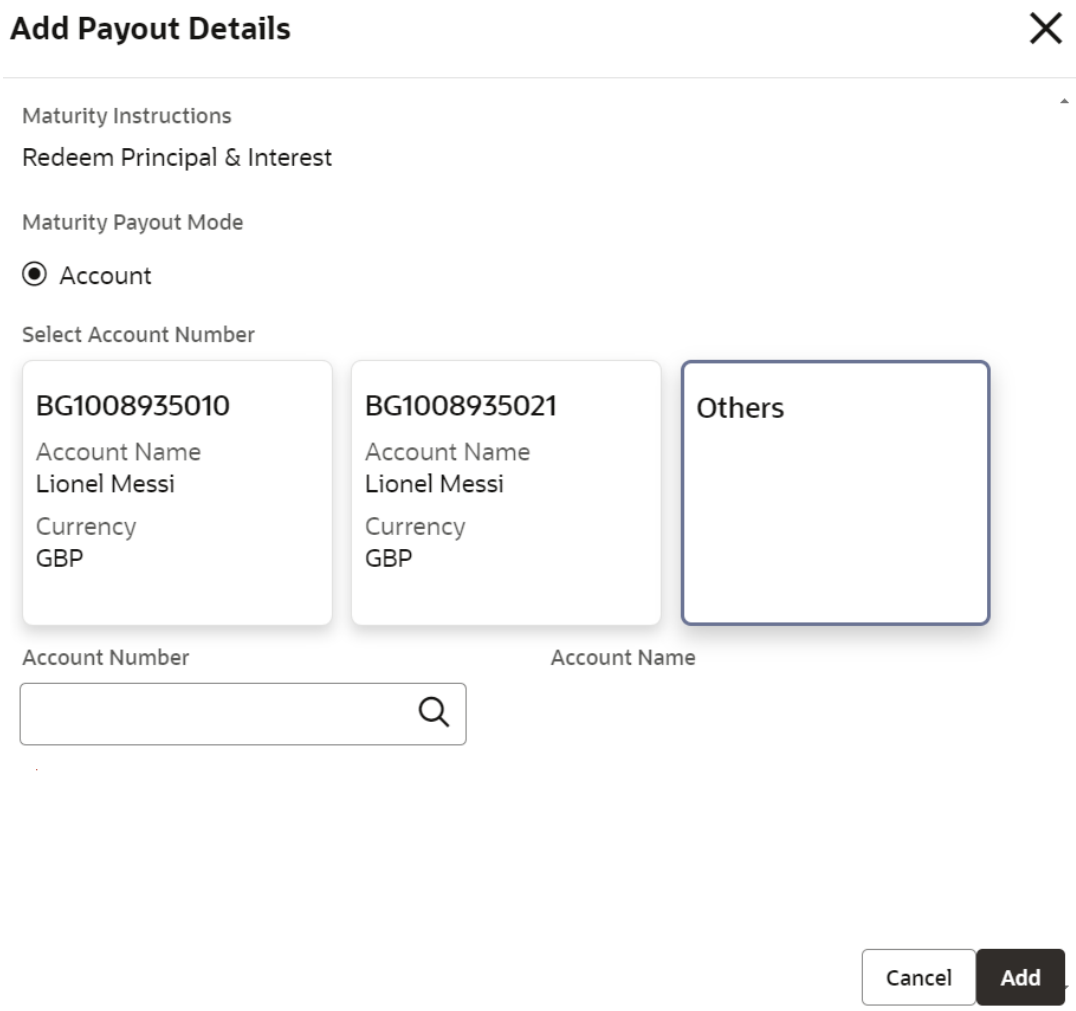
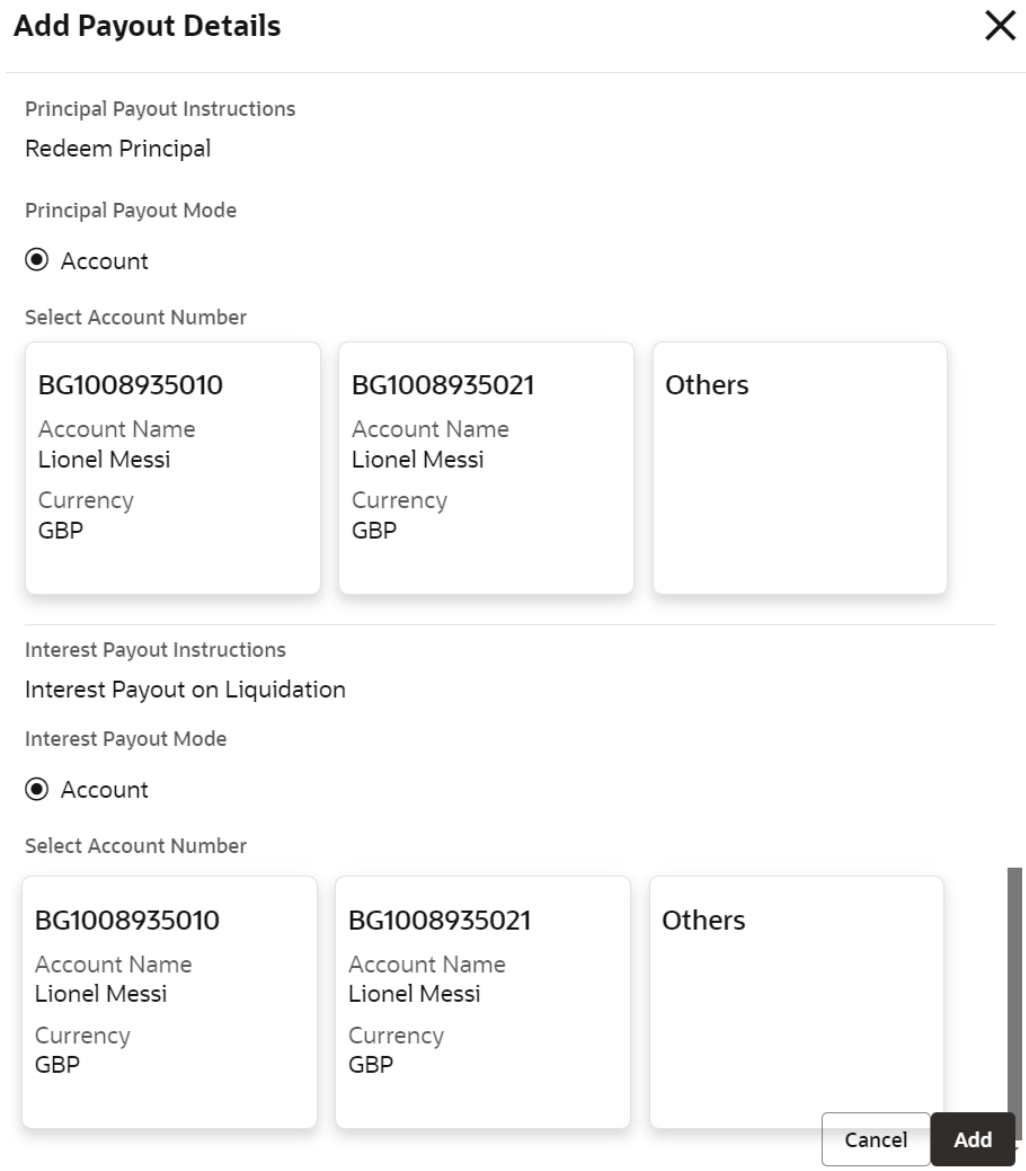


Figure 3-16 Add payout Details with Reinvest Interest is No



- 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 3-13 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: • **Redeem Principal & Interest** • **Rollover Principal & Interest** • **Rollover Principal & Redeem Interest** • **Special Amount Renewal** • **No Instruction**
Maturity Payout Mode	Select the maturity payout mode. The option is: • **Account** **Note:** This field is displayed if **Redeem Principal & Interest**, **Renew Principal & Redeem Interest**, or **Special Amount Renewal** option is selected from the **Maturity Instructions** field.
Select Account Number	Select the type of account. **Note:** This field is displayed if **Account** option is selected from the **Maturity Payout Mode** field.
Account Number	Select the Current and Savings Account number. **Note:** This field is displayed if **Others** option is selected from the **Account** field.
Account Name	Displays the account name upon account number selected.
Rollover Amount	Specify the rollover amount. **Note:** This field is displayed if you select **Special Amount Rollover** option from the **Maturity Instructions** field.

- 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 3-14 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: • **Redeem Principal** • **Renew Principal** • **Special Amount Renewal** • **No Instruction**
Principal Payout Mode	Select the principal payout instructions for the deposit. **Note:** This field is displayed if **Redeem Principal** or **Special Amount Renewal** option is selected from the **Principal Payout Instruction** field.
Select Account Number	Select the type of account. **Note:** This field is displayed if **Account** option is selected from the **Maturity Payout Mode** field.
Account Number	Select the Current and Savings Account account number. **Note:** This field is displayed if **Others** option is selected from the **Account** field.
Account Name	Displays the account name upon account number selected.
Interest Payout Mode	Select the maturity payout mode. The option is: • **Account**
Select Account Number	Select the type of account. **Note:** This field is displayed if **Account** option is selected from the **Interest Payout Mode** field.

Table 3-14 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Account Number	Select the Current and Savings Account account number. **Note:** This field is displayed if **Others** option is selected from the **Account** field.
Account Name	Displays the account name upon account number selected.
Rollover Amount	Specify the rollover amount. **Note:** This field is displayed if you select **Special Amount Rollover** option from the **Maturity Instructions** field.

- 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 Nominee**, in the Nominee Details section on the **Term Deposit Account Opening** screen.

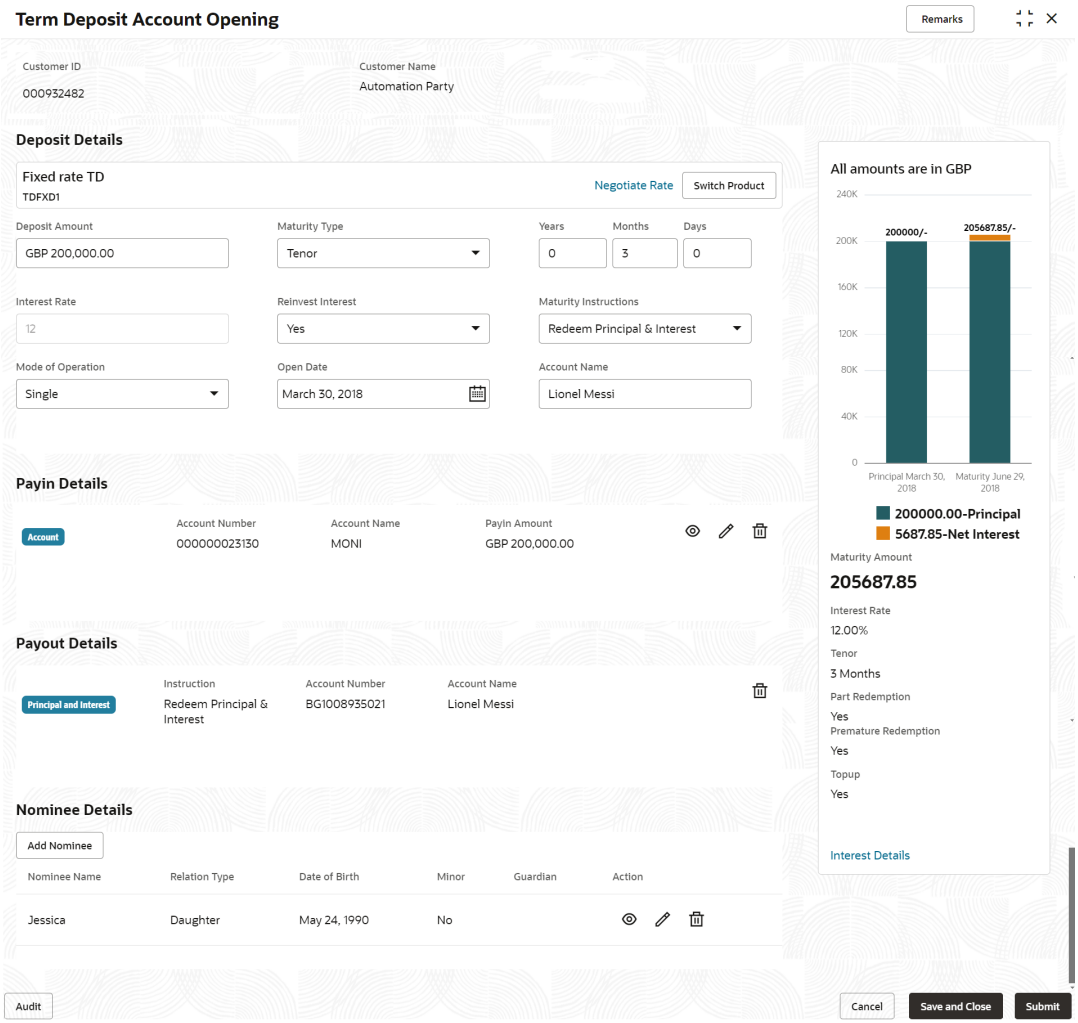
    The **Add Nominee Details** screen is displayed.
    For more information about **Add Nominee Details**, refer to the Add Nominee section in the Nominee Details Update.

18. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Term Deposit Account Opening** screen.

    The **Add Joint Holder Details** screen is displayed.
    For more information about **Add Joint Holder Details**, refer to the Maintain Joint Holder Details section in the Joint Holder Maintenance.

19. After adding the **Add Payin**, **Add Payout**, and **Add Nominee** details, the **Term Deposit Account Opening** screen displays the added information.

Figure 3-17 Term Deposit Account Opening - Added Details



20. Click **Submit**.

    The screen is successfully submitted for authorization.

> **Note:**
>
> The TD account number is displayed when the TD account creation is successful.

3.4.2 Top Up

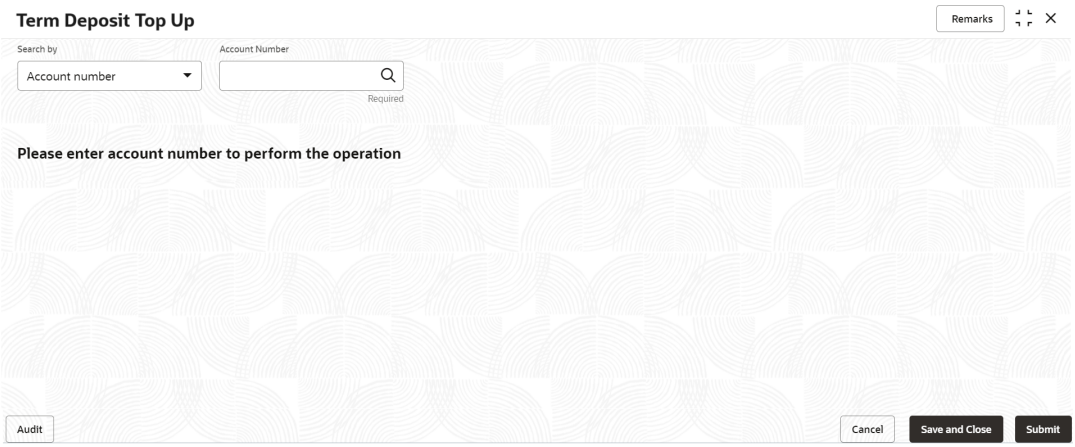
You can perform a TD top-up transaction using this screen.

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

1. On **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits**, under **Transactions**, click **Top Up**.

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

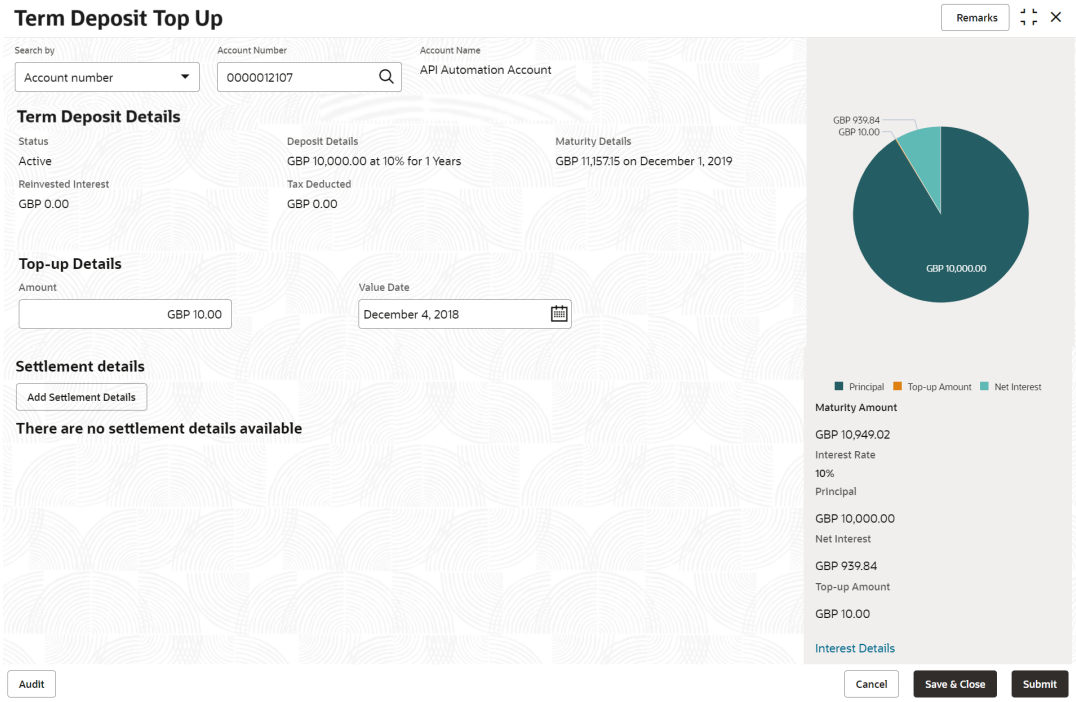
Figure 3-18 Term Deposit Top Up



2. On the **Term 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 **Term Deposit Top Up** screen.

Figure 3-19 Term Deposit Top Up Details



3. In the **Term Deposit Top Up** screen, specify the fields. For more information on fields, refer to the field description table.

Table 3-15 Term Deposit Top Up – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Status	Displays the TD status. The possible options are: • **Active** • **Matured** • **Closed**
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest. **Note:** • 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**.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.

Table 3-15 (Cont.) Term Deposit Top Up – Field Description

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

- After specifying the amount in the **Amount** field in the **Term Deposit Top Up** screen, the simulated output detail displays 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.

