Oracle® Banking Accounts Cloud Service

IRA User Guide

Release 14.8.1.0.0
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Oracle Banking Accounts Cloud Service IRA User Guide, Release 14.8.1.0.0

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Contents

Preface

Purpose

This guide helps the user to familiarize or understand the Individual Retirement Account (IRA) services provided for the Retail Accounts and Certificate of Deposits Accounts.

Within Oracle Banking Accounts Cloud Service, the IRA product is integrated to provide financial institutions with the tools to manage various types of IRAs efficiently.

Before you Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module Pre-requisite

Specify User ID and Password, and Login to the Home screen.

Audience

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

User Roles. The User Roles and their functions are explained as follows:

Table 1 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

Related Resources

(Required) <Enter a short description here.>

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.

Acronyms and Abbreviations

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

Table 2 Abbreviations

Abbreviation	Definition
CASA	Current and Savings Account
CD	Certificate of Deposit
IRA	Individual Retirement Account
ROT	Roth IRA
TRA	Traditional IRA
SEP	Simplified Employee Pension Plan

Basic Actions

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

Table 3   Basic Actions

<table>
<tr><th>Action</th><th>Applicable Stages</th><th>Description</th></tr>
<tr><td>Approve</td><td>Approval</td><td>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.</td></tr>
<tr><td>Audit</td><td>Initiation, Approval and Hand off Retry</td><td>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.</td></tr>
<tr><td>Auto Authorization</td><td>Initiation</td><td>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:
<code>IF (LIFECYCLECODE == TDPOMN)</code>
output
<code>Section1 LEVEL:0</code>
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.</td></tr>
<tr><td>Back</td><td>Initiation, Approval, and Hand off Retry</td><td>In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.</td></tr>
</table>

Table 3 (Cont.) Basic Actions

Action	Applicable Stages	Description
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.
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on **Document** to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the **i** icon is used. The **i** icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The **i** icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
Memo	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click **Memo**, then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click **Memo** to view the memos if any. The Memos will not be displayed in inquiry screen and Deposit 360 screen. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table 3 (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 3 (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 4 Symbols and Icons - Common

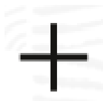
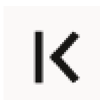
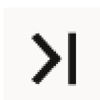
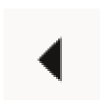
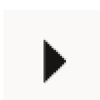
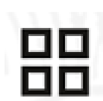
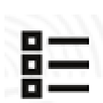
Symbol/Icon	Function
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh

Table 4 (Cont.) Symbols and Icons - Common

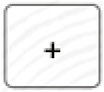
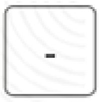
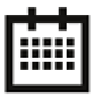
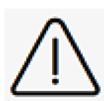
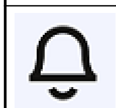
Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Errors and Overrides
	Alerts
	Filter
	Date Range

Table 5 Symbols and Icons – Audit Details

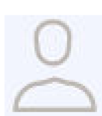
Symbol/Icon	Function
	A user

Table 5 (Cont.) Symbols and Icons – Audit Details

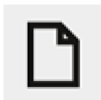
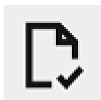
Symbol/Icon	Function
	Date and time
	Unauthorized or Closed status
	Authorized or Open status
	Rejected status

Table 6 Symbols and Icons - Widget

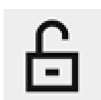
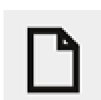
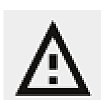
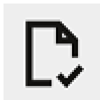
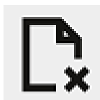
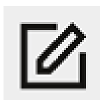
Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	View
	Inprogress status

Table 6 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status
	Rejected status
	Modification Number

Module Post-Requisite

After finishing all the requirements, please log out from the Home screen.

1
Introduction

An Individual Retirement Account (IRA) is a investment account that encourages individuals to save for retirement with tax benefits.

The **IRA** menu supports both **IRA Account** and **IRA Deposit** transaction types. Upon entry of the account number, the system automatically determines the corresponding account category - **IRA Account** or **IRA Deposit** and dynamically enables the appropriate transaction. If an IRA account number is entered on a screen configured for IRA Deposit transactions, the system triggers a validation error and prevents further processing.

As a single transaction screen can support both IRA Account and IRA Deposit transactions, the **Account Number** LOV (List of Values) search functionality is disabled across all IRA transaction screens.

IRA transaction screens are launched as **virtual pages**, displaying the menu panel on the left side of the interface. Once an account number or customer ID is entered, the system launches the corresponding transaction page to proceed with the operation. Upon successful submission of the transaction, the user is redirected to the **Dashboard** page.

2
Account View

Under the **Account View** menu, user can view and perform various vital transactions on Retail Accounts and Certificate of Deposits account.

- IRA 360 - Retail Accounts
  User can inquire the details of IRA 360 using the **IRA 360** screen.
- IRA 360 - Retail Deposits
  User can inquire the details of IRA 360 using the **IRA 360** screen.

2.1 IRA 360 - Retail Accounts

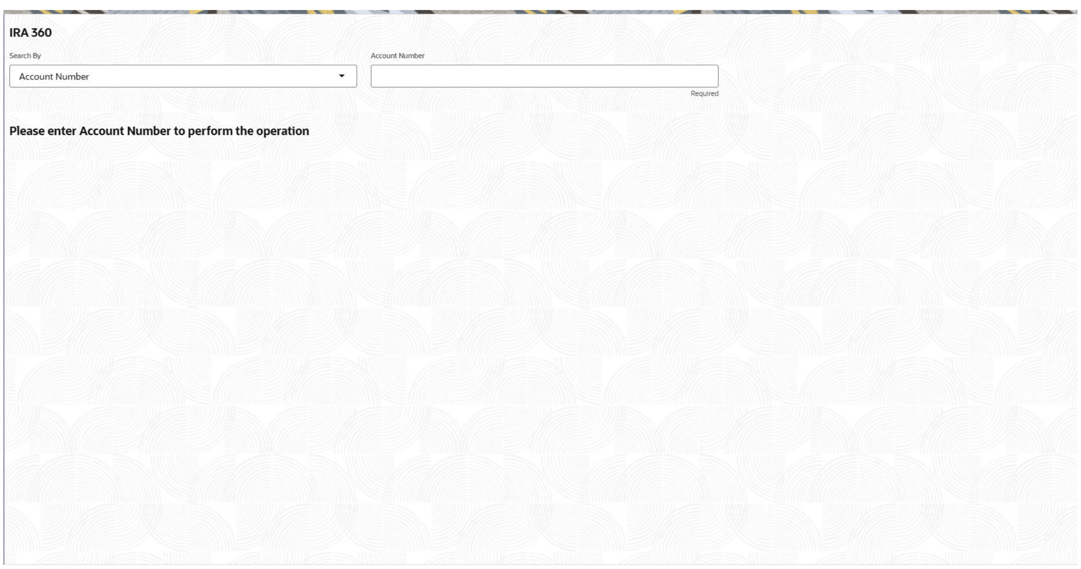
User can inquire the details of IRA 360 using the **IRA 360** screen.

To inquire the IRA 360 details:

1. On the **Home** screen, from **IRA Services**, click **IRA 360**, or specify the **IRA 360** in the Search icon bar.

   The **IRA 360** virtual screen is displayed.