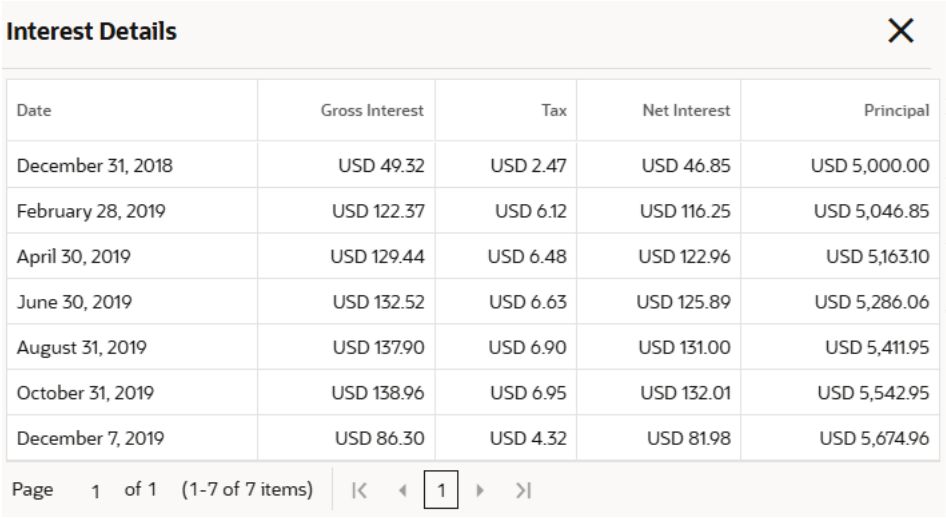
Table 3-16 Top-Up Simulation Details – Field Description

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

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

  The **Interest Details** screen is displayed.

Figure 3-20 Interest Details



Interest Details

Date	Gross Interest	Tax	Net Interest	Principal
December 31, 2018	USD 49.32	USD 2.47	USD 46.85	USD 5,000.00
February 28, 2019	USD 122.37	USD 6.12	USD 116.25	USD 5,046.85
April 30, 2019	USD 129.44	USD 6.48	USD 122.96	USD 5,163.10
June 30, 2019	USD 132.52	USD 6.63	USD 125.89	USD 5,286.06
August 31, 2019	USD 137.90	USD 6.90	USD 131.00	USD 5,411.95
October 31, 2019	USD 138.96	USD 6.95	USD 132.01	USD 5,542.95
December 7, 2019	USD 86.30	USD 4.32	USD 81.98	USD 5,674.96

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Table 3-17 Interest Details - Field Description

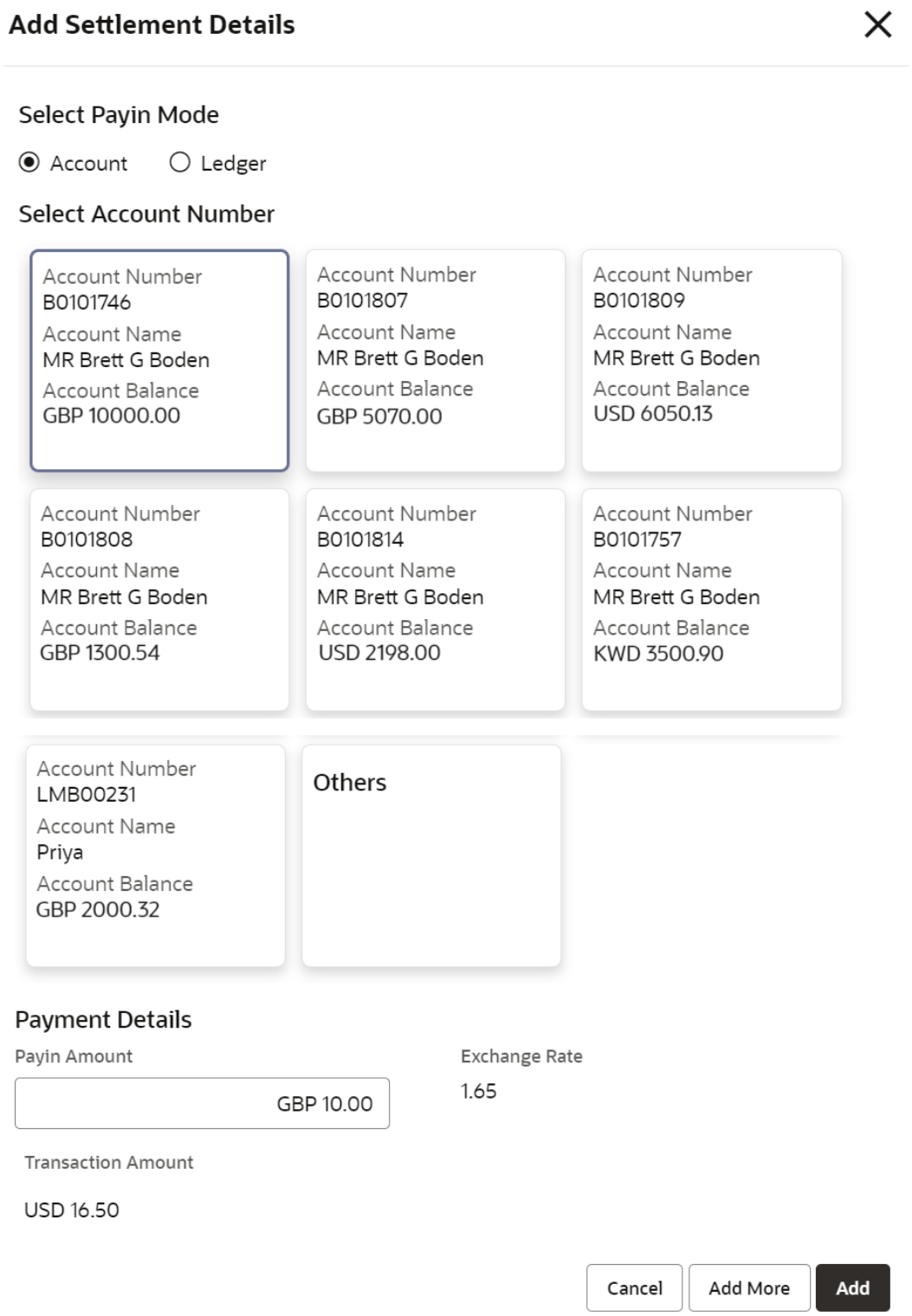
Field	Description
Date	Displays the date of the interest cycle.
Gross Interest	Displays the gross interest amount. **Note:** The amount will display both the **Reinvest Yes** and **Reinvest No**s cases.
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest. **Note:** Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

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

4. On **Term Deposit Top Up** screen, click **Add Settlement Details** button.

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

Figure 3-21 Term Deposit Top Up_Account



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

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

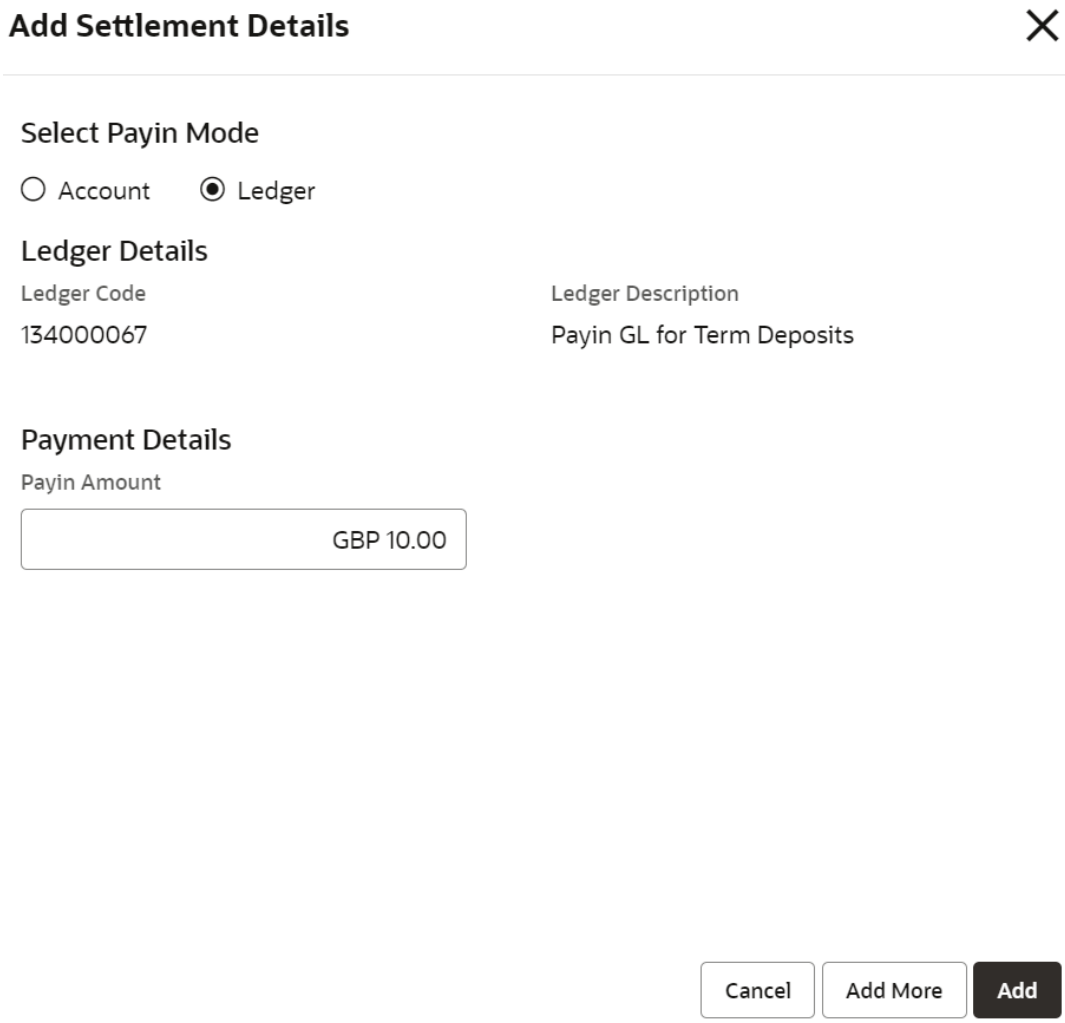
Table 3-18 Add Settlement Details - Account

Field	Description
Select Payin Mode	The **Account** mode is selected with the default.
Select Account Number	The own accounts displays as widgets with the **Account Number**, **Account Name**, and **Account Balance**. You can select the account for TD payin. You can select **Others** from the widget to select any other accounts in the same bank for TD payin.
Search Account Details	If you select **Others** from the widgets, this field is diplayed 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.
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.

5. On **Add Settlement Details** screen, select **Ledger** as the payment mode.

   The ledger details are displayed in the **Add Settlement Details** screen.

Figure 3-22 Term Deposit Top Up_Ledger



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

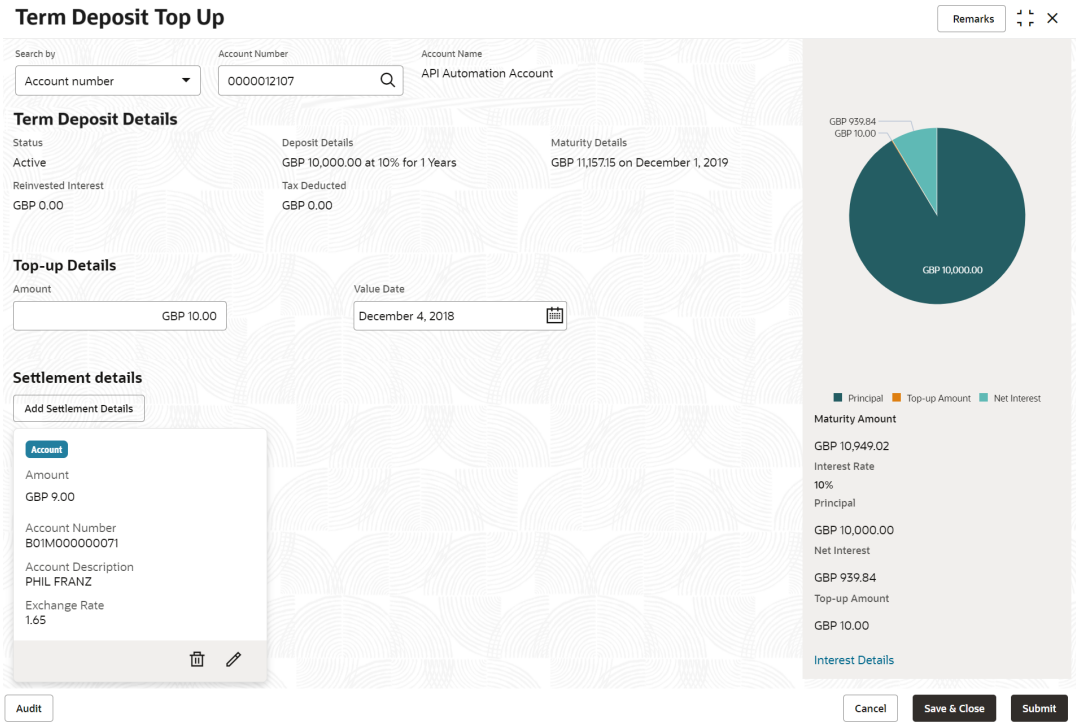
Table 3-19 Add Settlement Details - Ledger

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 to 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 **Term Deposit Top Up** screen.

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

Figure 3-23 Term Deposit Top Up_Settlement Details



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

Table 3-20 Term Deposit Top Up - Settlement Details

Field	Description
Settlement Details	For the **Account**, the system displays the below details. • **Currency** and **Amount** • **Account Number** • **Account Description** For the **Ledger**, the system displays the below details. • **Currency** and **Amount** • **Ledger Code** • **Ledger Description** **Note:** Exchange rate is displayed only if there is a cross currency transaction. Click the **Edit** icon to edit the top up amount in the settlement details. Click the **Delete** icon to delete the settlement details.

9. Click **Submit**.

   The screen is successfully submitted for authorization.

3.4.3 Redemption

Redeem a Term Deposit using the **Term Deposit Redemption** screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The user can redeem the Term Deposit in full or in part.

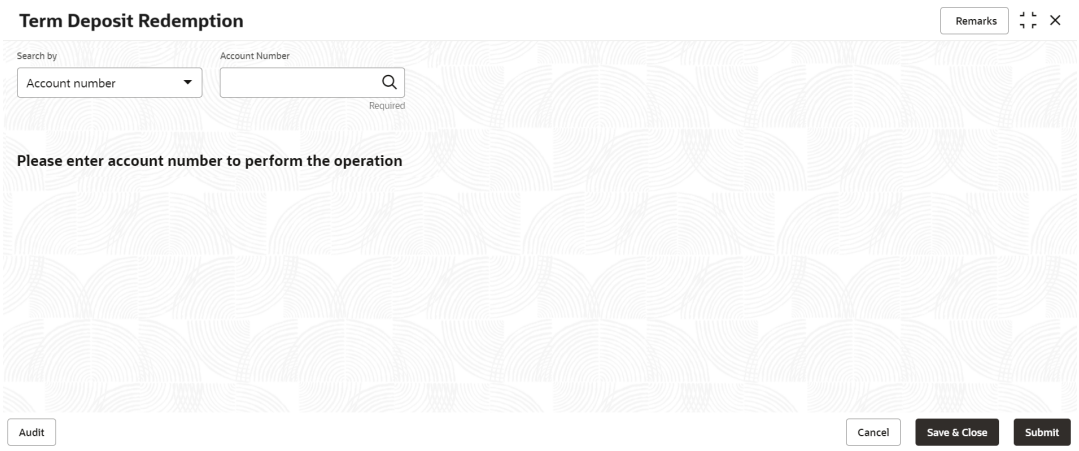
> **Note:**
>
> The fields marked as **Required** are mandatory.

Add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits** and then **Transactions**, click **Redemption**.

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

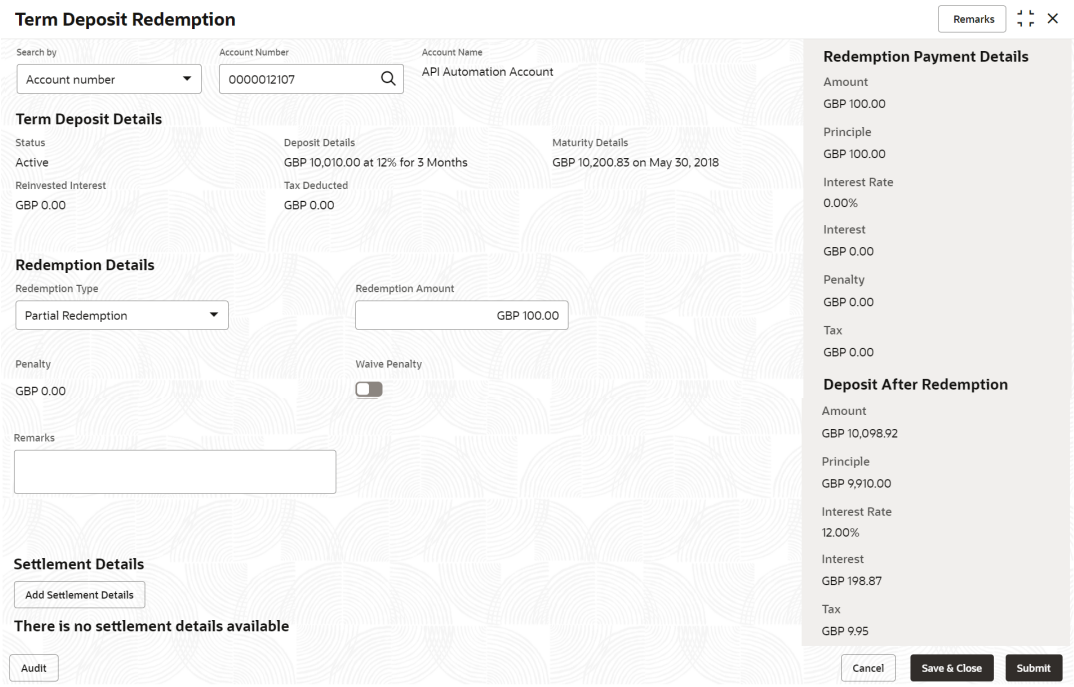
Figure 3-24 Term Deposit Redemption



2. On the **Term 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 **Term Deposit Redemption** screen.

Figure 3-25 Term Deposit Redemption Details



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

Table 3-21 Term Deposit Redemption – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Status	Displays the TD status. The possible options are: • **Active** • **Matured** • **Closed**
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest. **Note:** • 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**.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.