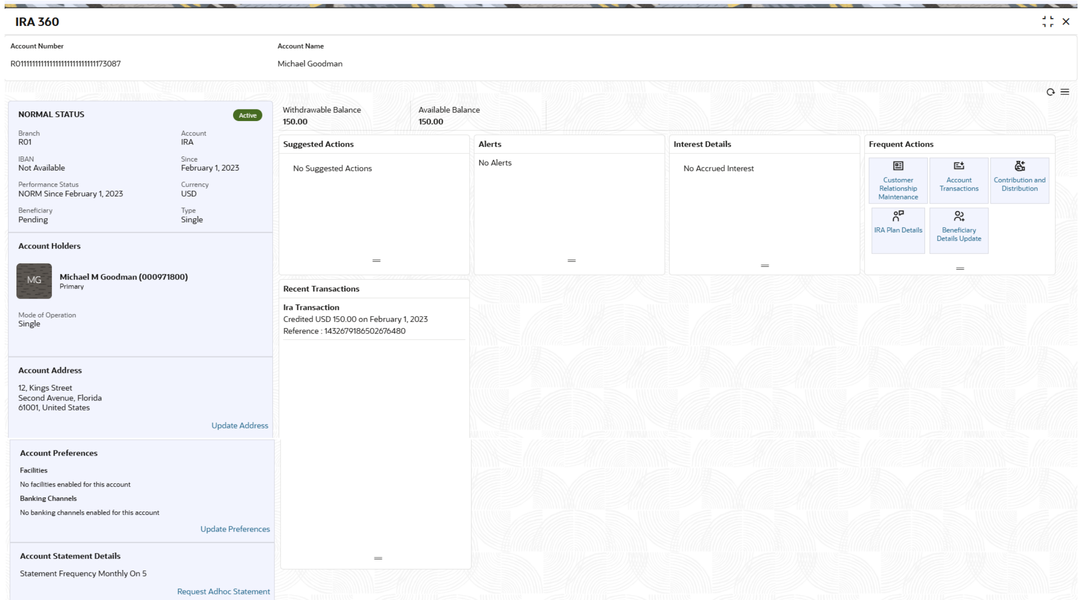
   Figure 2-1 IRA 360

2. On the **IRA 360** screen, click the **Search** icon or specify **Account Number** and press the **Tab** or **Enter** key.

   The existing IRA 360 details are displayed.

Figure 2-2 IRA 360 Data



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

Table 2-1 IRA 360 Details – Field Description

Field	Description
Account Number	Displays the account number.
Account Name	Displays the name of the account holder.
Product Name	Displays the product name from the product master.
Status	Displays the status. The options for the status are: • **Active** • **Matured** • **Closed**
Branch	Displays the branch code or identifier where the account is held.
Account	Displays the date when the account was opened.
IBAN	Displays the International Bank Account Number.
Since	Displays the balance amount as of current year.
Performance Status	Displays the current status and effective date.
Currency	Displays the currency used for the account.
Beneficiary	Displays the status of beneficiary nomination.
Type	Displays the type of account.
Account Holders	Displays the details of individuals holding the account, including holder name and ID.
Mode of Operation	Displays the mode of operation.
Account Address	Displays the address associated with the account.
Account Preferences	Displays the Preferences such as facilities or banking channels enabled for the account.
Account Statement Details	Displays the information on statement frequency and options for requesting ad hoc statements.

Table 2-1 (Cont.) IRA 360 Details – Field Description

Field	Description
Withdrawable Balance	Displays the amount available for withdrawal from the account.
Available Balance	Displays the total accessible balance in the account.
Suggested Actions	This widget displays the system-recommended actions.
Alerts	This widget displays the notifications or alerts related to the account.
Interest Details	This widget displays the information on accrued interest.
Frequent Actions	This widget displays commonly used features.
Recent Transactions	This widget displays the latest account activity.

2.2 IRA 360 - Retail Deposits

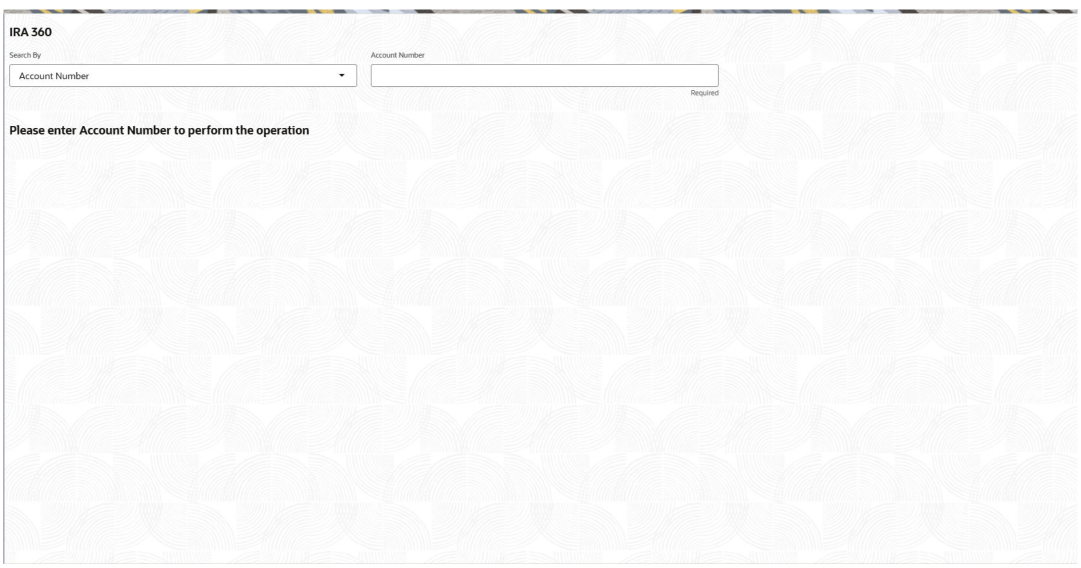
User can inquire the details of IRA 360 using the **IRA 360** screen.

To inquire the IRA 360 details:

1. On the **Home** screen, from **IRA Services**, click **IRA 360**, or specify the **IRA 360** in the Search icon bar.

   The **IRA 360** virtual screen is displayed.

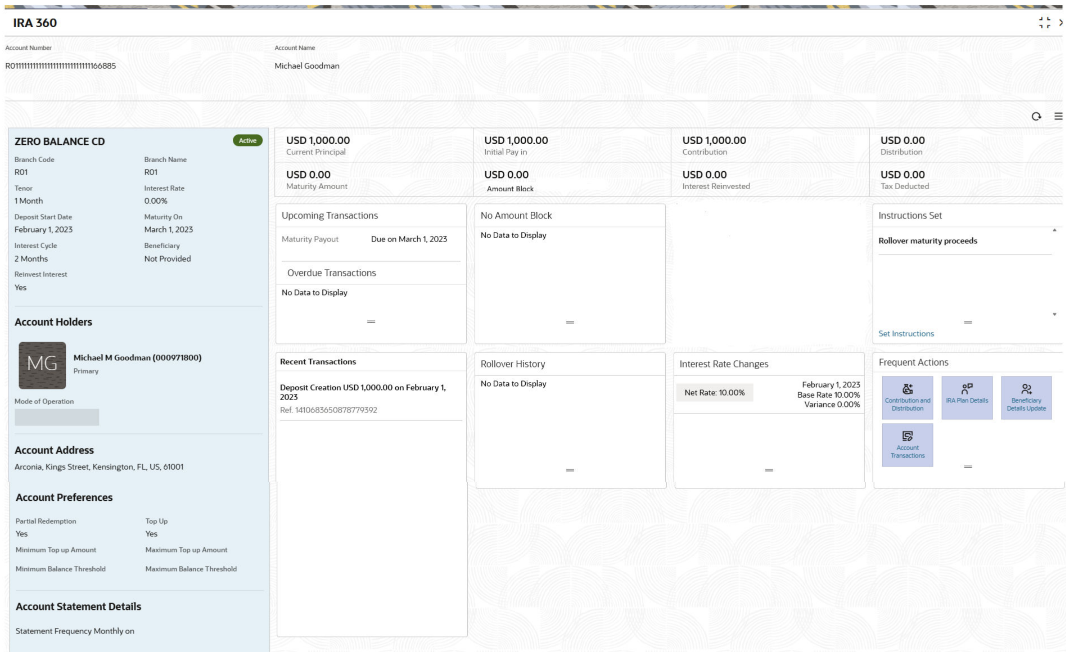
Figure 2-3 IRA 360



2. On the **IRA 360** screen, click the **Search** icon or specify the deposit account number, and press the **Tab** or **Enter** key.