Table 3-21 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Redemption Type	Select the type of redemption to be performed. The options are: • **Partial Redemption** • **Full Redemption** The default value is **Full Redemption**. **Note:** You can change the type to **Partial Redemption** and enter the amount in **Redemption Amount** field. The redemption amount should be not be greater than TD account balance.
Redemption Amount	Displays the full redemption amount. **Note:** This field is enabled, if you select the **Partial Redemption** option from the **Redemption Type** field.
Penalty	Displays the penalty that will be charged for premature redemption.
Waive Penalty	Switch to toggle **ON** to waive the penalty amount charged on the account. Switch to toggle **OFF** to include the penalty amount charged on the account.
Remarks	You can specify the reason for TD redemption.

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

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

Table 3-22 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 TD is redeemed today.
Principal	Displays the total principal of the TD.
Interest Rate	Displays the Interest rate applicable for the TD.
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 3-22 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

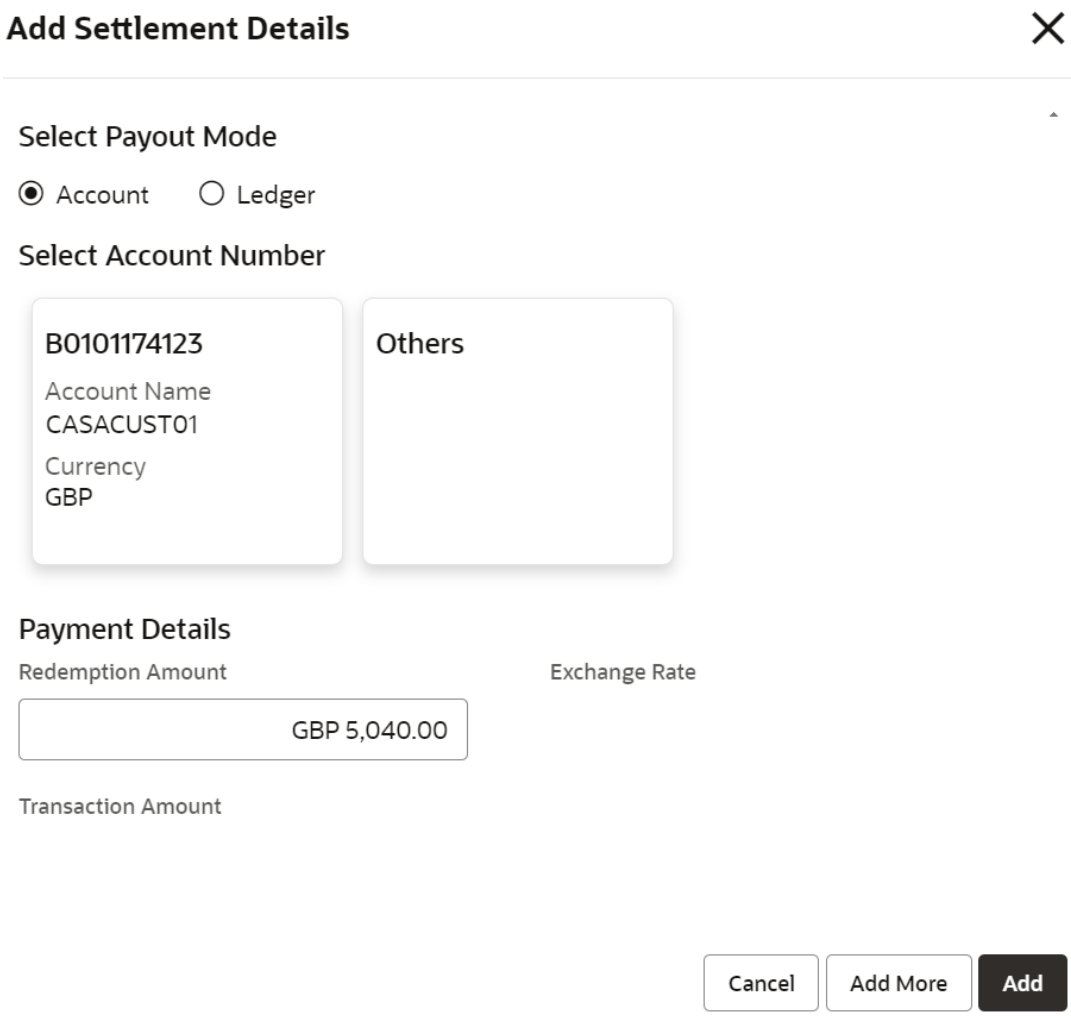
Field	Description
Amount	Displays the maturity amount of the remaining term deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays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

> **Note:**
>
> Once the deposit simulation is completed, you can provide the simulated details to the customer.

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

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

Figure 3-26 Term Deposit Redemption - Account



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

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

Table 3-23 Add Settlement Details - Account

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

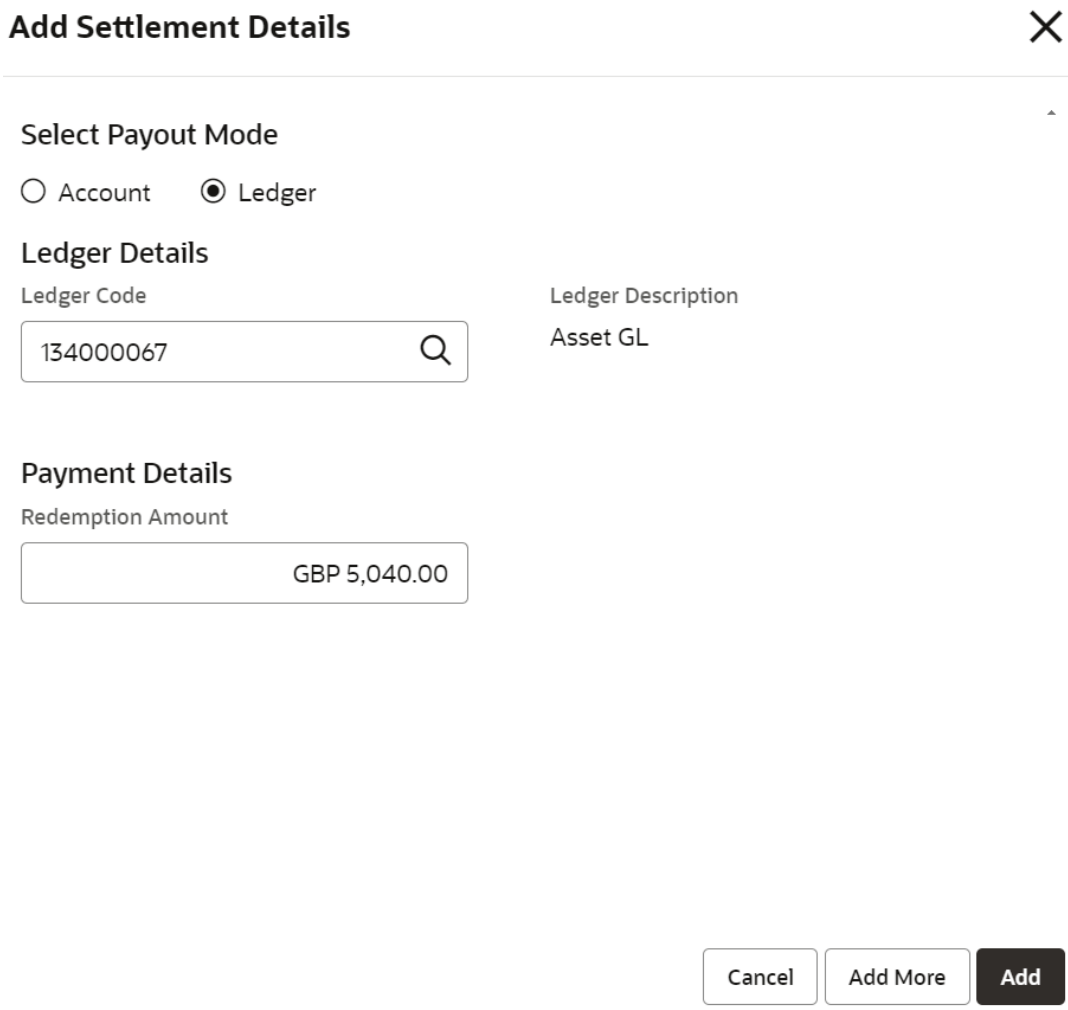
Table 3-23 (Cont.) Add Settlement Details - Account

Field	Description
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Currency**. You can select the account for TD payout. You can select **Others** from the widget to select any other accounts in the same bank for TD payout.
Search Account Details	If you select **Others** from the widgets, the **Account Number** field is diplayed 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.
Exchange Rate	Displays the exchange rate. **Note:** This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payout account currency. **Note:** This field is displayed only if there is cross currency transaction.

6. On **Add Settlement Details** screen, select **Ledger** as the payment mode.

   The ledger details are displayed in the **Add Settlement Details** screen.

Figure 3-27 Term Deposit Redemption - Ledger



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

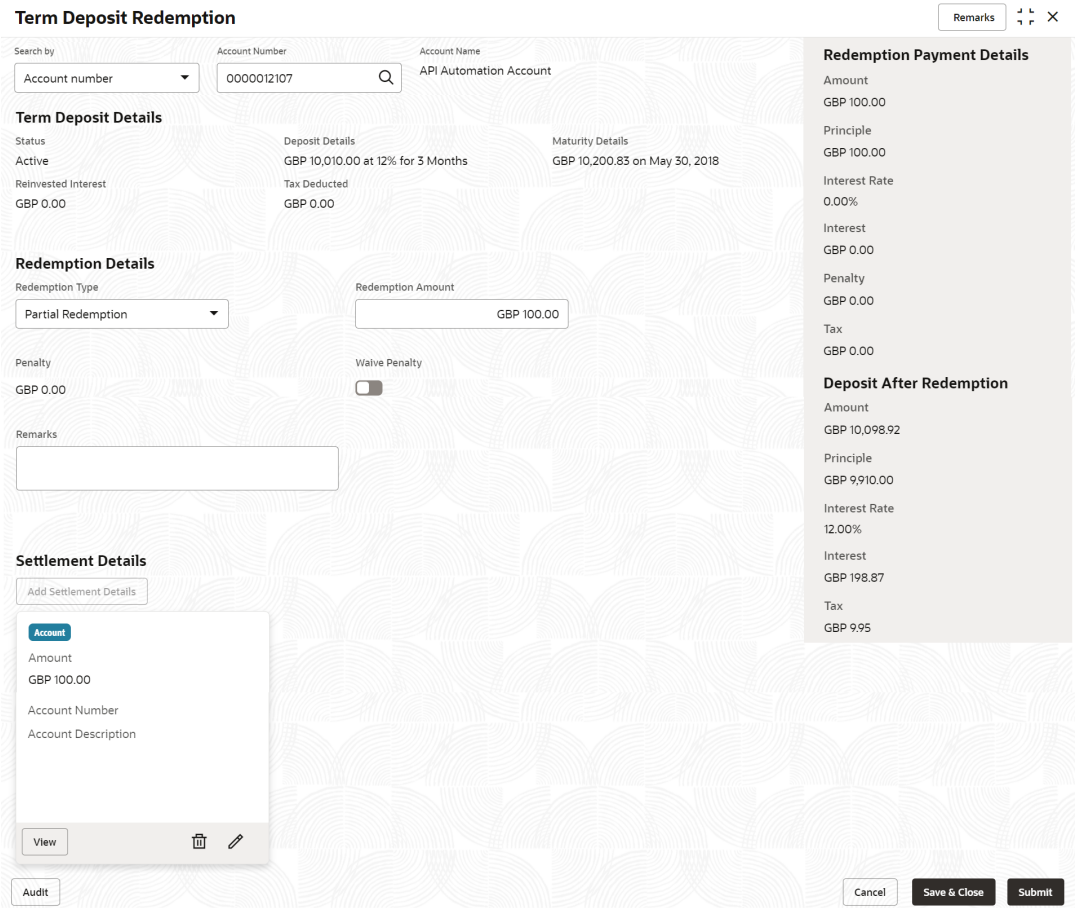
Table 3-24 Add Settlement Details - Ledger

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 **Term Deposit Redemption** screen.

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

Figure 3-28 Term Deposit Redemption - Settltment Details



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

Table 3-25 Term Deposit Redemption - Settlement Details

Field	Description
Settlement Details	For the **Account**, the system displays the below details. • **Currency** and **Amount** • **Account Number** • **Account Description** For the **Ledger**, the system displays the below details. • **Currency** and **Amount** • **Ledger Code** • **Ledger Description** **Note:** Exchange rate is displayed only if there is a cross currency transaction. Click the **View** button to view the settlement details. Click the **Edit** icon to edit the redemption amount in the settlement details. Click the **Delete** icon to delete the settlement details.

10. Click **Submit**.

    The screen is successfully submitted for authorization.

3.5 TD Maintenances

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

This topic contains the following subtopics:

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

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

3.5.1 Term Deposit Amount Block

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

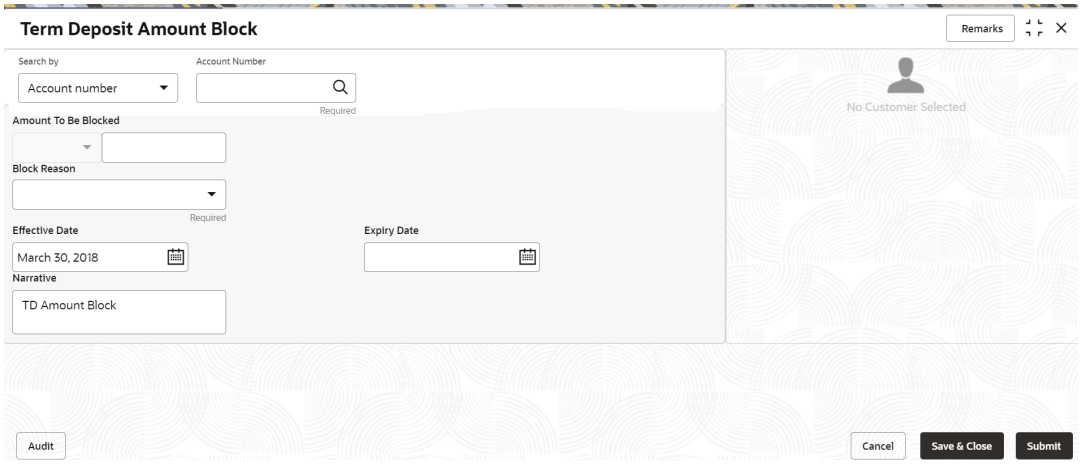
> **Note:**
>
> The fields marked as **Required** are mandatory.

To create amount block:

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

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

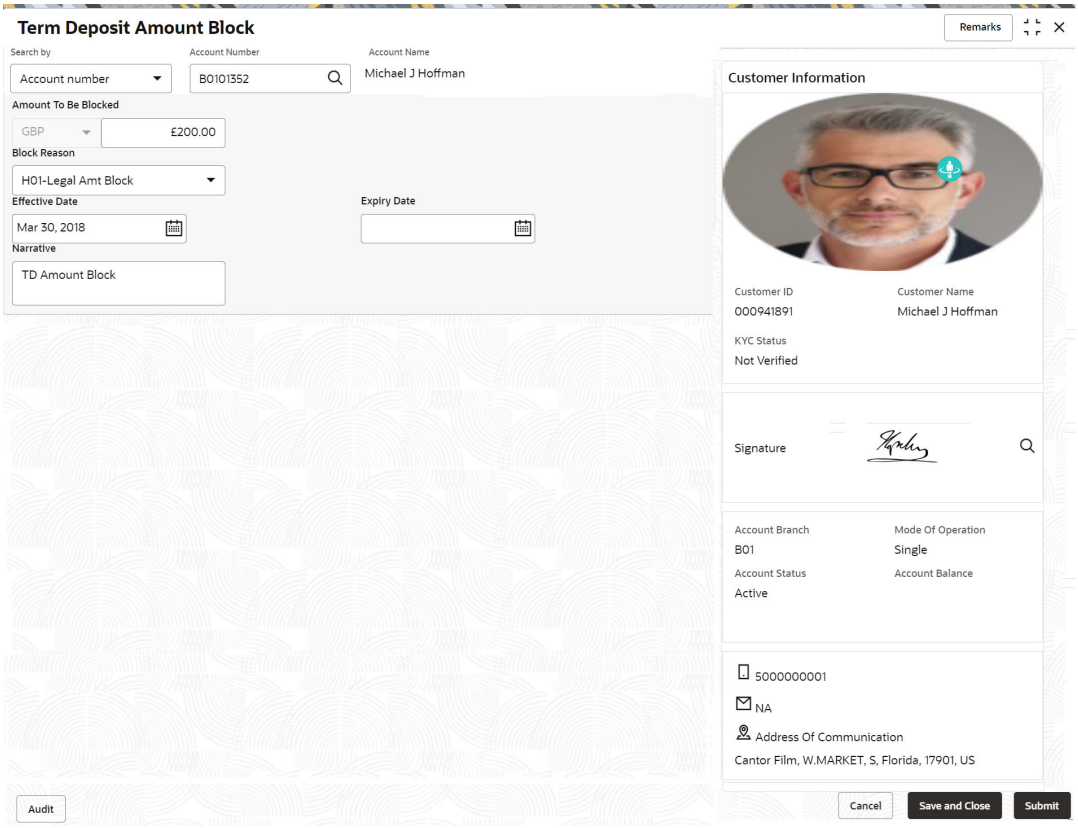
Figure 3-29 Term Deposit Amount Block



2. On the **Term 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 3-30 Term Deposit Amount Block Details



3. Perform the required actions on the **Term Deposit Amount Block** screen. For more information on fields, refer to the field description table.

Table 3-26 Term Deposit Amount Block – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Amount To Be Blocked	Specify the amount you want to block for the Term Deposit (TD). Note that the currency for the TD will be displayed by default.
Block Reason	Select reason for block from drop-down list.
Effective Date	Specify or select the effective date for the block. **Note:** This date cannot be less than current process date.
Expiry Date	Specify or select the expiry date for the block. **Note:** This date cannot be less than current process date and effective date.
Narrative	Specify the narration, if any for the block.

4. Click **Submit**.

The screen is successfully submitted for authorization.