   The existing IRA 360 details are displayed.

Figure 2-4   IRA 360 Data



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

Table 2-2   IRA 360 Data – Field Description

Field	Description
Account Number	Displays the account number.
Account Name	Displays the name of the account holder.
Product Name	Displays the product name from the product master.
Status	Displays the status. The options for the status are: • **Active** • **Matured** • **Closed**
Branch Code	Displays the branch code or identifier where the account is held.
Branch Name	Displays the name of the branch where the account is held.
Tenor	Displays the duration of the term deposit.
Interest Rate	Displays the applicable interest rate for the deposit.
Deposit Start Date	Displays the date when the deposit was made.
Maturity On	Displays the date when the deposit matures.
Interest Cycle	Displays the frequency of interest calculation.
Beneficiary	Displays the status of beneficiary nomination.
Reinvest Interest	Displays the reinvest interest.
Current Principal	Displays the current principal amount in the account.
Initial Pay In	Displays the original amount initially deposited.
Contribution	Displays the amount contributed to the account.
Distribution	Displays the amount distributed/withdrawn from the account.
Maturity Amount	Displays the maturity value upon completion of the tenure.

Table 2-2 (Cont.) IRA 360 Data – Field Description

Field	Description
Amount Block	Displays the amount blocked or on hold; not available for use.
Interest Reinvested	Displays the amount of interest that has been reinvested.
Tax Deducted	Displays the tax amount deducted as part of the account's transactions.
Account Holders	Displays the details of individuals holding the account, including holder name and ID.
Mode of Operation	Displays the mode of operated.
Account Address	Displays the address associated with the account.
Account Preferences	Displays the Preferences such as facilities or banking channels enabled for the account.
Account Statement Details	Displays the information on statement frequency and options for requesting ad hoc statements.
Upcoming Transactions	This widget displays the scheduled and future transactions related to the account.
No Amount Block	This widget displays the any existing amount blocks.
Overdue Transactions	This widget displays the transactions that are overdue.
Instructions Set	This widget displays the instructions for account actions at maturity or other operational guidelines.
Recent Transactions	This widget displays the summary of latest transactions, amounts, and references.
Rollover History	This widget displays details about rollover actions.
Interest Rate Changes	This widget displays changes or current interest rate details.
Frequent Actions	This widget displays the common features.

3
Transaction

Under the **Transaction** menu, user can maintain account or certificate of deposit services.

- Deposit Account Opening
  User can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.
- Contribution and Distribution
  User can capture the details of contributions into or distributions out of their IRA plans using the **Contribution and Distribution** screen.

3.1 Deposit Account Opening

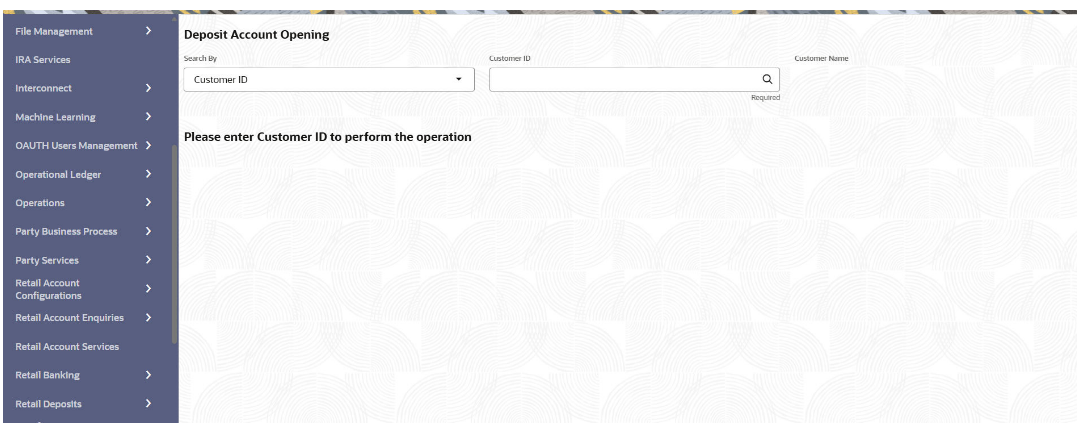
User can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.

To open a certificate of deposit account:

1. On the **Homepage**, from the **IRA Services** click **Deposit Account Opening**, or specify **Deposit Account Opening** in the search icon bar and select the screen.

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

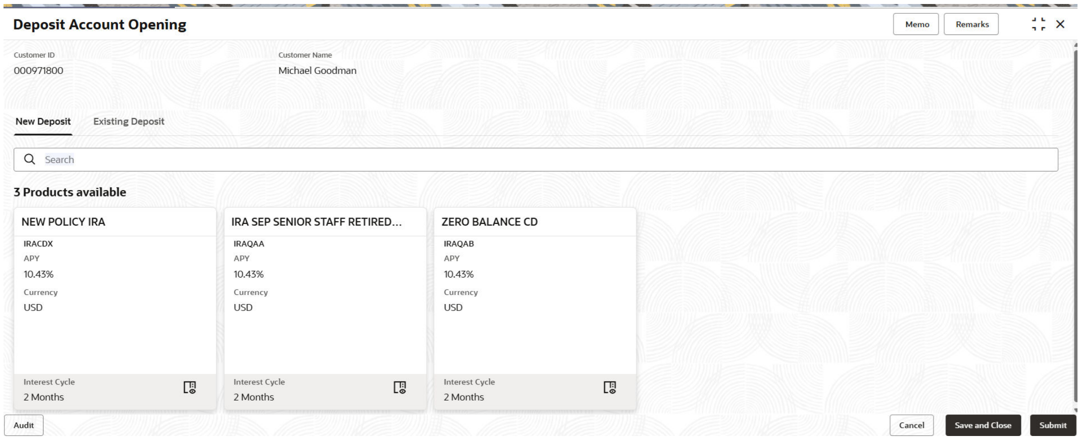
Figure 3-1 Deposit Account Opening



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

   All available CD account deposit accounts are displayed by the system.