3.5.2 View and Modify Amount Block

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

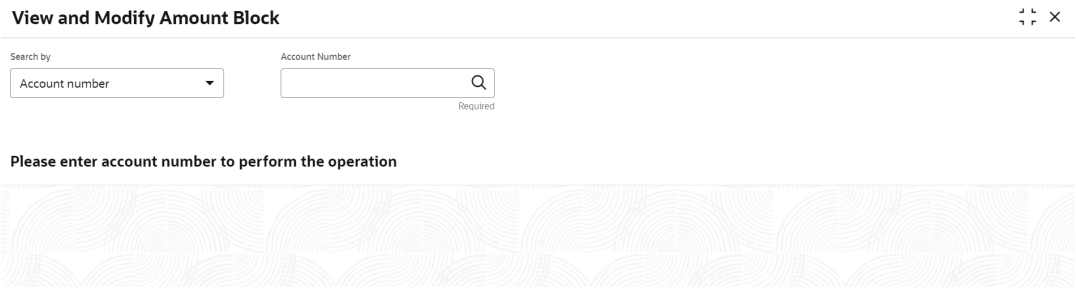
> **Note:**
>
> The fields marked as **Required** are mandatory.

To view the amount block details:

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

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

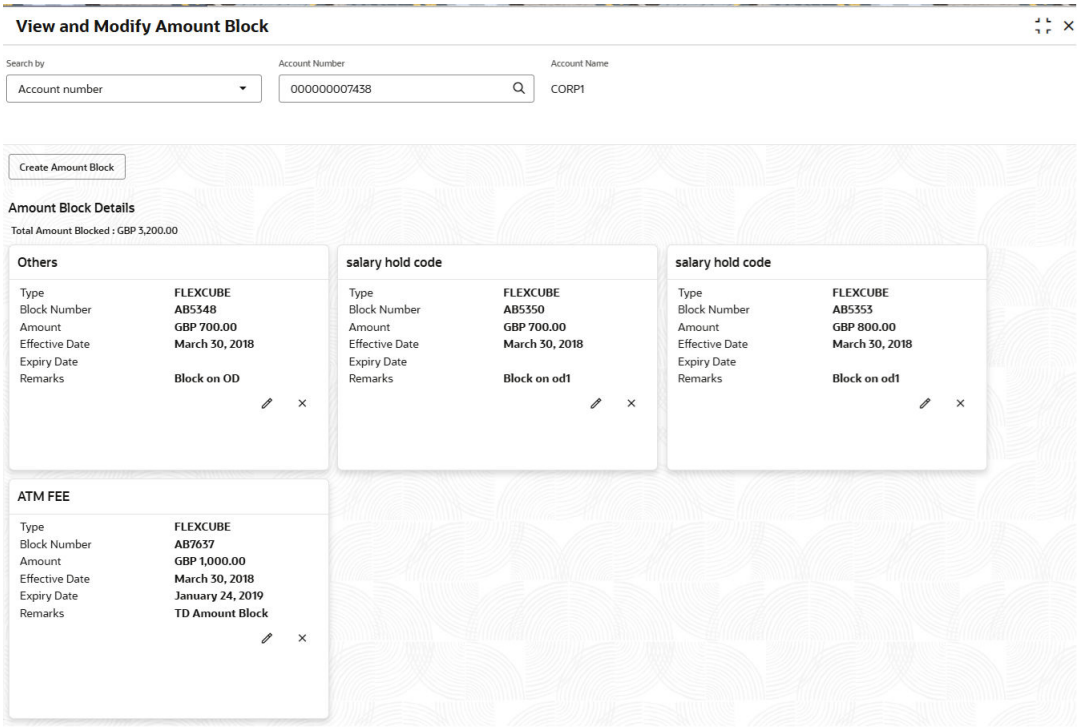
Figure 3-31 View and Modify Amount Block



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

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

Figure 3-32 View and Modify Amount Block Details



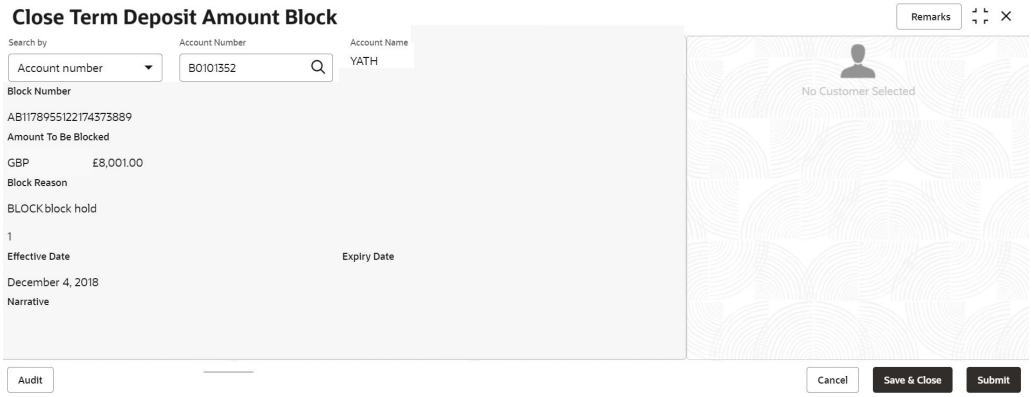
3. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.

Table 3-27 View Amount Block Details – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • The system will fetch only amount blocks with Open and Active status.
Amount Block Details	This section displays the TD amount block details.
Total Amount Blocked	Displays the total amouont blocked on the TD 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.

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

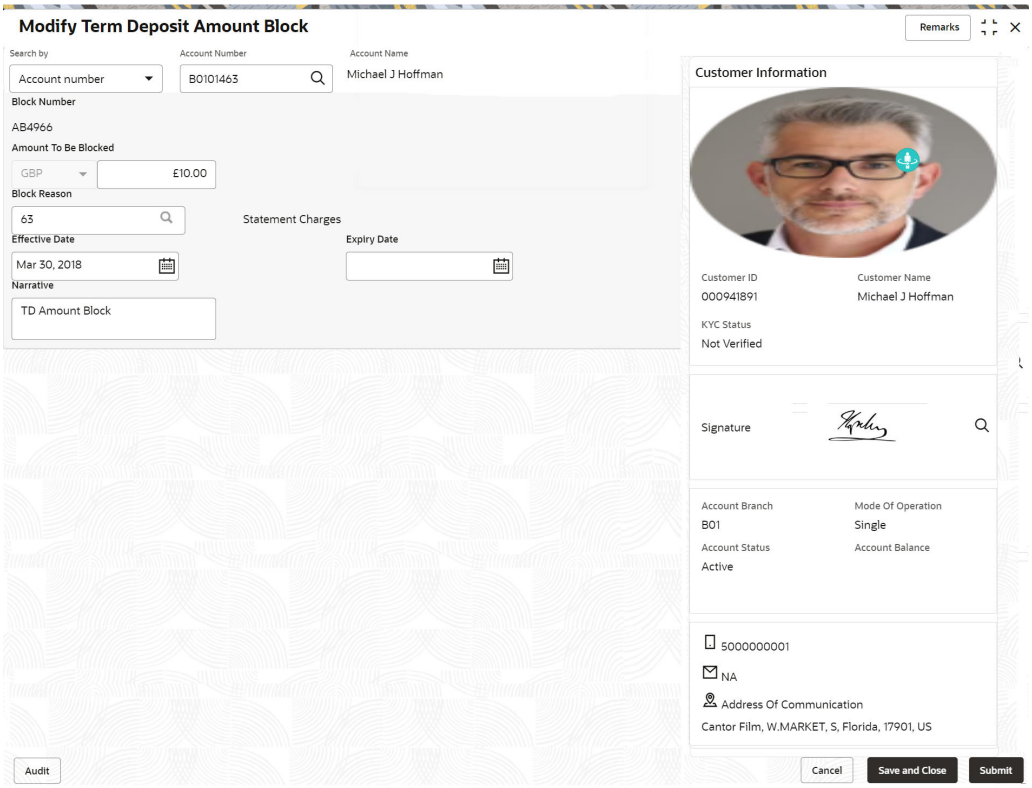
Figure 3-33 Close Term Deposit Amount Block



- **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 Term Deposit Amount Block** screen.

a. In the **Modify Term Deposit Amount Block** screen, modify the required details.

Figure 3-34 Modify Term Deposit Amount Block



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

Table 3-28 Modify TD Amount Block – Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Aslo, to the right the customer information is displayed.
Block Number	Displays the block number of the TD account.
Amount To Be Blocked	Specify the TD amount to be blocked. **Note:** By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.
Block Reason	Displays the reason for the block on TD account.
Effective Date	Specify or select the effective date for the block. **Note:** By default, the effectiev 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**.

3.5.3 Term Deposit Payout Modification

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

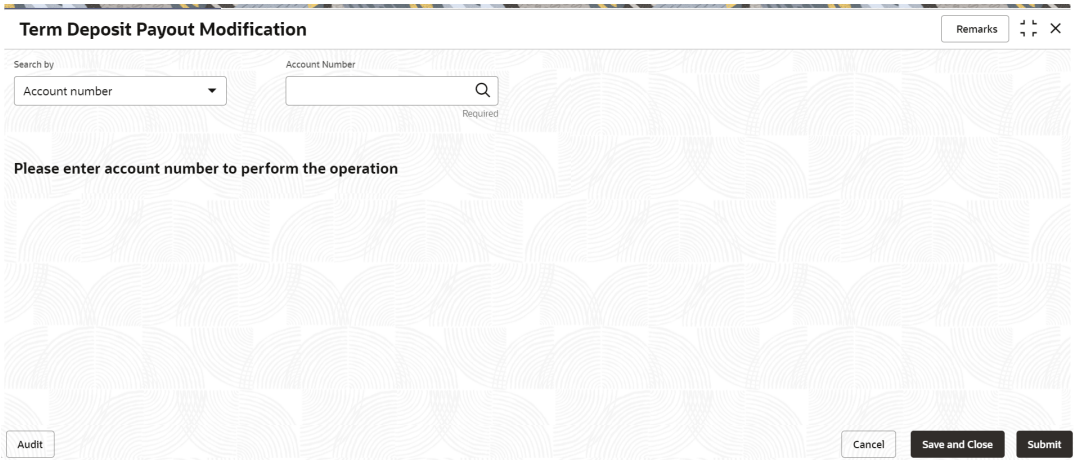
> **Note:**
>
> The fields marked as **Required** are mandatory.

To view the TD payout modification details:

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

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

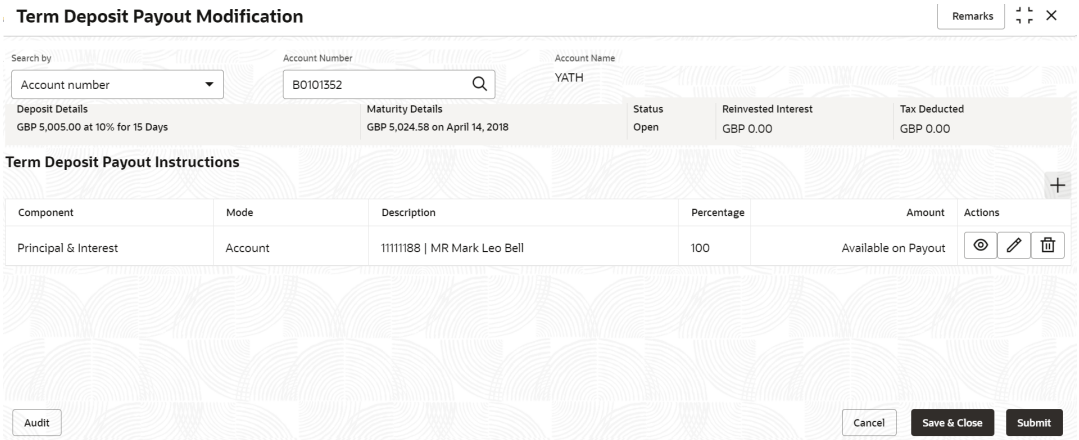
Figure 3-35 Term Deposit Payout Modification



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

   The details are displayed.

Figure 3-36 TD Payout Modification Details



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

Table 3-29 View TD Payout Details – Field Description

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

Table 3-29 (Cont.) View TD Payout Details – Field Description

Field	Description
Status	Displays the status of the TD account. The possible options are: • **Active** • **Overdue** • **Closed**
Reinvested Interest or **Interest Paid**	Displays the amount and currency for the reinvested or paid out interest. **Note:** • If the interest if of reinvest type, then the field name is displayed as **Reinvested Interest**. • If the interest if of paid out type, then the field name is displayed as **Interest Paid**.
Tax Deducted	Displays the tax amount deducted till date.
Term Deposit Payout Instructions	This section displays the existing payout instructions of the TD account.
Component	Displays the component of payout. The possible options are: • **Principal** • **Interest** • **Principal & Interest** • **Rollover Principal** • **Rollover Interest** • **Rollover Principal & Interest** **Note:** If auto-rollover is disabled for the product, it displays only **Principal**, **Interest**, and **Principal & Interest**.
Mode	Displays the mode of payout. The possible options are: • **Account** • **Ledger**
Description	Displays a brief description of the payout. **Note:** Based on the payout mode, the description is displayed. The description according to the mode are as follows: • **Account** – Account Number & Account Name • **Ledger** – Ledger Code, Ledger Name
Percentage	Displays the percentage of payout.

Table 3-29 (Cont.) View TD Payout Details – Field Description

Field	Description
Amount	Displays the TD payout amount. **Note:** For **Interest** component, this field displays **Available on Payout** text.
Actions	Click the **View** icon, to more details of the payout. For more information, refer View TD Payout Modification. Click the **Edit** icon, to edit the payout details. For more information, refer Modify TD Payout Modification. Click the **Delete** icon, to delete the payout details.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

- View TD Payout Modification
  You can view the more details of the TD payout modification.
- Modify TD Payout Modification
  You can modify the TD payout details.

3.5.3.1 View TD Payout Modification

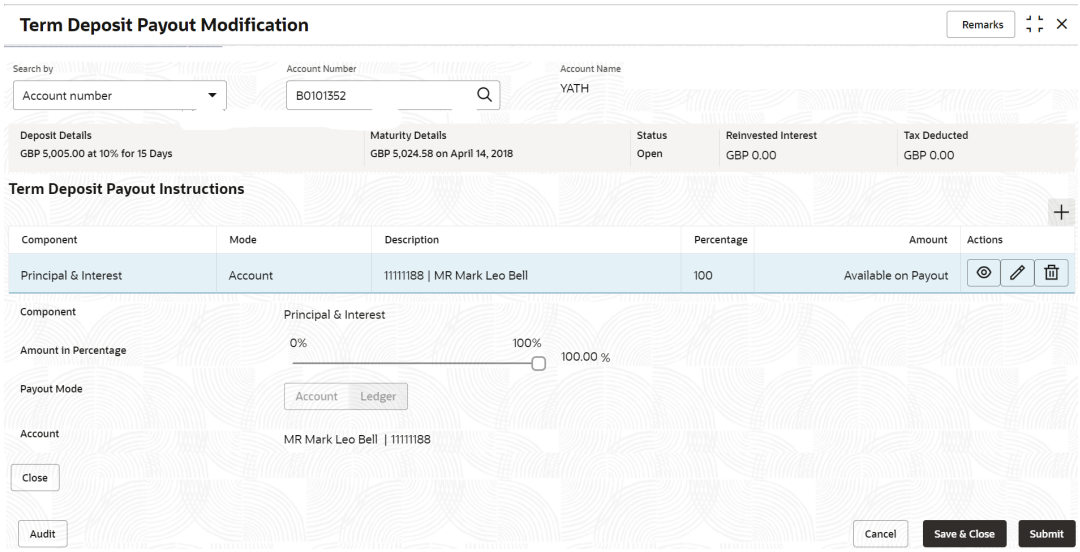
You can view the more details of the TD payout modification.

To view more payout modification details:

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

   The details of the payout are displayed.

Figure 3-37 View TD Payout Modification



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

Table 3-30 View more Payout Details – Field Description

Field	Description
Component	Displays the component of payout. The possible options are: • **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.
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	Diplays the action to edit and delete the payout details.

3. Click **Close**.

3.5.3.2 Modify TD Payout Modification

You can modify the TD payout details.

To modify TD payout simulation:

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

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

   The details of the payout are displayed.

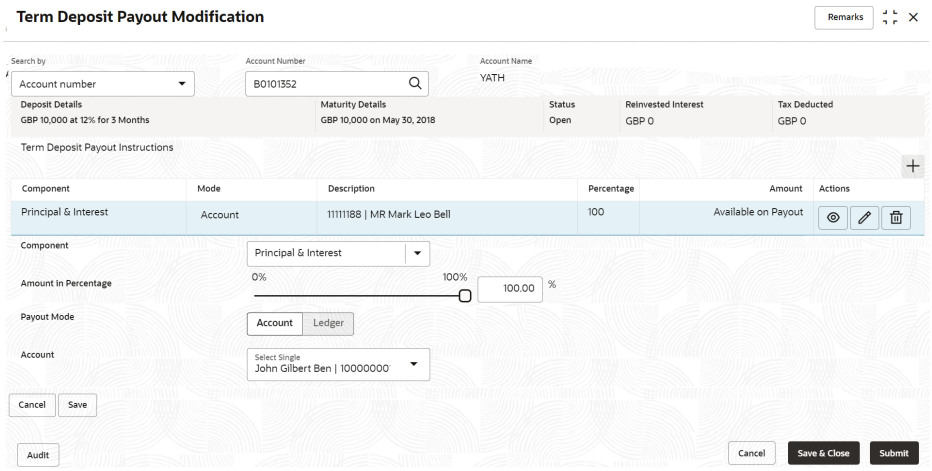
2. You can modify the details by performing any of the following actions:
   - For Component selected as Principal, Interest, or Principal & Interest
     - Payout through Own Account
     - Payout through Other Account and Type as Account within Bank
     - Payout through Ledger

- 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 3-38 Payout as Own Account



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

Table 3-31 Payout by own account – Field Description

Field	Description
Component	Select the **Principal**, **Interest**, or **Principal & Interest** component for payout. **Note:** For information on **Rollover Principal**, **Rollover Interest**, or **Rollover Principal or Interest**, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.

Table 3-31 (Cont.) Payout by own account – Field Description

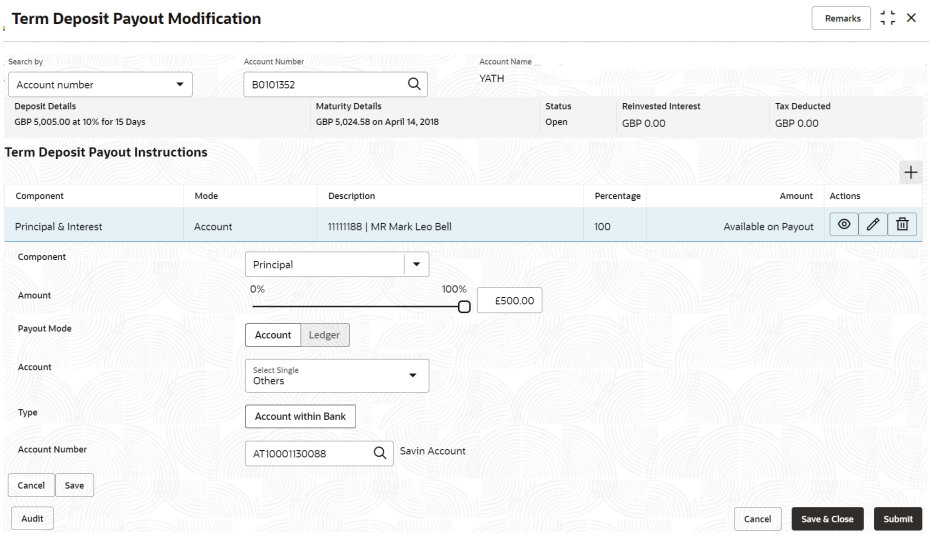
Field	Description
Amount in Percentage	Specify the amount in percentage for payout. **Note:** You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as **Account**. **Note:** For information on payout mode as **Ledger**, refer Payout through Ledger.
Account	Select the own account for performing the payout. **Note:** For information on other accounts, refer Payout through Other Account and Type as Account within Bank.

b. Click **Save**.

– **Payout through Other Account and Type as Account within Bank**

a. Maintain the required details based on the option selected.

Figure 3-39 Payout through Other Account and Type as Account within Bank



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

Table 3-32 Payout by other account within bank – Field Description

Field	Description
Component	Select the **Principal**, **Interest**, or **Principal & Interest** component for payout. **Note:** For information on **Rollover Principal**, **Rollover Interest**, or **Rollover Principal or Interest**, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
Amount in Percentage	Specify the amount in percentage for payout. **Note:** You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.

Table 3-32 (Cont.) Payout by other account within bank – Field Description

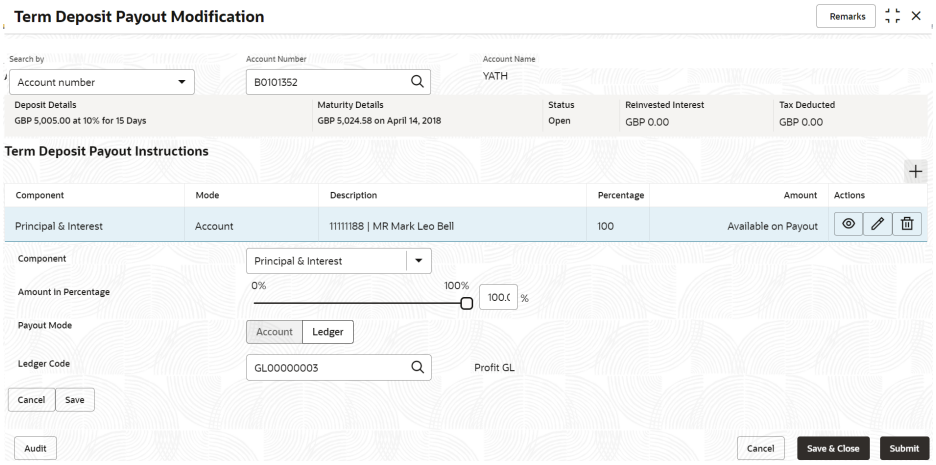
Field	Description
Payout Mode	Select the payout mode as **Account**. **Note:** For information on payout mode as **Ledger**, refer Payout through Ledger.
Account	Select the **Other** account for performing the payout. **Note:** For information on own accounts, refer Payout through Own Account.
Type	Select 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 3-40 Payout through Ledger



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

Table 3-33 Pay through Ledger – Field Description

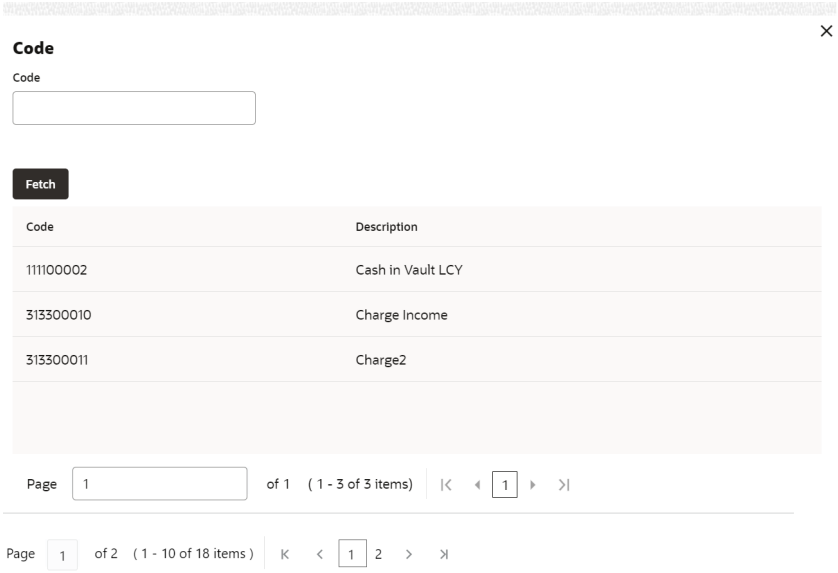
Field	Description
Component	Select the **Principal**, **Interest**, or **Principal & Interest** component for payout. **Note:** For information on **Rollover Principal**, **Rollover Interest**, or **Rollover Principal or Interest**, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
Amount in Percentage	Specify the amount in percentage for payout. **Note:** You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as **Ledger**. **Note:** For information on payout mode as **Account**, refer Payout through Own Account.
Ledger Code	Select the ledger code for the payout. **Note:** For information on fields displayed as you click the **Search** icon, refer Fetch Ledger Code.

* **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 3-41 Ledger Code



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

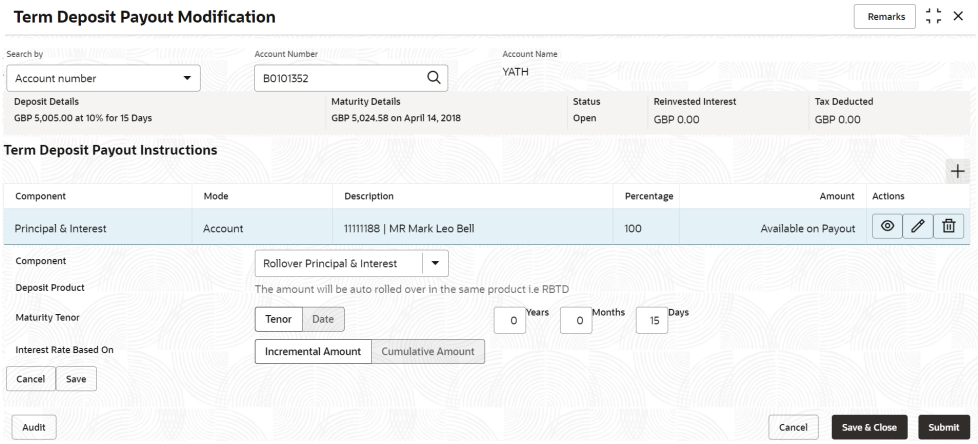
iii. Select the code displayed in the table.

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 3-42 Rollover Principal, Rollover Interest, or Rollover Principal & Interest



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

Table 3-34 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. **Note:** For information **Principal**, **Interest**, or **Principal & Interest**, refer For Component selected as Principal, Interest, or Principal & Interest.
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. – **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: – **Incremental Amount** – **Cumulative Amount**

3. Click **Submit**.

   The screen is successfully submitted for authorization.

3.5.4 Term Deposit Account Modification

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

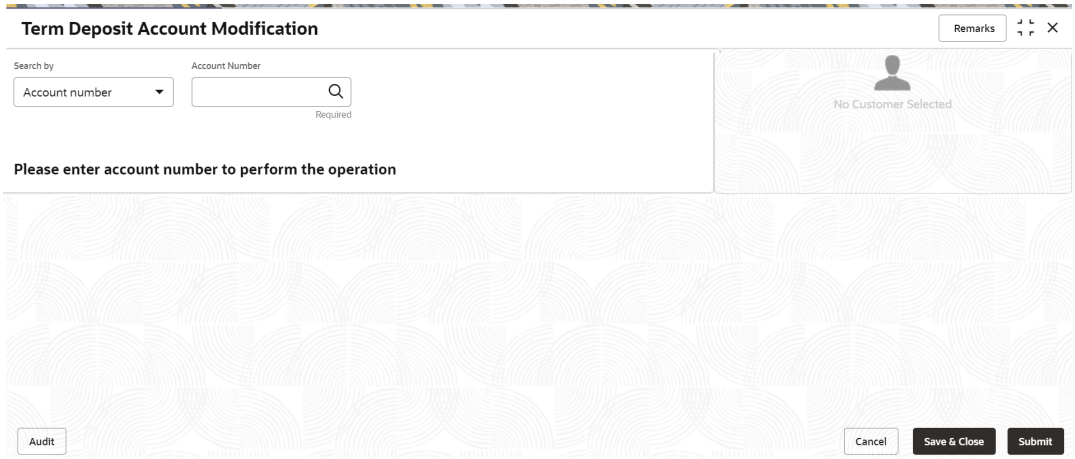
> **Note:**
>
> The fields marked as **Required** are mandatory.

To perform the account modification:

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

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

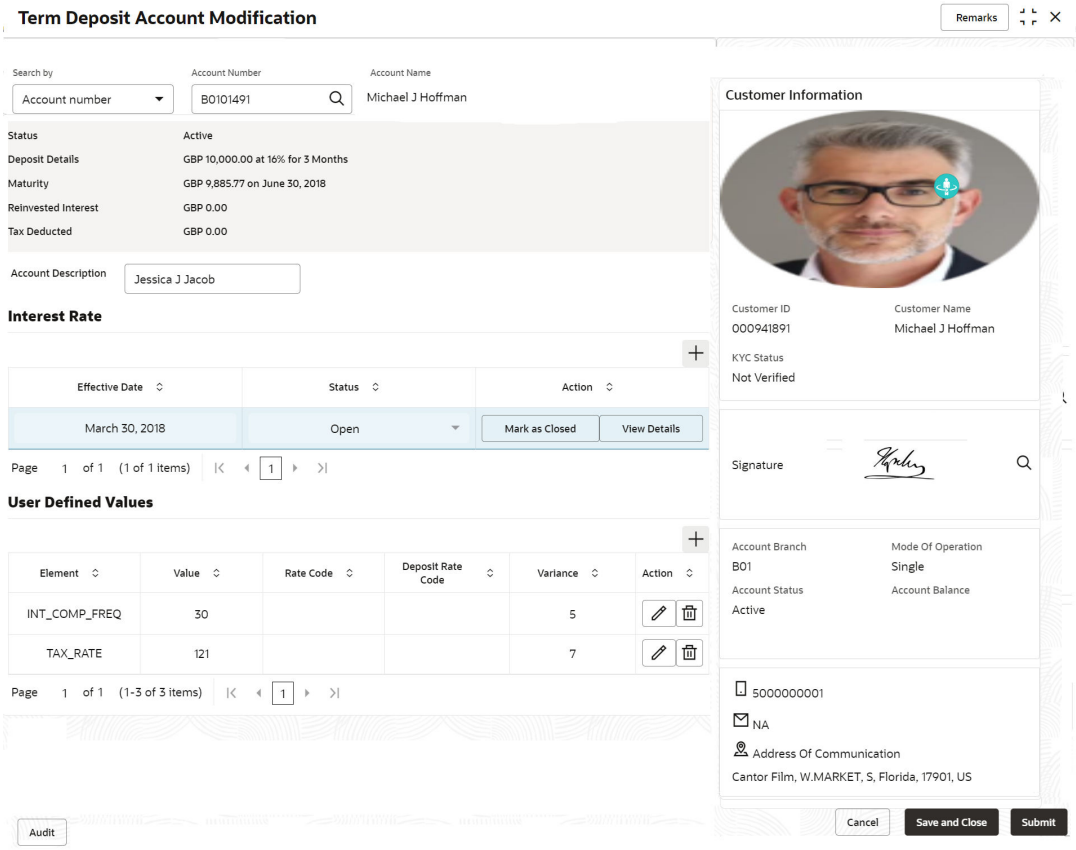
Figure 3-43 Term Deposit Account Modification



2. On the **Term 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 3-44 TD Account Modification Details



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

Table 3-35 Term Deposit Account Modification – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Status	Displays the status of the TD account. The possible options are: • **Active** • **Overdue** • **Closed**
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity	Displays the amount due to the customer on maturity and the maturity date.
Reinvested Interest or **Interest Paid**	Displays the amount and currency for the reinvested or paid out interest. **Note:** • If the interest if of reinvest type, then the field name is displayed as **Reinvested Interest**. • If the interest if of paid out type, then the field name is displayed as **Interest Paid**.
Tax Deducted	Displays the tax amount deducted till date.

Table 3-35 (Cont.) Term 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.

3.5.5 Term Deposit Joint Holder Maintenance

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

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

A customer can be the sole or joint owner of a TD account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

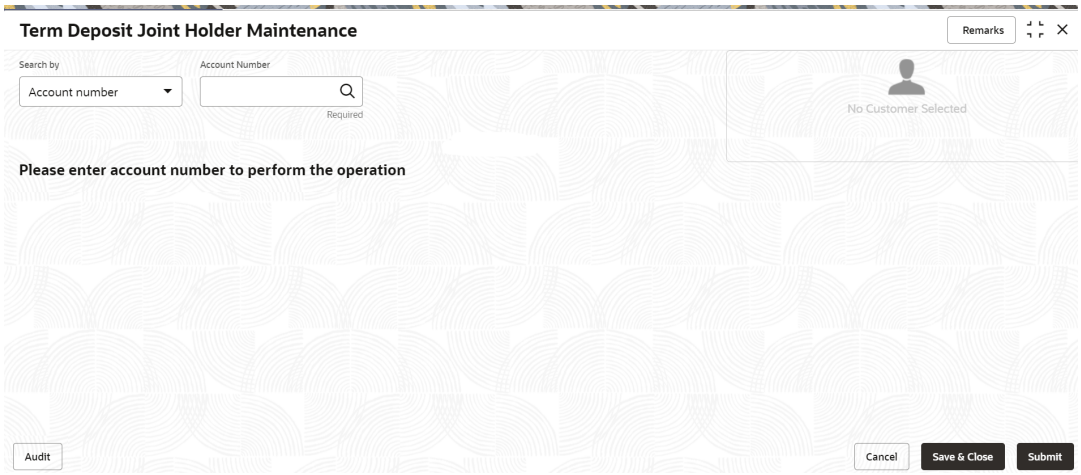
> **Note:**
>
> - If the user enters or chooses a minor account number, the system will show a notification indicating that the account holder is a minor and that joint holders cannot be added. Consequently, the user will be unable to take any further actions on the screen.
> - When a user enters a major account number and attempts to add a minor as a joint holder, the system will show a notification indicating that a minor cannot be included as a joint account holder.

To maintain joint holder details:

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

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

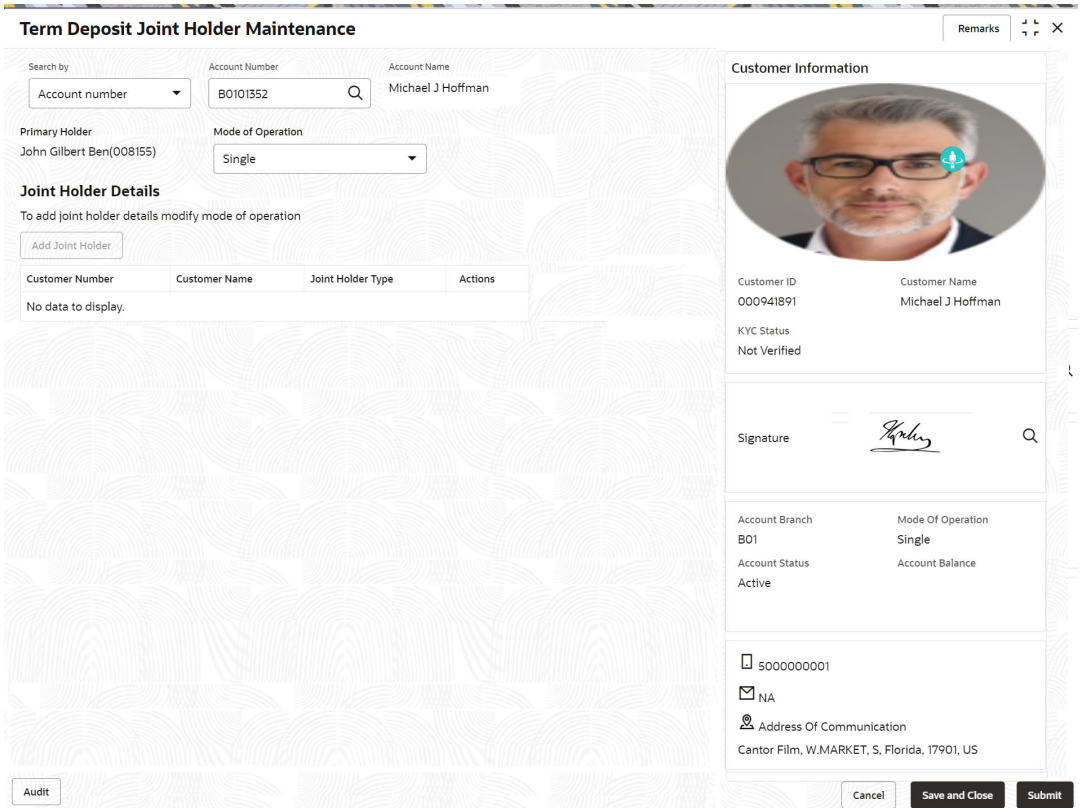
Figure 3-45 Term Deposit Joint Holder Maintenance



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 3-46 Term Deposit Joint Holder Details



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

Table 3-36 Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the primary account holder's name.
Mode of Operation	Specify the mode of operation. **Note:** The mode of operations are maintained in the host system and fetched in the list.

Table 3-36 (Cont.) Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details for a joint account. **Note:** You can perform the following actions in this section: • **Add Joint Holder Details**: For details on this action, refer Add Joint Holder. • **Edit Joint Holder Details**: For details on this action, refer Edit Joint Holder Details. • **Delete Joint Holder Details**: From the **Actions** field, click the **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 converstion.

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 Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can covert a joint holder account to single holder account and vice-versa.