Figure 3-2 Deposit Account Opening - Product Details



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

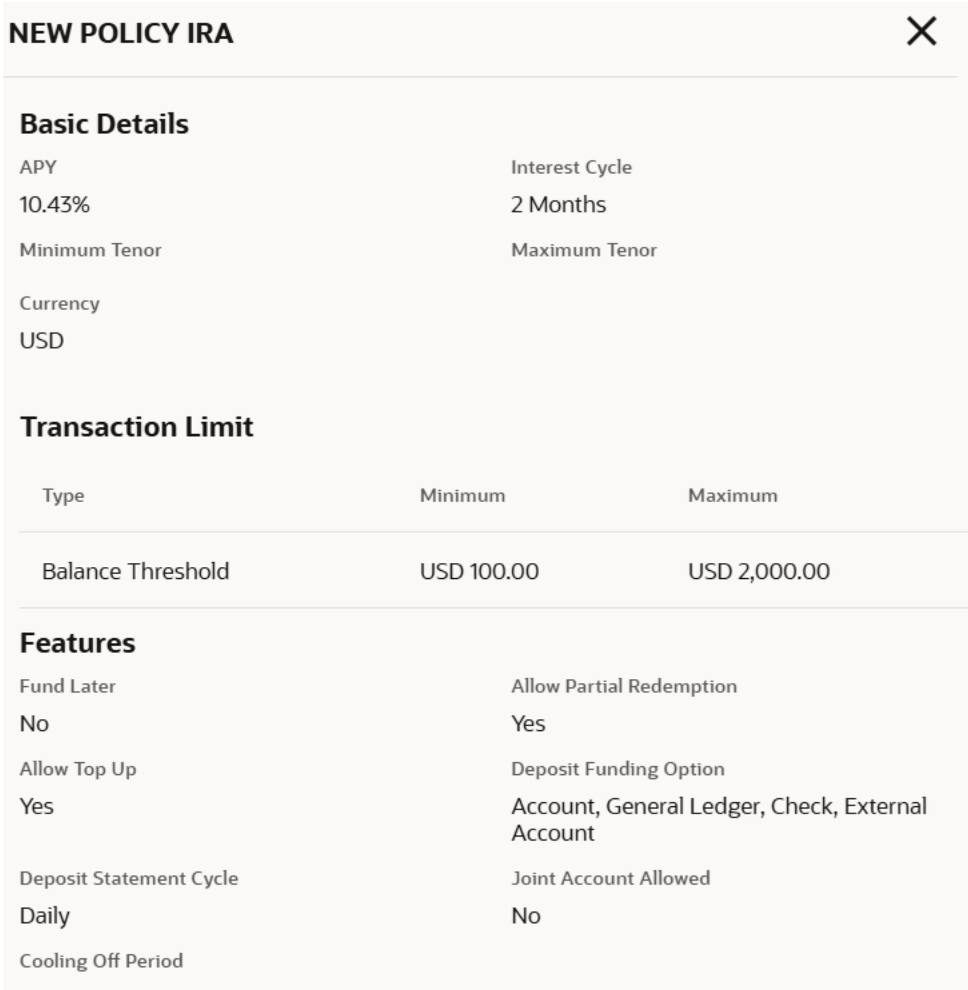
Table 3-1 Active Deposit Product – Field Description

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

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



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

Table 3-2 New Deposit - View Details – Field Description

Field	Description
Basic Details	This section displays the basic details 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.
Currency	Displays the deposit amount currency.
Transaction Limit	This section displays the transaction limit details.
Type	Displays the transaction type.
Minimum Amount	Displays the minimum transaction limit amount.
Maximum Amount	Displays the maximum transaction limit amount.
Features	This section displays the features of the deposit account.
Fund Later	Displays whether funding has to be done later.

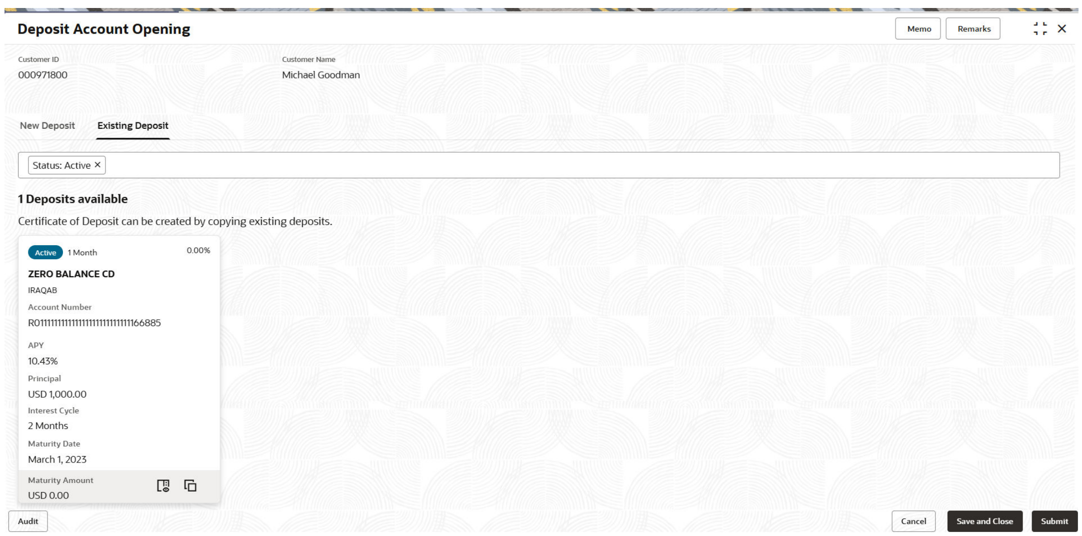
Table 3-2 (Cont.) New Deposit - View Details – Field Description

Field	Description
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.
Joint Account Allowed	Displays whether joint account is allowed for the account.
Cooling Off Period	Displays the cooling off period for the account, if any.

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 3-4 Deposit Account Opening - Existing Deposit



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

Table 3-3 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.
APY	Displays the APY percentage.

Table 3-3 (Cont.) Existing Deposit Account – Field Description

Field	Description
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.

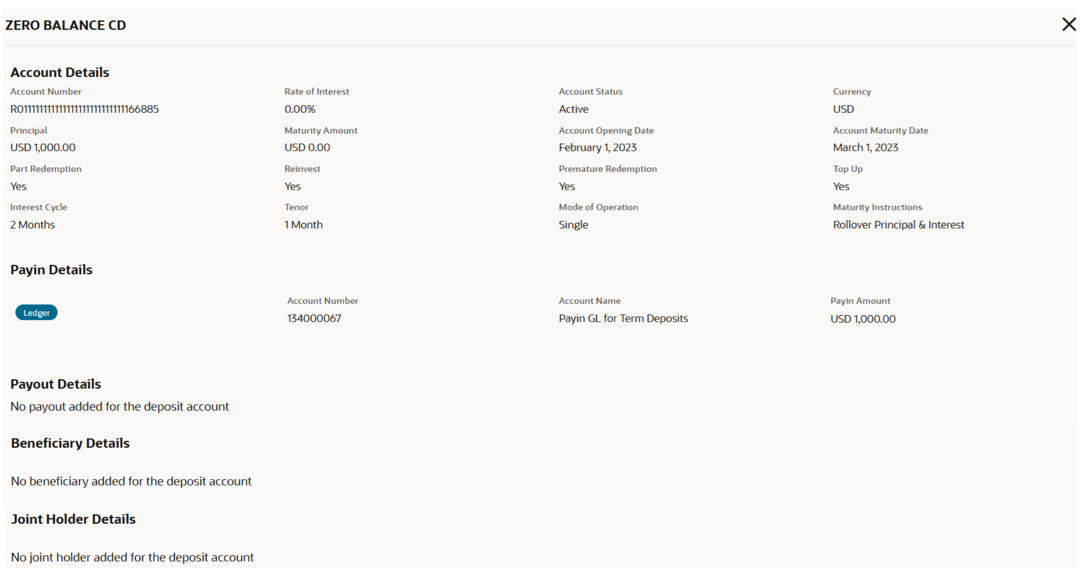
6. In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**).

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

7. Click **View** icon in the existing product widget, to view additional details of the account.

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

Figure 3-5 View Existing Account Details



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

Table 3-4 View Existing Account Details - Field Description

Field	Description
Account Details	This section the existing account details.
Account Number	Displays the deposit account number.
Rate of Interest	Displays the current rate of interest.
Account Status	Displays the current deposit account status.
Currency	Displays the deposit amount currency.
Principal	Displays the principal amount.
Maturity Amount	Displays the matured deposit amount.

Table 3-4 (Cont.) View Existing Account Details - Field Description

Field	Description
Account Opening Date	Displays the date on which the deposit account is opened.
Account Maturity Date	Displays the maturity date of the deposit.
Part Redemption	Displays whether part
Reinvest	Displays whether the reinvest is applicable for the deposit account.
Premature Redemption	Displays whether premature redemption is allowed on the account.
Top Up	Displays whether top up is allowed on the account.
Interest Cycle	Displays the interest cycle set for the deposit account.
Tenor	Displays the tenor for deposit account.
Mode of Operation	Displays the mode of operation for the account.
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product.
Payin Details	This section displays payin details of the deposit account.
<Account Type>	Displays the type of account.
Account Number	Displays the payin account number.
Account Name	Displays the payin account name.
Payin Amount	Displays the payin amount.
Payout Details	This section displays the payout details of the account, if they are already added.
Beneficiary Details	This section displays the beneficiary details of the account, if they are already added.
Joint Holder Details	This section displays the joint holder details of the account, if they are already added.

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

   They are as follows:

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

   The two methods are explained in the below steps.

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

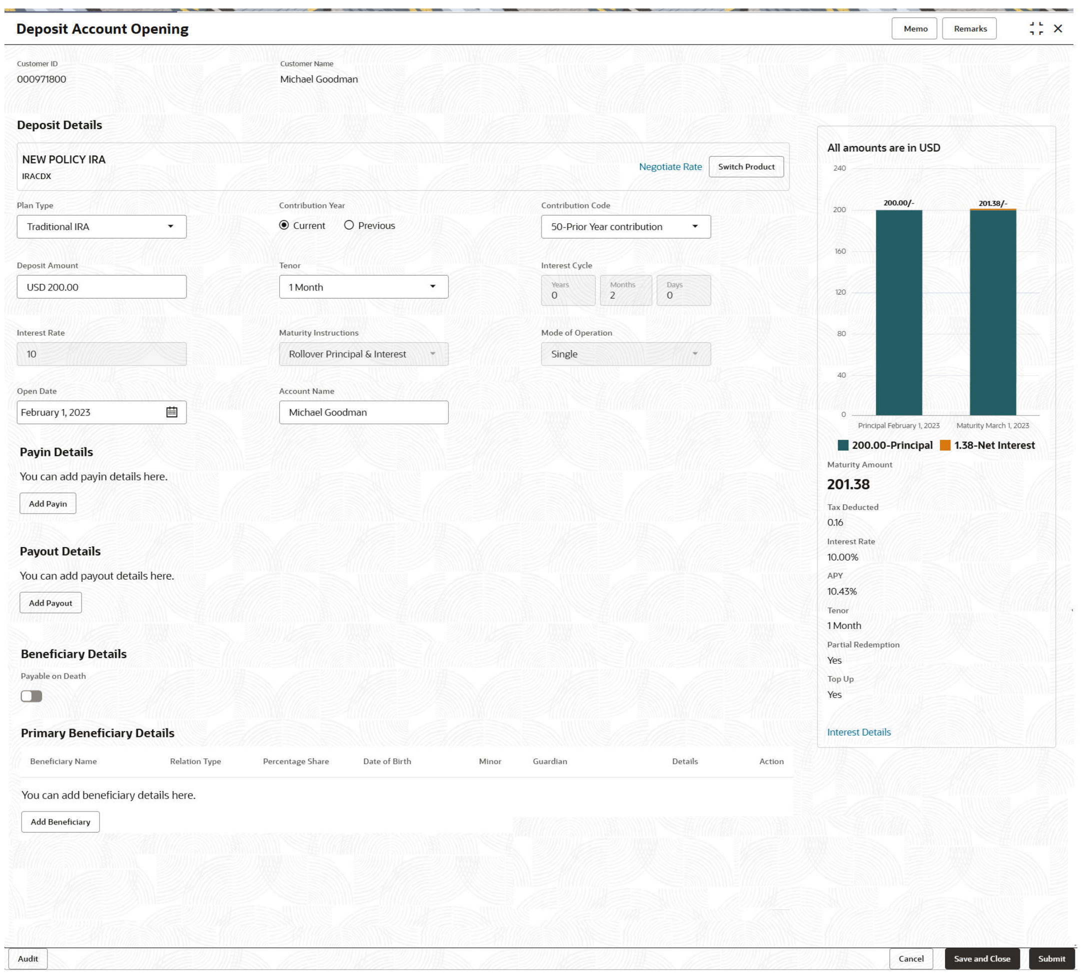
   On copying the account, the system defaults the Account details (that is, Deposit Amount, Tenor, Reinvest Interest, Maturity Instruction), Payin Details, Payout Details, Beneficiary Details, and Joint Holder Details if any. All these details are displayed by default and the user is allowed to modify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

> **Note**
>
> - The payin details will not be defaulted, if the Payin account is closed or payin GL is not valid for the branch.
> - The payout details will not be defaulted, if account payout mode is other than the account, multi-mode payout, and payout account is closed.
> - Beneficiary details are nullified, if beneficiary customer ID is closed.
> - Existing guardian details are nullified, if beneficiary become major for the new account.

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

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

Figure 3-6 Deposit Account Opening - Deposit Details



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

Table 3-5 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.
Plan Type	Select the plan type for the deposit account. The options are: • **Traditional IRA** • **Roth IRA** • **Simplified Employee Pension IRA**
Contribution Year	Select the year of contribution. The options are: • **Current** • **Previous**
Contribution Code	Select the code of contribution for the account,
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.
Tenor	Select the tenor for the deposit.
Interest Cycle	Displays the cycle for charging the interest. The interest cycle is displayed 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.
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** • **Reinvest Interest** is selected as **No**: – **Redeem Principal** – **Rollover Principal** – **Special Rollover** **Note** If auto-rollover is disabled for the product, it displays only **Redeem Principal and Interest** or **Redeem Principal**.

Table 3-5 (Cont.) Deposit Account Opening - Deposit Details – Field Description

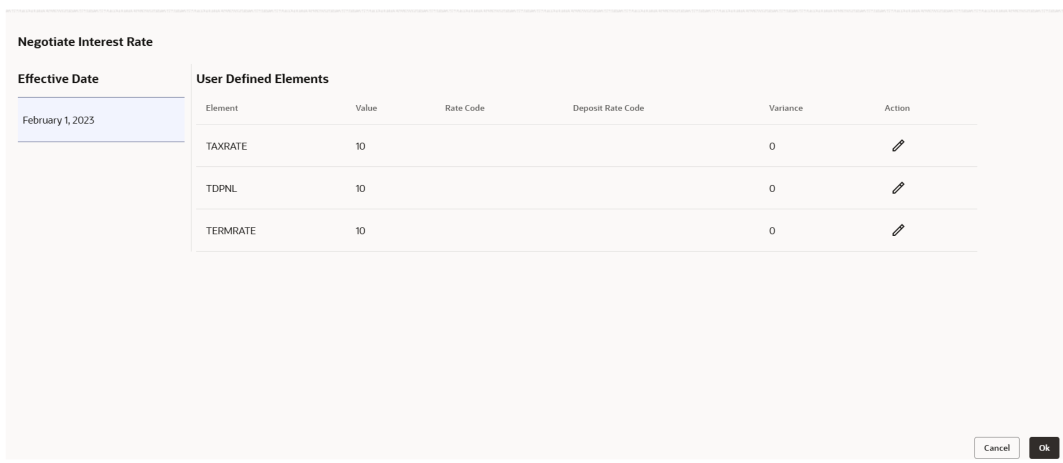
Field	Description
Mode of Operation	Displays the mode of operation from the drop-down. The possible options are: • **Single** • **Jointly** • **Either Anyone or Survivor** • **Former or Survivor** • **Mandate Holder** If the **Mode of Operation** is single, the **Joint Holder Details** will not be displayed.
Open Date	Select or specify the account opening date.
Account Name	Displays the customer name 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 3-7 Negotiate Interest Rate



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

Table 3-6 Negotiate Interest 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.