3.5.5.1 Maintain Joint Holder Details

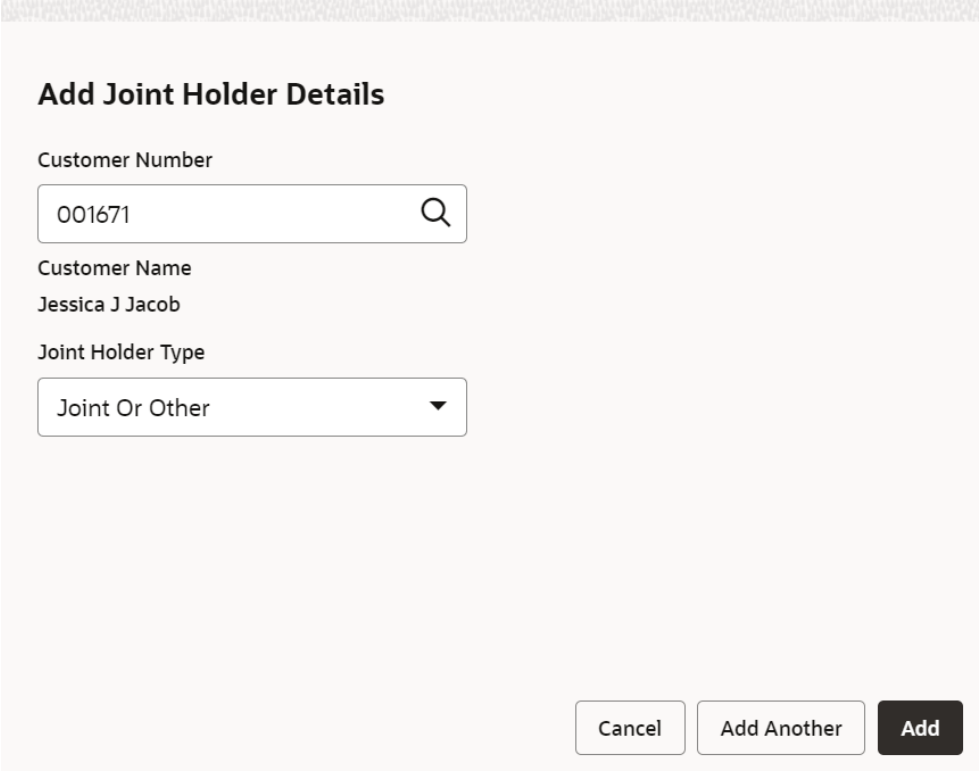
You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can covert a joint holder account to single holder account and vice-versa.

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 Survior**, **Former or Survior**, 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 3-47 Add Joint Holder



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

Table 3-37 Add Joint Holder – Field Description

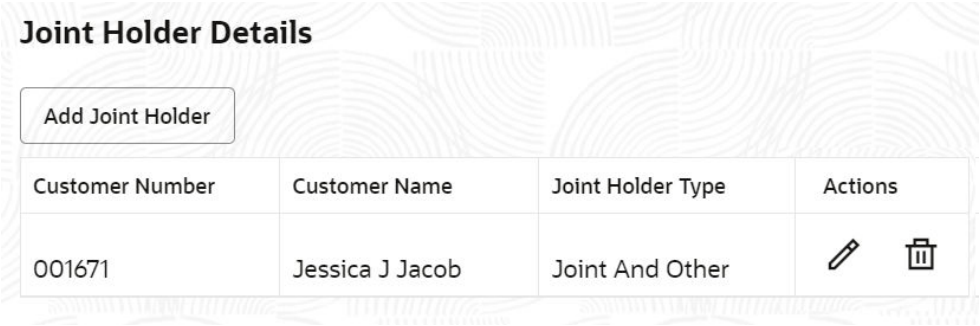
Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder for the deposit account holder.

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.

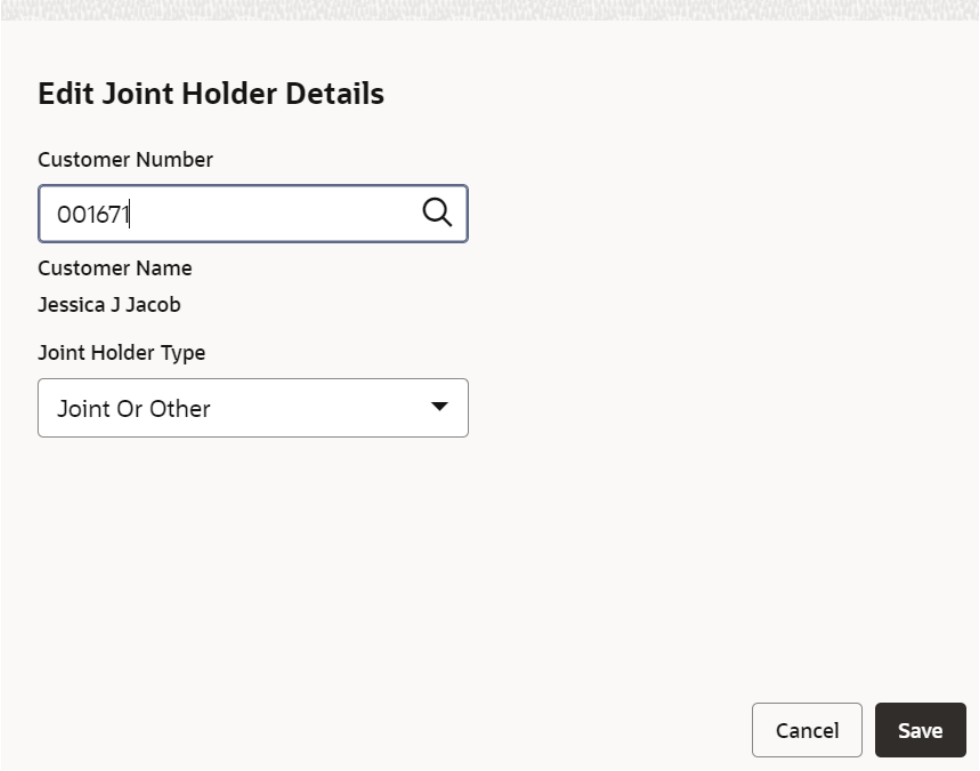
Figure 3-48 Joint Holder Details



- **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 3-49 Edit Joint Holder Details



  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**.

3.5.6 Term Deposit Nominee Details Update

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

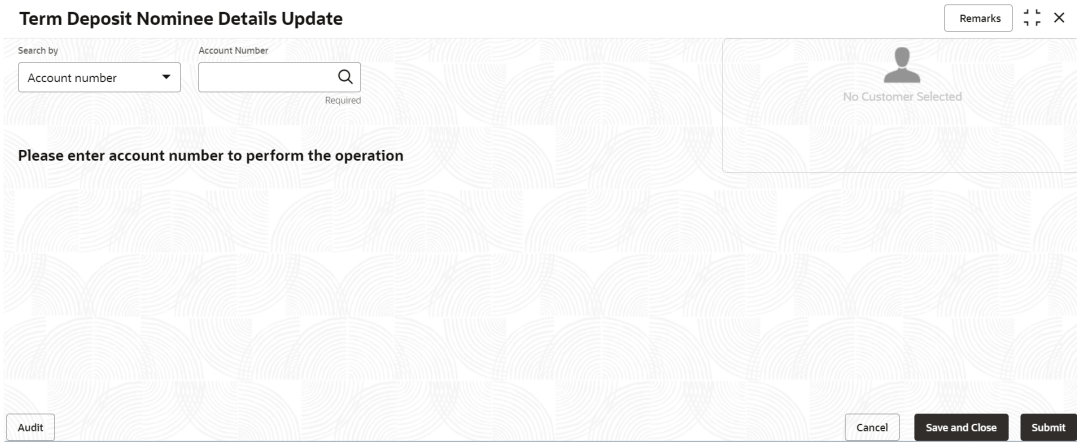
> **Note:**
>
> The fields marked as **Required** are mandatory.

To update nominee details:

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

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

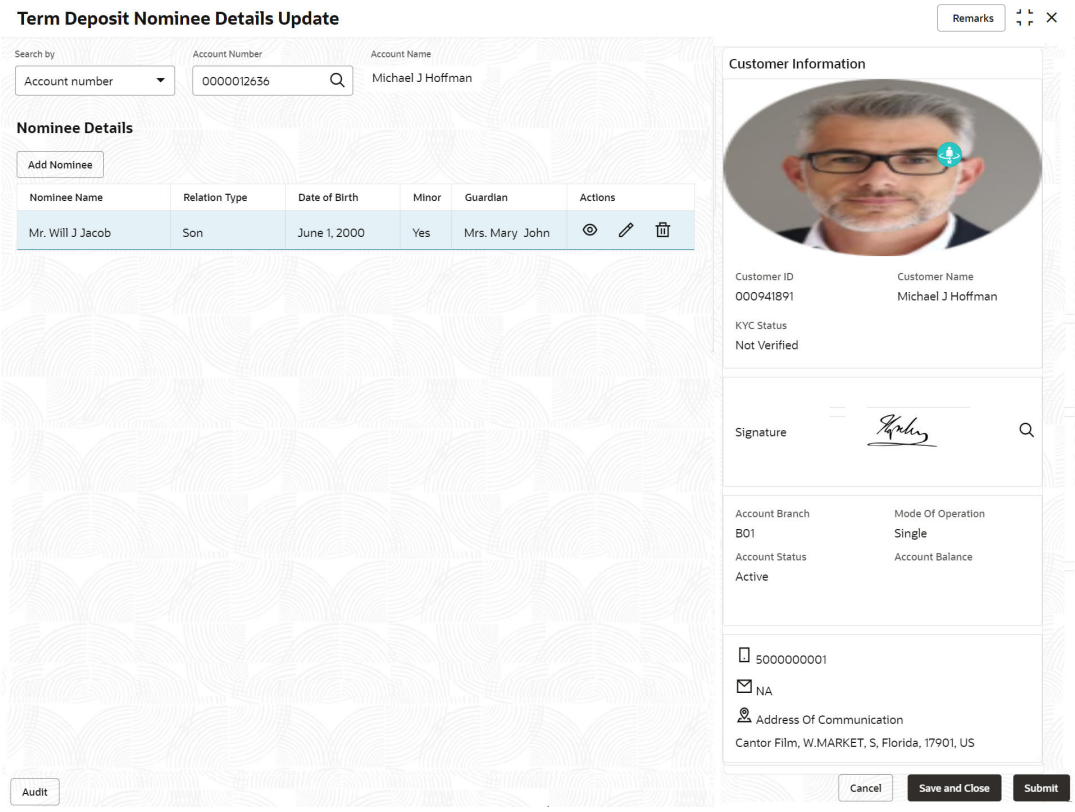
   Figure 3-50 Term Deposit Nominee Details Update



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 3-51 Term Deposit Nominee Details



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

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

Table 3-38 Term Deposit Nominee Details Update – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	Displays the name of the account holder for the selected account number.
Nominee Details	This section displays the details of the nominee added to the TD account. **Note:** For information on adding a nominee, refer *Add Nominee*.
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the nominee is a minor or major.
Guardian	Displays the name of the guardian, if the nominee is a minor.
Actions	Displays the following icons to perform the action: • **View**: For information on this action, refer *View Nominee Details*. • **Edit**: For information on this action, refer *Edit Nominee Details*. • **Delete**: If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click **Delete**.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

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

3.5.6.1 Add Nominee

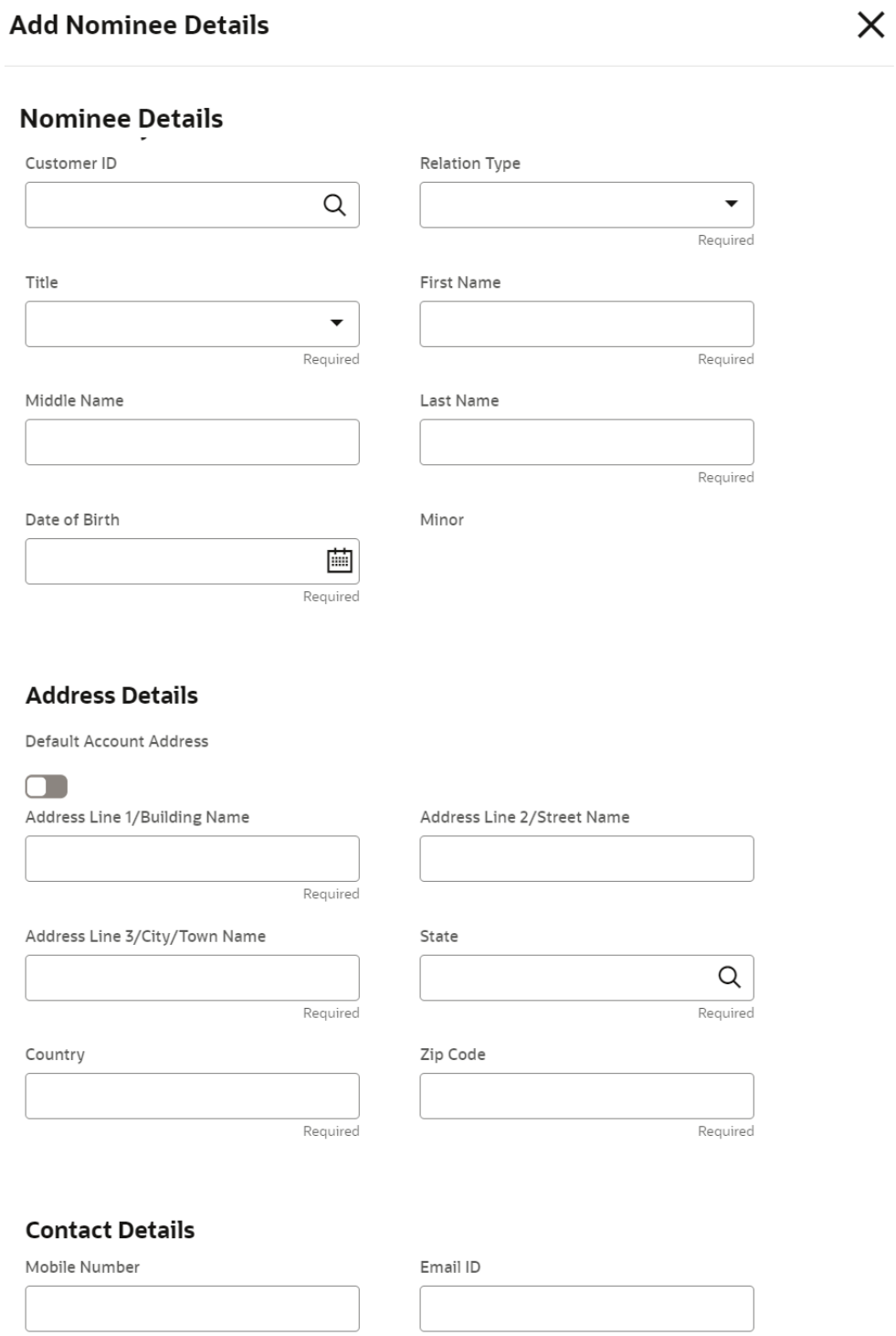
You can add a nominee to a TD account.

To add a nominee:

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

   The **Add Nominee** section is displayed.

Figure 3-52 Add Nominee Details



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

Table 3-39 Add Nominee Details – Field Description

Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Customer ID	Select or specify the customer ID to default the nominee details for the selected customer.
Relationship Type	Select the relationship type with the nominee.
First Name	Specify the nominee's first name.
Middle Name	Specify the nominee's middle name.
Last Name	Specify the nominee's last name.
Date of Birth	Select or specify the nominee's date of birth.

Minor	Displays whether the added nominee is a minor or major based on the date of birth selected or specified.
	
	Note:
	
	The minor status will be derived based on the minor age limit maintained for the country (the country will be derived from the account holder's communication address).
	Find the below steps to configure minor age validation.
	a. Create a fact for values, State, and Age.
	b. Create a rule for minor age validation with the required state and related age.
	`IF`
	`((STATE==GB)&&(AGE < 18))`
	Output
	`Section1 True`
	c. Maintain a validation model with model code as **VMMINORAGE** and link the above rule.
	For more information, refer to the *Oracle Banking Common Core User Guide* to create Fact, Rule and Rule Group.

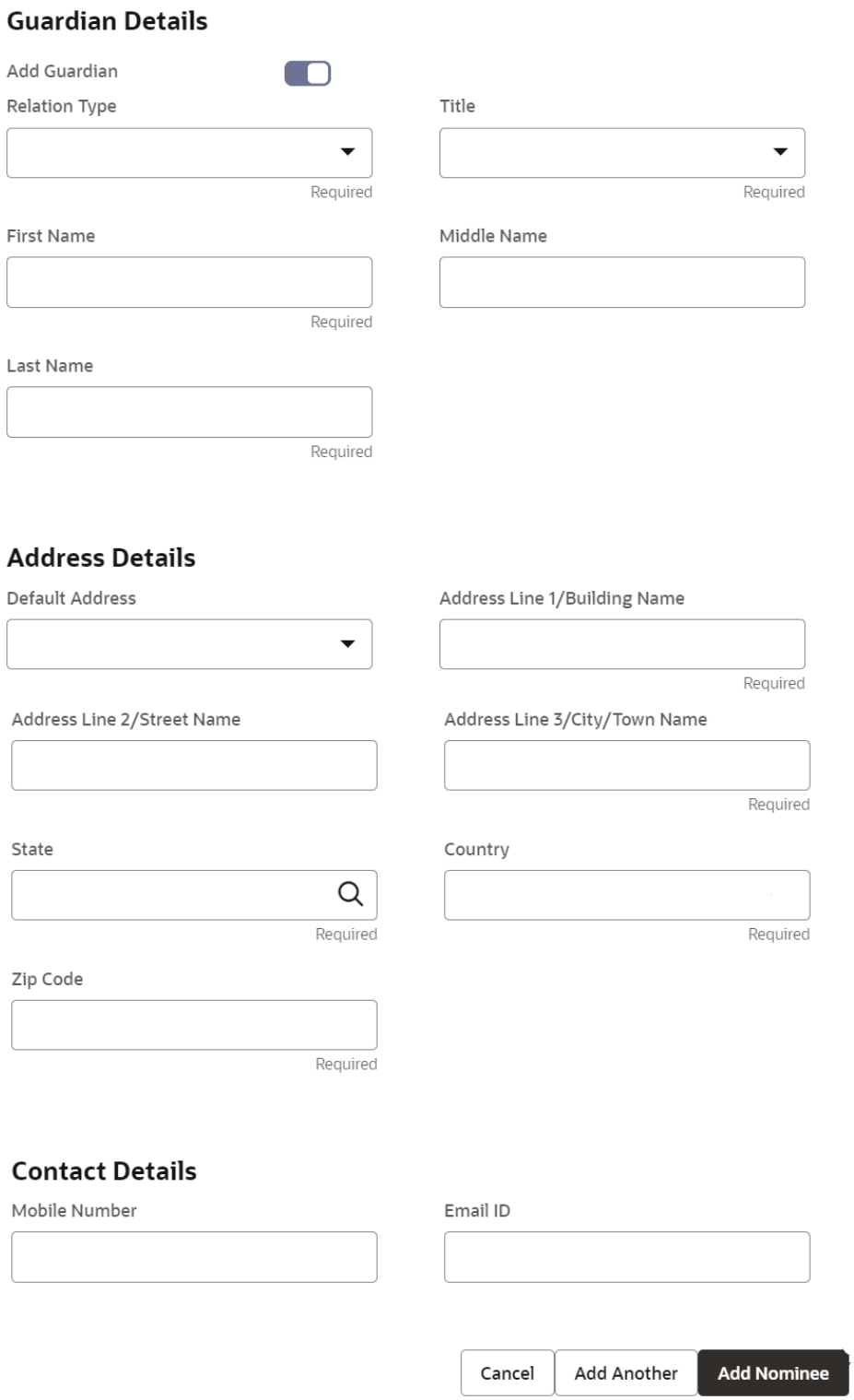
Address Details	This section displays the fields to capture the nominee's address.
Default Account Address	Switch to toggle **ON** to default the account holder's communcation address specified. Switch to toggle **OFF** to not to default the account holder's communcation address specified.
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.

Table 3-39 (Cont.) Add Nominee Details – Field Description

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

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

Figure 3-53 Add Guardian Details



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

Table 3-40 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: – **Nominee**: If you select this option, then the guardian address is defaulted from nominee address. – **Account**: If you select this option, then the account holder communication address is defaulted as guardian's address. **Note:** If requried, you can edit the defaulted address.
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city 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.
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 communication address, and personal details when the nominee details are defaulted from the customer.
- The system defaults the customer's communication address when the nominee or guardian address details are defaulted from the account.

3. Click **Save**.

   The nominee details are saved and displayed in the **Nominee Details Update** section.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

3.5.6.2 View Nominee Details

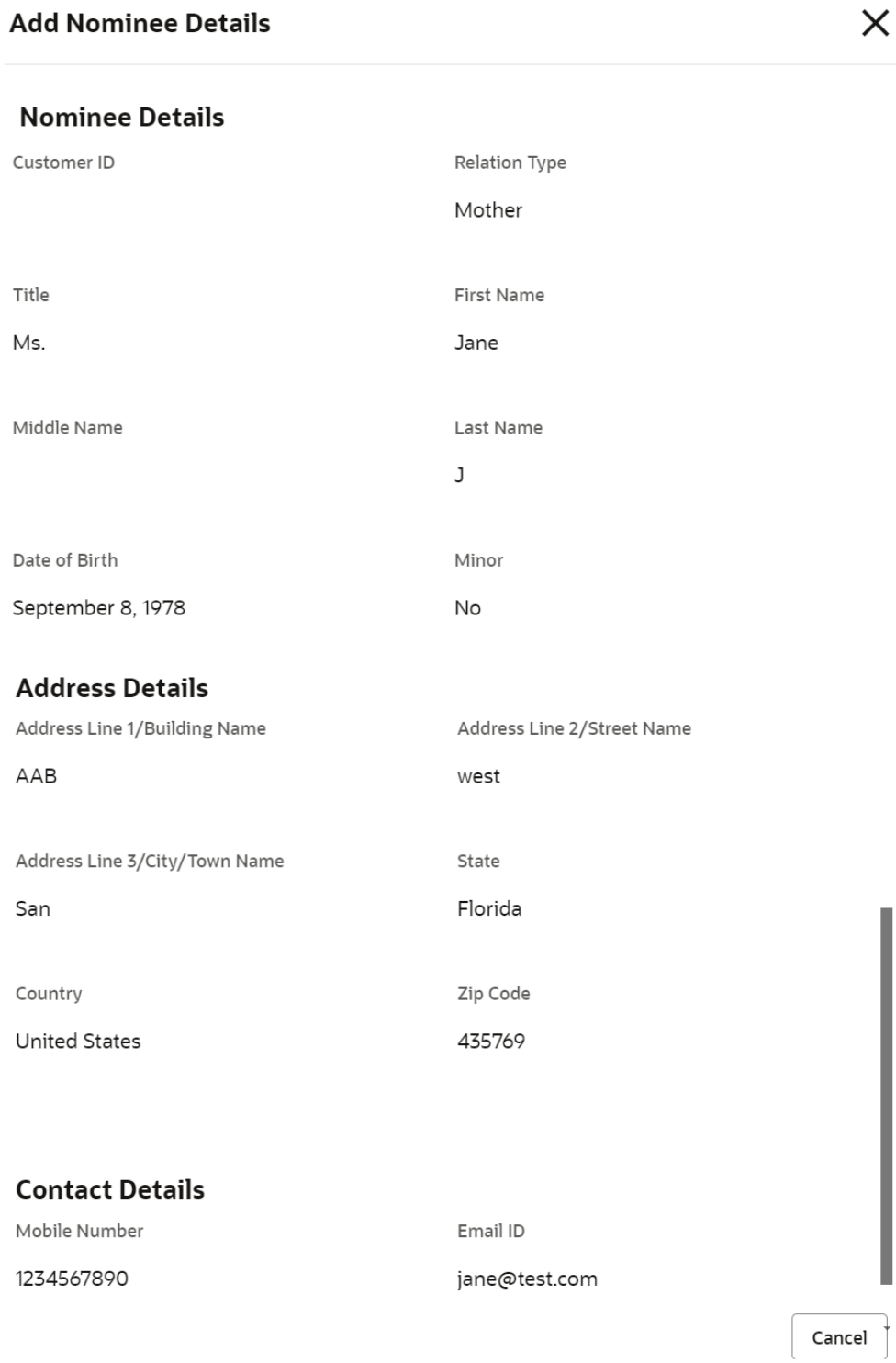
You can view the details of the nominee added to a TD account.

To view the nominee details:

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

   The **Nominee Details** section is displayed.

Figure 3-54 View Nominee Details



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

Table 3-41 View Nominee Details – Field Description

Field	Description
Nominee Details	This section displays the details of the nominee.
Customer ID	Displays a customer ID of the nominee.
Relation Type	Displays the type of relationship with the nominee.
Title	Displays a title for the nominee.
First Name	Displays the nominee's first name.
Middle Name	Displays the nominee's middle name.
Last Name	Displays the nominee's last name.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the added nominee is a minor.
Address	Displays the complete address of the nominee.
Mobile Number	Displays the nominee's mobile number.
Email ID	Displays the nominee's email ID.

3. Click **Close**.

3.5.6.3 Edit Nominee Details

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

To edit a nominee:

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

   The **Edit Nominee** section is displayed.

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

3.6 TD Inquiries

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

This topic contains the following subtopics:

- Transaction View and Reversal
  You can view the term deposit transaction details and reverse the top-up and redemption related transactions using the **Transaction View and Reversal** screen.
- Certificate
  You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.
- Interest Paid Out Details
  You can inquire about the interest paid out details for a deposit account with a given period.

3.6.1 Transaction View and Reversal

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

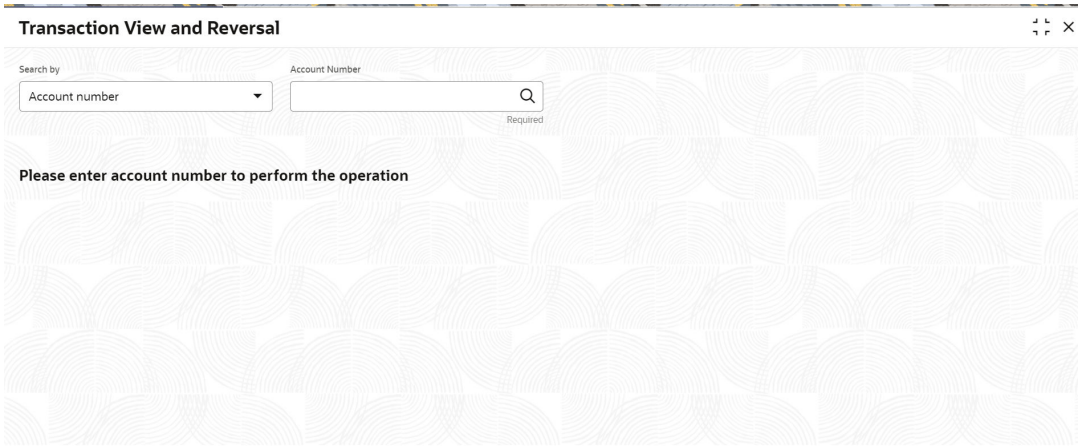
> **Note:**
>
> The fields marked as **Required** are mandatory.

To view or perfrom 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.

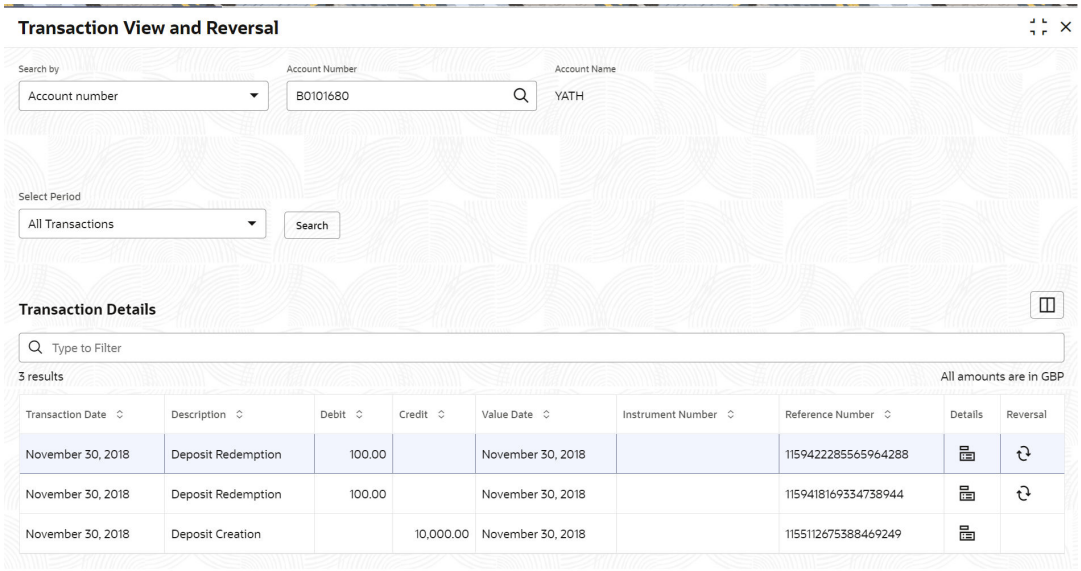
Figure 3-55 Transaction View and Reversal



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 3-56 Transaction Details of the Account



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

Table 3-42 Transaction View and Reversal – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Select Period	The date criteria are based on which the entries are to be displayed. Below are the options: • **All Transactions** • **Date Range** • **Current Month** • **Current Month Plus Previous Month** • **Current Month Plus Previous 3 Months** • **Current Month Plus Previous 6 Months** **Note:** • 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.

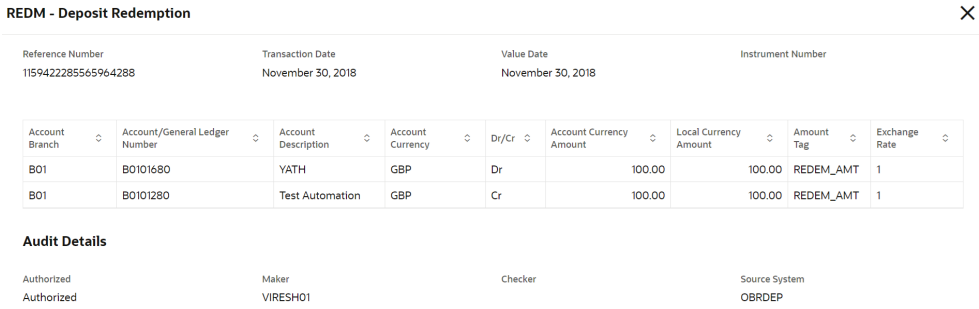
Table 3-42 (Cont.) Transaction View and Reversal – Field Description

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. **Note:** • This icon is displayed only for redemption and top-up related events. • This icon is not displayed, if the transaction is already reversed.

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

     The transaction and audit details are displayed in respective sections.

Figure 3-57 Transaction Details



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

Table 3-43 Transaction and Audit Details – Field Description

Field	Description
Reference Number	Displays the unqiue 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.

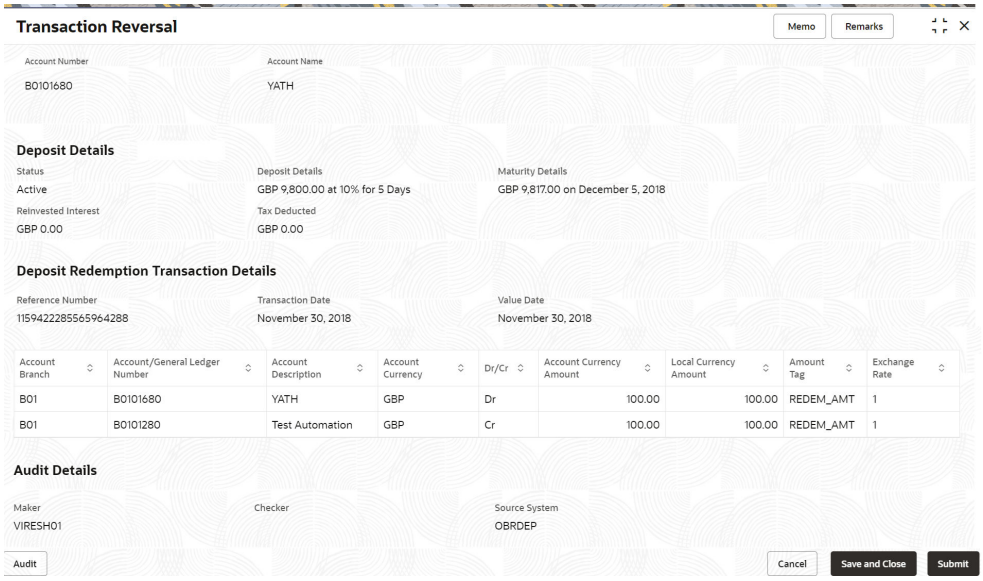
b. Click the **Close** icon, to exit the section.

- **To perform transaction reserval:**

a. Click the **Reverse** icon from the **Reversal** field.

The **Transaction Reversal** screen is displayed.

Figure 3-58 Transaction Reversal



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

Table 3-44 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.
Deposit Details	This section displays the details of the 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 redemtpion transaction details of the deposit.
Reference Number	Displays the unqiue 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 redepemtion 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 requrest.

4. Click **Submit**.

The screen is successfully submitted for authorization.

3.6.2 Certificate

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

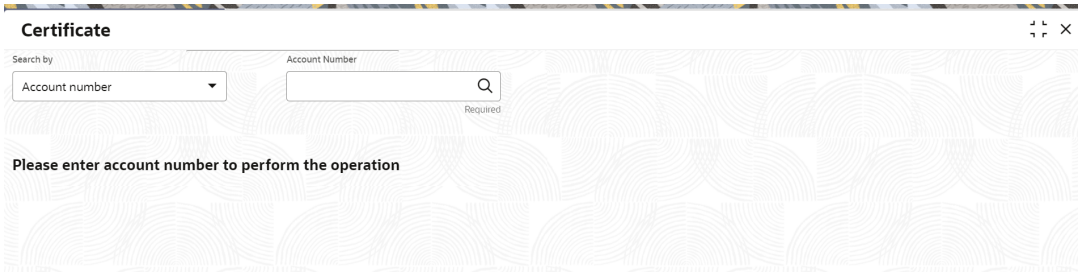
> **Note:**
>
> The fields marked as **Required** are mandatory.

To generate and view the deposit certificate:

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

   The **Certificate** screen is displayed.

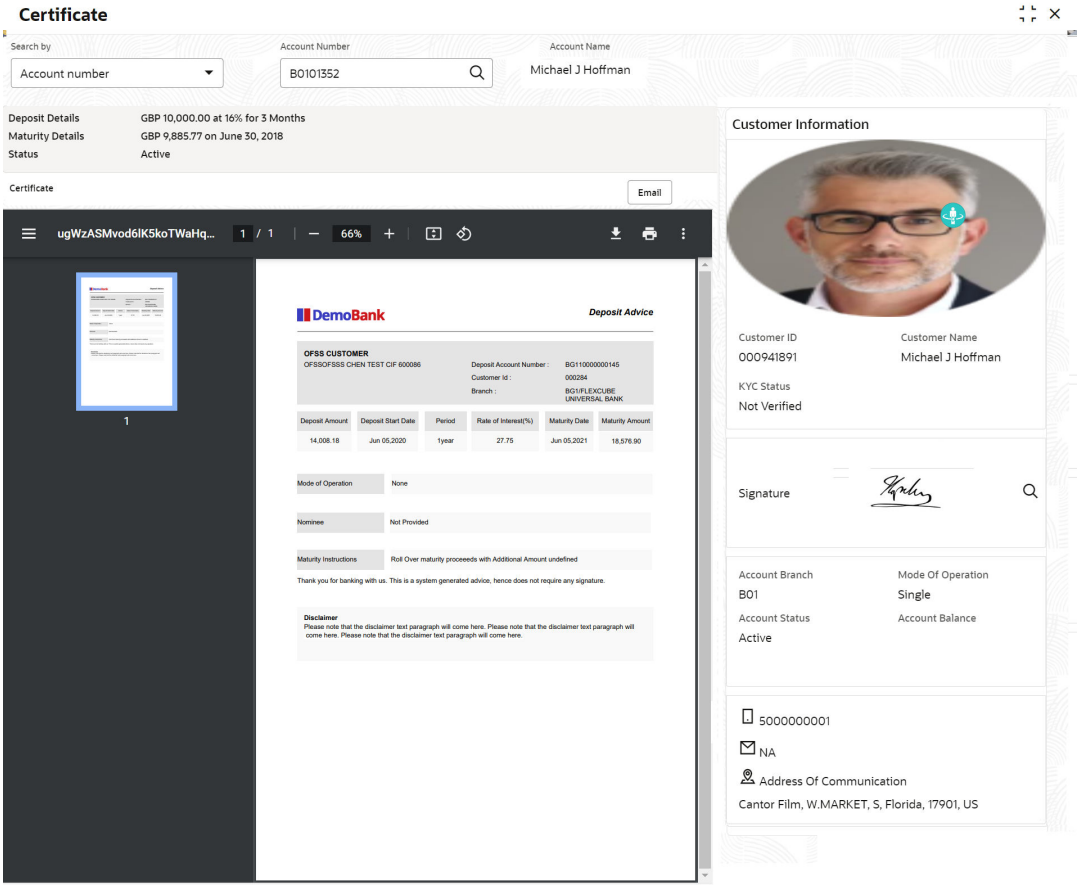
   Figure 3-59 Certificate

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

   The deposit summary and certificate is displayed.