Table 3-6 (Cont.) Negotiate Interest Rate – Field Description

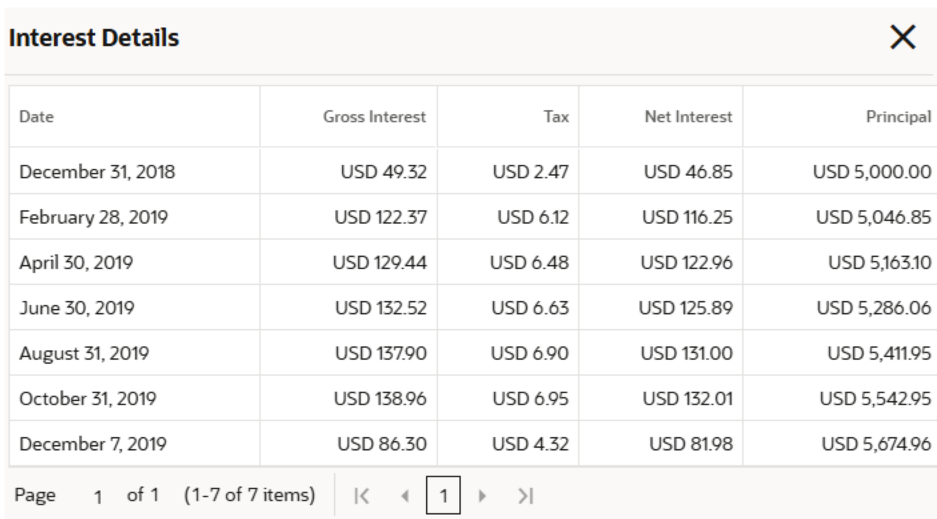
Field	Description
Rate Code	Displays the rate code for the interest.
Deposit Rate Code	Displays the rate code for the deposit.
Variance	Displays the variance for the user defined value and the user is allowed to modify the value.
Action	Click the **Edit** icon, to edit only the variance in user defined elements.

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 3-8 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

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

Table 3-7 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.

Table 3-7 (Cont.) Interest Details - Field Description

Field	Description
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 **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 3-9 Add Payin Details - Accounts

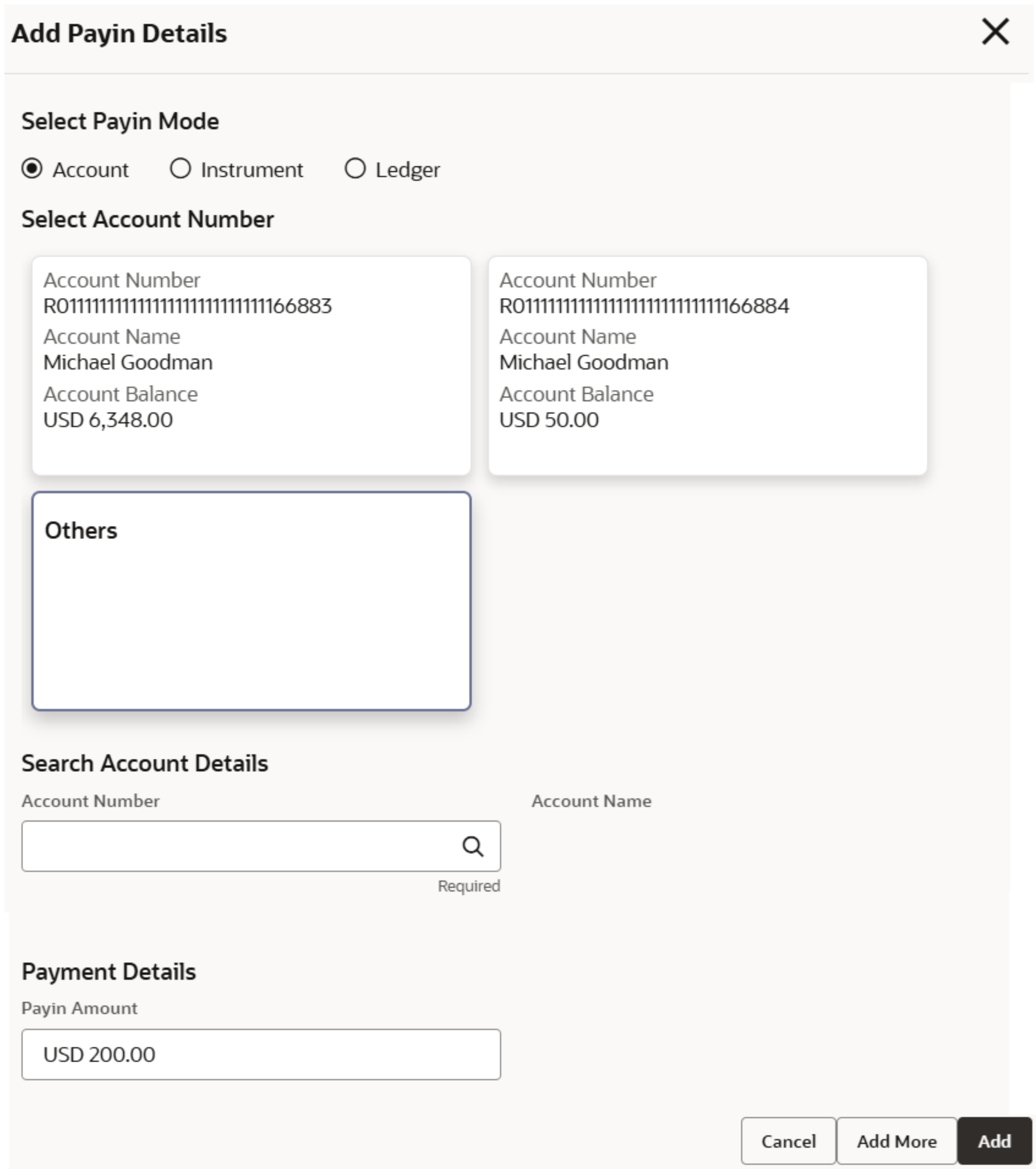


Figure 3-10 Add Payin Details - Instrument

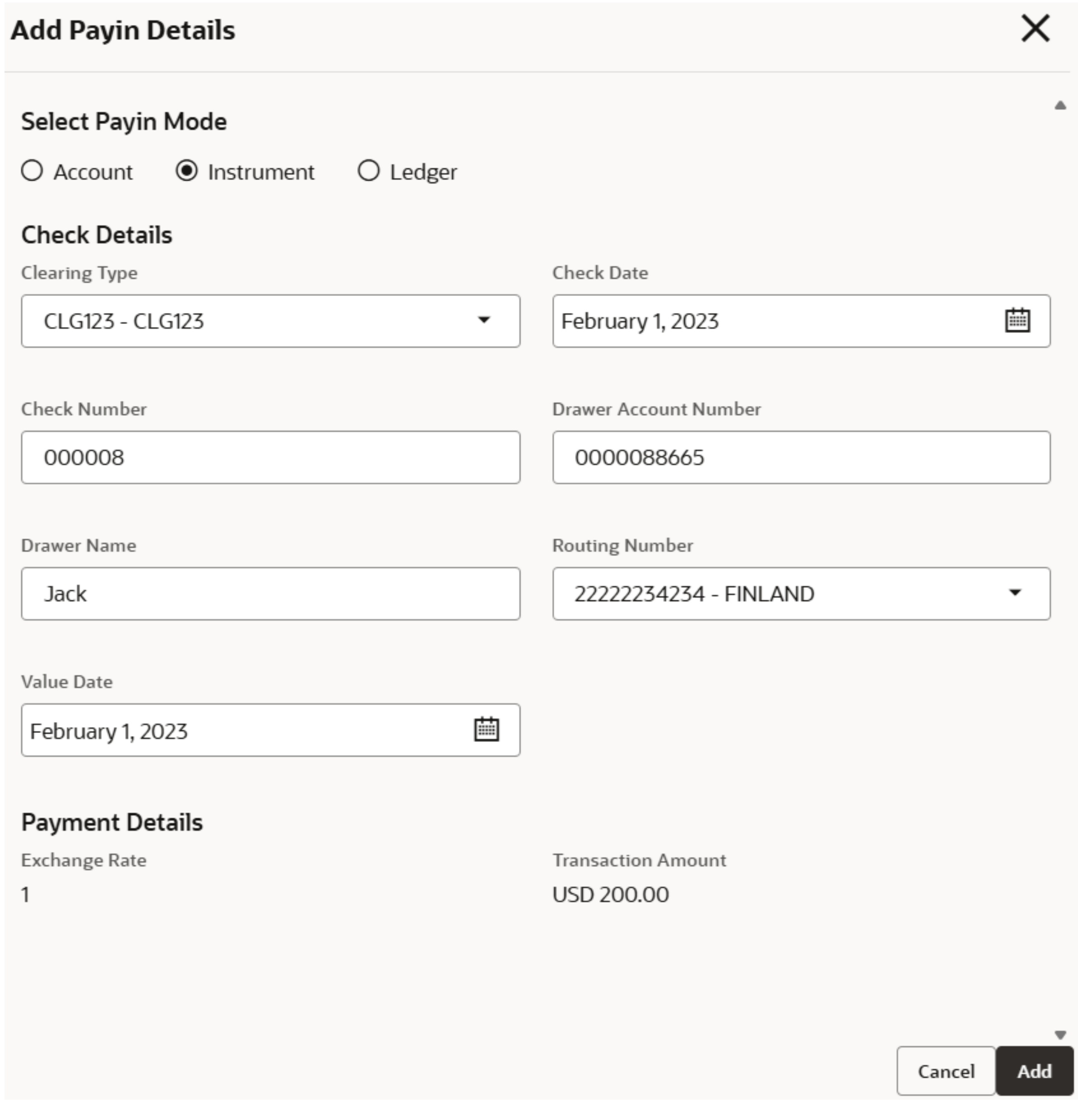
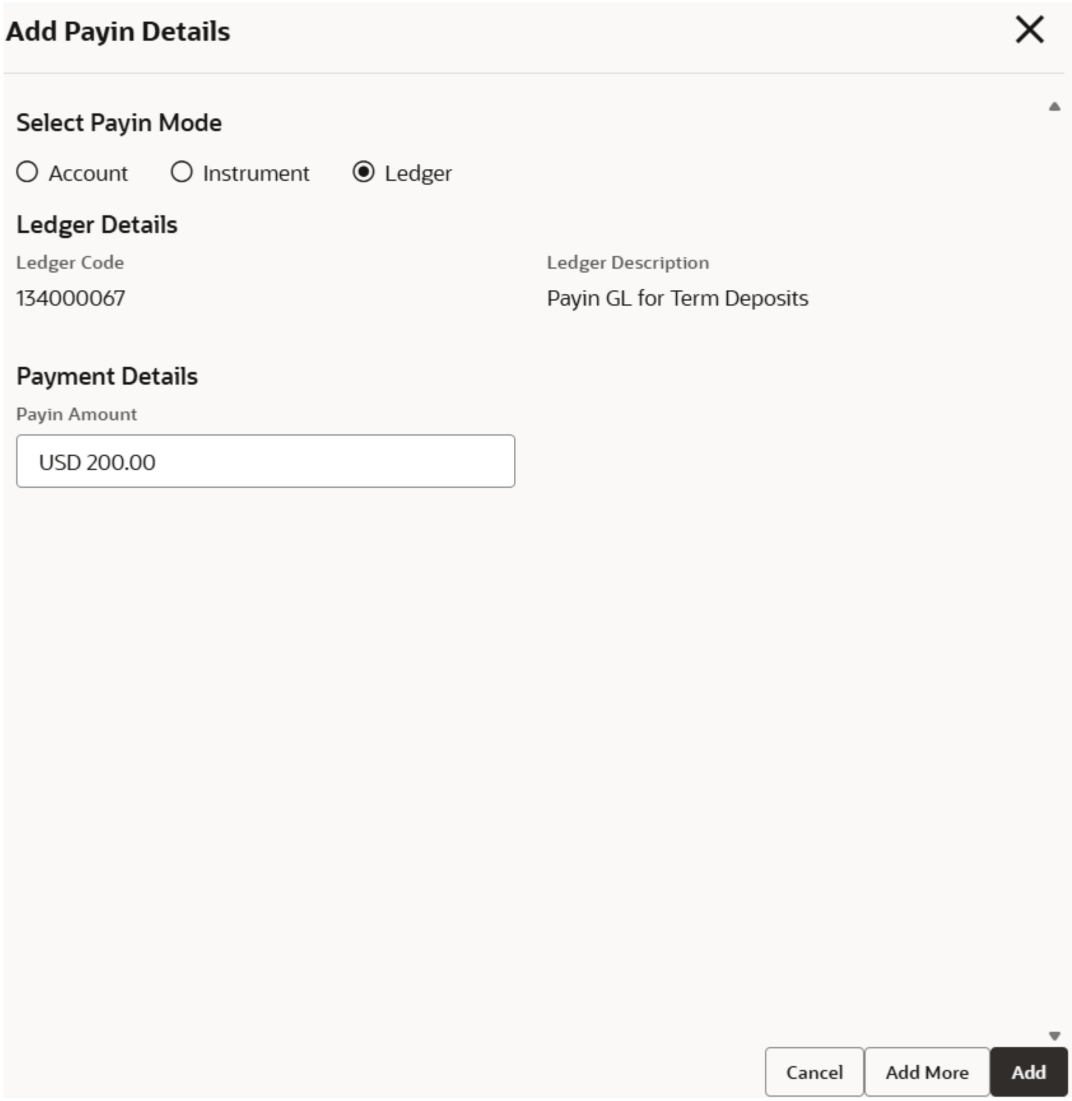


Figure 3-11 Add Payin Details - Ledger



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

Table 3-8 Add Payin Details as Account

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

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

Table 3-9 Add Payin Details as Instrument - Field Description

Field	Description
Select Payin Mode	Select the **Instrument** option for the payin mode.
Check Details	This section displays the check details for payin.
Clearing Type	Select the clearing type of the instrument.
Check Date	Select or specify the date on the check.
Check Number	Specify the check number.
Drawer Account Number	Specify the account number of the drawer.
Drawer Name	Specify the name of the drawer.
Routing Number	Select the routing number for the instrument.
Value Date	Select or specify the value date.
Payment Details	This section displays the details related to payments.
Exchange Rate	Displays the current exchange rate.
Transaction Amount	Displays the transaction amount for payin.