Figure 3-60 TD Certificate



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

Table 3-45 Certificate – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
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	This section displays the deposit certificate. **Note:** If required, user can send the certificate through email by selecting the Email option. When you click the **Email** button, a pop-up message will appear to verify the Email ID. The primary customer's registered email address is set as the default and shown on the screen. After the user verifies the email address, a message will be sent, and a notification indicating success or failure will appear in the top right corner of the screen to inform about the email status.

3.6.3 Interest Paid Out Details

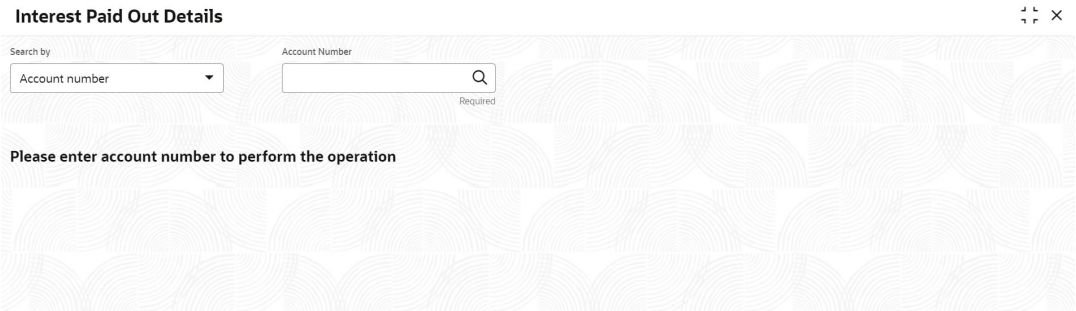
You can inquire about the interest paid out details for a deposit account with a given period.

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

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

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

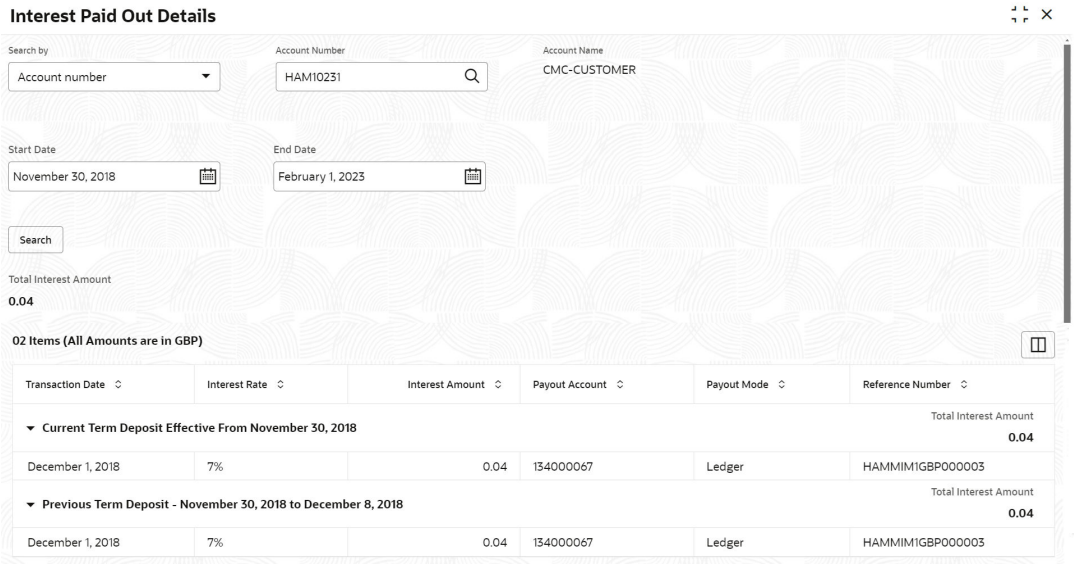
Figure 3-61 Interest Paid Out Details



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 3-62 Interest Paid Out Details_Data



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

Table 3-46 Interest Paid Out Details – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Start Date	The Start date is defaulted as the account opening or renewed date in case of rolled over TD and user is allowed to modify the defaulted value. In case of rolled over deposit, the start date will be the new TD start date.
End Date	The end date will default to the current branch date and the user is allowed to modify the defaulted value.
Search	Click this button to search the interest paid out details for a given date range.
Total Interest Amount	Displays the total interest amount for each life cycle of TD and the given date range.
Transaction Date	Displays the transaction date.
Interest Rate	Displays the final interest rate.
Interest Amount	Displays the liquidated interest amount (without deducting tax).
Payout Account	Displays the interest payout account.
Payout Mode	Display interest payout mode , the possible values are Account, Ledger, and Deposit.
Reference Number	Displays the transaction reference number.

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

3.7 Prior Maturity Notices in Deposits

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

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 3-47 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

3.8 Access Restriction

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

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

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

Note:

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

Below is the use case:

Table 3-48 Access Restrictions Use Case

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

3.9 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 neccessary facts (Data) as shown in the table for the multible 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 3-49 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 3-49 (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_NO	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_NO	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_NO	Deposit Amend Customer Number
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_ACC_OPEN_DATE	Deposit Amend Account Open Date

Table 3-49 (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
OBRDEP	FINANCIAL	LIQD	F_EDP_AUDIT_KEY	Deposit account liquidation event audit key fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_ACCOUNT_NUMBER	Deposit account liquidation event account number fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_BRANCH	Deposit account liquidation event branch fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_CURRENCY	Deposit account liquidation event currency fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_CUSTOMER_NUMBER	Deposit account liquidation event customer number fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_EVENT_TIMESTAMP	Deposit account liquidation event time stamp fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_INTEREST_RATE	Deposit account liquidation event interest rate fact

Table 3-49 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	LIQD	F_LIQD_LIQUIDATION_AMOUNT	Deposit account liquidation event liquidation amount fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_MATURITY_DATE	Deposit account liquidation event maturity date fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_TD_AMOUNT	Deposit account liquidation event deposit amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_ACCOUNT_NUMBER	Deposit account close on maturity event account number fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_BRANCH	Deposit account close on maturity event branch fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_CURRENCY	Deposit account close on maturity event currency fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_CUSTOMER_NUMBER	Deposit account close on maturity event customer number fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_EVENT_DATESTAMP	Deposit account close on maturity event time stamp fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_MATURITY_AMOUNT	Deposit account close on maturity event maturity amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_MATURITY_DATE	Deposit account close on maturity event maturity date fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_TD_AMOUNT	Deposit account close on maturity event deposit amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_EDP_AUDIT_KEY	Deposit account close on maturity event audit key fact
OBRDEP	FINANCIAL	ROLLOVER	F_EDP_AUDIT_KEY	Deposit account rollover event audit key fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_ACCOUNT_NUMBER	Deposit account rollover event account number fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_BRANCH	Deposit account rollover event branch fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_CURRENCY	Deposit account rollover event currency fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_CUSTOMER_NUMBER	Deposit account rollover event customer number fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_DATE	Deposit account rollover event date

Table 3-49 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_EVENT_TIMESTAMP	Deposit account rollover event time stamp fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_MATURITY_AMOUNT	Deposit account rollover event maturity amount fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_NEW_MATURITY_DATE	Deposit account rollover event maturity date fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_TD_AMOUNT	Deposit account rollover event deposit amount fact
OBRDEP	FINANCIAL	ROLLOVER	F_TDAMOUNT_POST_ROLLOVER	Deposit account rollover event deposit amount post rollover fact
OBRDEP	FINANCIAL	ADHOCHOLIDAY	F_EDP_AUDIT_KEY	Deposit account adhoc holiday maturity change event audit key fact
OBRDEP	NOTICES	REMINDERS	F_EDP_AUDIT_KEY	Deposit account escheatment reminder notice audit key fact
OBRDEP	NOTICES	REMINDERS	F_FIRST_REMINDER_DATE	Deposit account escheatment reminder notice first reminder date fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_ACCOUNT_NUMBER	Deposit account escheatment reminder notice account number fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_BRANCH	Deposit account escheatment reminder notice branch fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_CURRENCY	Deposit account escheatment reminder notice currency fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_CUSTOMER_NUMBER	Deposit account escheatment reminder notice customer number fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_ESCHEATMENT_DATE	Deposit account escheatment reminder notice escheatment date fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_NO	Deposit account escheatment reminder notice reminder number fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_EVENT_TIMESTAMP	Deposit account escheatment reminder notice time stamp fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_TD_AMOUNT	Deposit account escheatment reminder notice deposit amount fact

Table 3-49 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	NOTICES	REMINDERS	F_SECOND_REMINDER_DATE	Deposit account escheatment reminder notice second reminder date fact
OBRDEP	NOTICES	ACCSTATEMENT	F_EDP_AUDIT_KEY	Deposit account statement notice audit key fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_ACC_NO	Deposit account statement notice account number fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_BRANCH_CODE	Deposit account statement notice branch fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_CURRENCY	Deposit account statement notice currency fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_CUST_NO	Deposit account statement notice customer number fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_GENERATION_DATE	Deposit account statement notice statement generation date fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_NEXT_GENERATION_DATE	Deposit account statement notice next statement generation date fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_MODE	Deposit account statement notice statement mode fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_EDP_AUDIT_KEY	Deposit account amount block event audit key fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_ACCOUNT_NUMBER	Deposit account amount block event account number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_AMOUNT_BLOCK_ACTION	Deposit account amount block event amount block action fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_AMOUNT_BLOCK_TIMESTAMP	Deposit account amount block event amount block time stamp fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_AMOUNT	Deposit account amount block event amount block amount fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_DATE	Deposit account amount block event amount block date fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_EXPIRY_DATE	Deposit account amount block event amount block expiry date fact

Table 3-49 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_NUMBER	Deposit account amount block event amount block number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BRANCH_CODE	Deposit account amount block event branch code fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_CURRENCY	Deposit account amount block event currency fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_CUSTOMER_NUMBER	Deposit account amount block event customer number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_CLOSURE_DATE	Deposit account amount block event block closure date fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_REF_NUMBER	Deposit account amount block event block reference number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_TD_AMOUNT	Deposit account amount block event deposit amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_EDP_AUDIT_KEY	Deposit account reversal event audit key fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_ACCOUNT_NUMBER	Deposit account reversal event account number fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_BRANCH	Deposit account reversal event branch fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_CURRENCY	Deposit account reversal event currency fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_CUSTOMER_NUMBER	Deposit account reversal event customer number fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_EVENT	Deposit account reversal event type fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_INTEREST_RATE	Deposit account reversal event interest rate fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_MATURITY_DATE	Deposit account reversal event maturity date fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_REVERSAL_AMOUNT	Deposit account reversal event reversal amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_REVERSAL_DATE	Deposit account reversal event reversal date fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_TD_AMOUNT	Deposit account reversal event deposit amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_TIMESTAMP	Deposit account reversal event time stamp fact

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

Table 3-50 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 3-51 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
RULE_TDAMEND_ACDESC	Checking deposit update account description.
EVENT_TD_REVERSE_CREATE	Deposit account reversal rule
EVENT_TD_REVERSE_TOPUP	Deposit account top up reversal rule
EVENT_TD_REVERSE_REDEM	Deposit account redemption reversal rule
EVENT_TD_AMOUNT_BLOCK_CREATE	Deposit amount block create or reopen rule
EVENT_TD_AMOUNT_BLOCK_CLOSE	Deposit amount block close rule
EVENT_TD_ESCHEATMENT_FIRST_REMINDER	Deposit account escheatment first reminder rule
EVENT_TD_ESCHEATMENT_SECOND_REMINDER	Deposit account escheatment second reminder rule
EVENT_TD_ACC_STMT_NOTICE	Depoist account periodic statement rule

A

Accounting Entries for Top-up and Redemption Events for Certificate Products

The user needs to maintain separate accounting entries in Interest Accounting Entries maintenance screen for Top up and Redemption events.

Accounting Entries for DTOP Event

For DTOP Event, (Topup) the accounting entries is maintained as follows:

Table A-1 Accounting Entries for Top-Up

Accounting Role	Amount Tag	Debit/Credit Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

Accounting Entries for REDM Event

For REDM Event, (Redemption) the accounting entries is maintained as follows:

> **Note:**
>
> The assumption for the setup below is that **AP01** represents the IC Rule.

Table A-2 Accounting Entries for Redemption

Accounting Role	Amount Tag	Debit/Credit Indicator
AP01-ACCR-1	ILIQ	Debit
AP01-BOOK-1	ILIQ	Credit
AP01-TPBL-3	TAX	Credit
AP01-BOOK-3	TAX	Debit
AP01-PNL-2	ILIQ	Credit
AP01-BOOK-2	ILIQ	Debit

B

Functional Activity Codes

This topic provides the functional activity codes available in Oracle Banking Retail Deposits and Oracle Banking Retail Deposits Servicing.

Table B-1 Functional Activity Codes for Oracle Banking Retail Deposits

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

Table B-1 (Cont.) Functional Activity Codes for Oracle Banking Retail Deposits

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 depsoit special condition
Deposit Creation	OBRDEP_FA_GETAUDITTRAIL	VIEW	View audit trail
Deposit Creation	OBRDEP_FA_TDUDEGENCONDN	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_TDPAYBYBRN	VIEW	View Payin details by branch
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_VIEW	VIEW	View Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_NEW	NEW	Create new Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_AMEND	UNLOCK	Update Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_VALIDATE	VALIDATE	Validate Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_SUBMIT	SUBMIT	Submit Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_DELETE	DELETE	Delete Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	Close Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_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 B-1 (Cont.) Functional Activity Codes for Oracle Banking Retail Deposits

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 B-1 (Cont.) Functional Activity Codes for Oracle Banking Retail Deposits

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 Bbock by Account and Branch
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_VIEW	VIEW	View Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_NEW	NEW	Create new Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_AMEND	UNLOCK	Update the existing Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_VALIDATE	VALIDATE	Validate the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_SUBMIT	SUBMIT	Submit Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_DELETE	DELETE	Delete the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_CLOSE	CLOSE	Close Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_REOPEN	REOPEN	Reopen Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_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 B-1 (Cont.) Functional Activity Codes for Oracle Banking Retail Deposits

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AMEND	UNLOCK	Update an existing maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_VIEW	VIEW	View maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_REOPEN	REOPEN	Reopen a closed maintenance for IC Product
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_VIEW	VIEW	View maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AMEND	UNLOCK	Update a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_CLOSE	CLOSE	Close an existing maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_DELETE	DELETE	Delete a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_NEW	NEW	Create new maintenance for IC Product
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETMEMOBYACCSEARCH	SEARCH	Get Memo and Note Details for an Account
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETRESAGGRSEARCH	SEARCH	Get resource aggregate
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETSUMMARYSEARCH	SEARCH	Get resource summary
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETJNTACCNOMSEARCH	SEARCH	Get joint account search
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDGETBYACCNOSEARCH	SEARCH	Get by account number
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDQRYRSPSEARCH	SEARCH	Get by query response service
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDEVNTENTRSEARCH	SEARCH	Get event entries

Table B-1 (Cont.) Functional Activity Codes for Oracle Banking Retail Deposits

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDBALQRYSEARCH	SEARCH	Get balance query search
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDINTTRNSEARCH	SEARCH	Get deposit interest search
Deposit Account Service	RDEP_FA_SER_BALANCEQUERY_LIST	VIEW	Fetch the balance details of the deposis given as input list
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AMEND	UNLOCK	Update maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AUTHORIZE	AUTHORIZE	Authorize existing maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_CLOSE	CLOSE	Close a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_DELETE	DELETE	Delete existing maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_NEW	NEW	Create new maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REMOVELOCK	REMOVELOCK	Removes Lock on a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REOPEN	REOPEN	Repoen 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
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_AMEND	UNLOCK	Update an exisitng 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

Table B-1 (Cont.) Functional Activity Codes for Oracle Banking Retail Deposits

Screen Name/API Name	Functional Activity Code	Action	Description
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_DELETE	DELETE	Delete an exisitng maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETSUMMARY	VIEW	View the existing maintenances of State Group Parameters
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenances of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_NEW	NEW	Create New State Group Parameters Maintenance
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REJECT	REJECT	Reject resource of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
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 exisitng 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 exisitng maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis

Table B-1 (Cont.) Functional Activity Codes for Oracle Banking Retail Deposits

Screen Name/API Name	Functional Activity Code	Action	Description
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETSUMMARY	VIEW	View the existing maintenances of State Group Parameters
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenances of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_NEW	NEW	Create New State Group Parameters Maintenance
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REJECT	REJECT	Reject resource of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis

Table B-2 Functional Activity Codes for Term 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.

Table B-2 (Cont.) Functional Activity Codes for Term Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Modify Amount Block	DSR_FA_MOTDBK_SAVE	Initiation	Initiate the deposit modify amount block.
Modify Amount Block	DSR_FA_MOTDBK_AUTH	Authorization	Approve or Reject the deposit modify amount block request.
View Amount Block	DSR_FA_TDAMBK_VIEW	Query Details	View the deposit amount block.
Close Amount Block	DSR_FA_CLTDBK_SAVE	Initiation	Initiate the close amount block.
Close Amount Block	DSR_FA_CLTDBK_AUTH	Authorization	Approve or Reject the close amount block request.
Payout Modification	DSR_FA_TDPOMN_SAVE	Initiation	Initiate the payout modification.
Payout Modification	DSR_FA_TDPOMN_AUTH	Authorization	Approve or Reject the payout modification request.
Account Modification	DSR_FA_TDACMN_SAVE	Initiation	Initiate the account modification.
Account Modification	DSR_FA_TDACMN_AUTH	Authorization	Approve or Reject the account modification.
Joint Holder	DSR_FA_UPJHTD_SAVE	Initiation	Initiate the Joint Holder maintenance.
Joint Holder	DSR_FA_UPJHTD_AUTH	Authorization	Approve or Reject the joint holder maintenance.
Beneficiary	DSR_FA_UPNMTD_SAVE	Initiation	Initiate the beneficiary details update.
Beneficiary	DSR_FA_UPNMTD_AUTH	Authorization	Approve or Reject the beneficiary details update request.
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.

C

Error Codes and Messages

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

Table C-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 C-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 C-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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