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

Table 3-10 Add Payin Details as Ledger

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

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

16. Click on **Add Payout**, in the Payout Details section on the **Deposit Account Opening** screen.

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

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

Figure 3-12 Add payout Details with Reinvest Interest is Yes

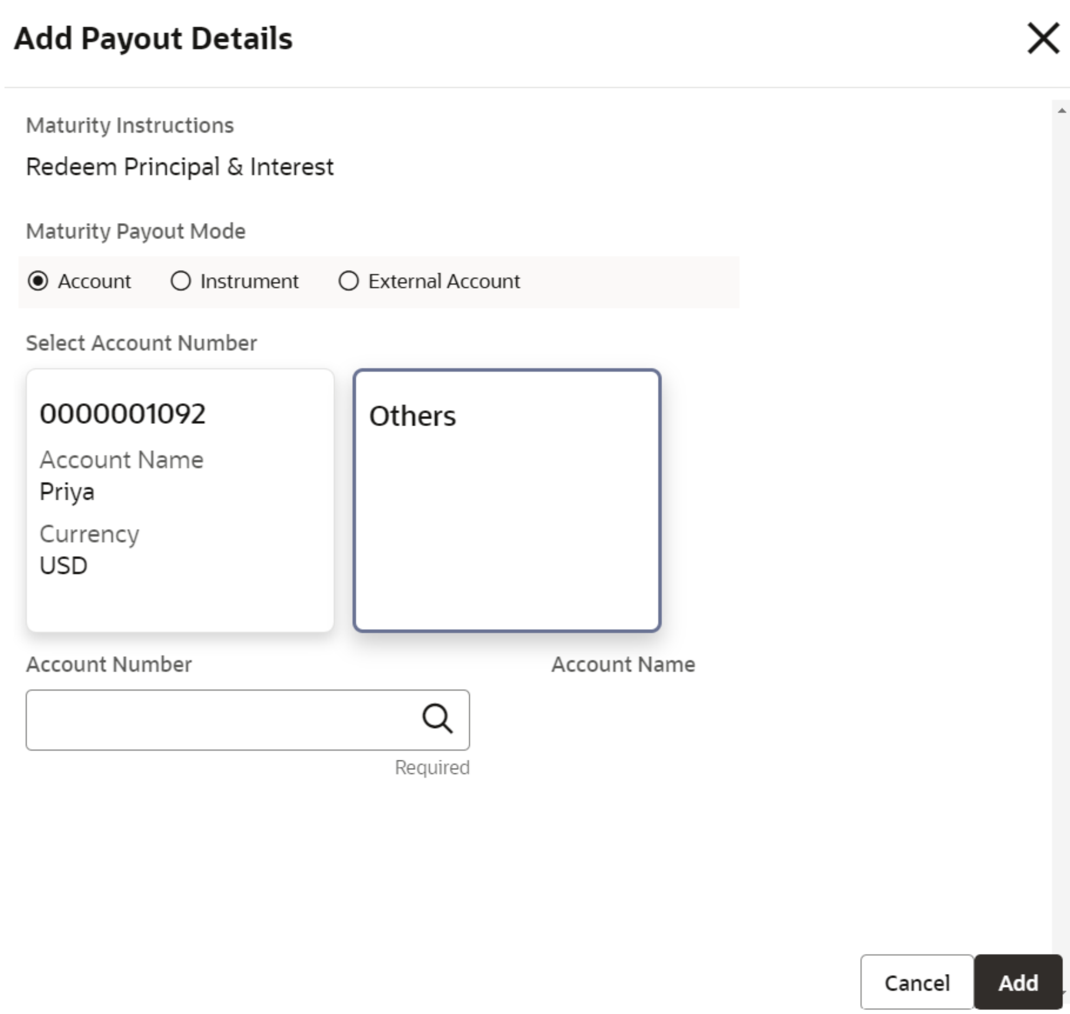
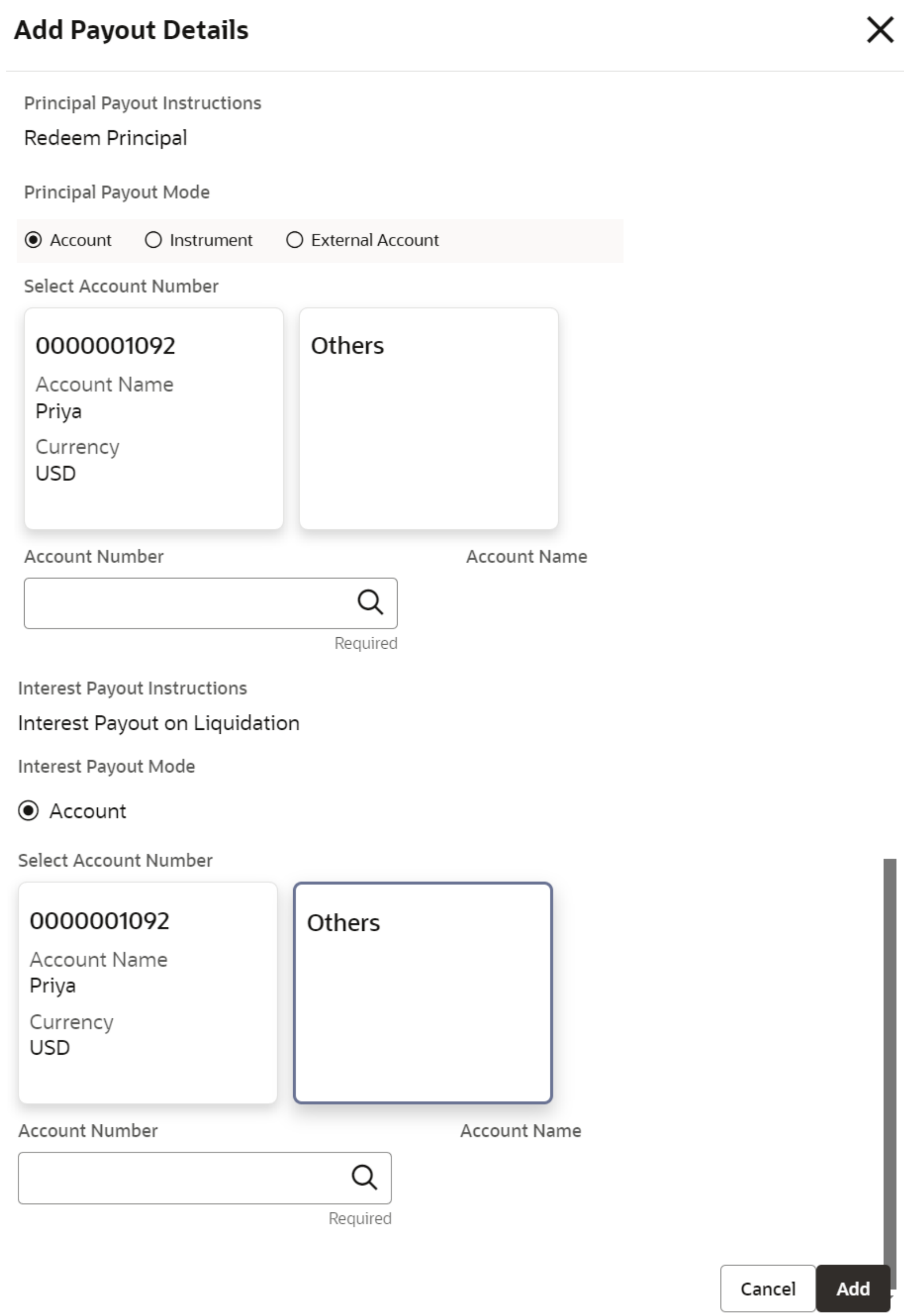


Figure 3-13 Add payout Details with Reinvest Interest is No



- 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 field description table below:

Table 3-11 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**
Maturity Payout Mode	Select the maturity payout mode. ⓘ **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 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 field description table below:

Table 3-12 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Principal Payout Instruction	Select the principal payout instructions for the deposit. The options are: • **Redeem Principal** • **Renew Principal** • **Special Amount Renewal**
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.
Select Account Number	Select the type of account. **Note** This field is displayed if **Account** option is selected from the **Interest 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.

Table 3-12 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
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 Beneficiary**, in the Beneficiary Details section on the **Deposit Account Opening** screen.

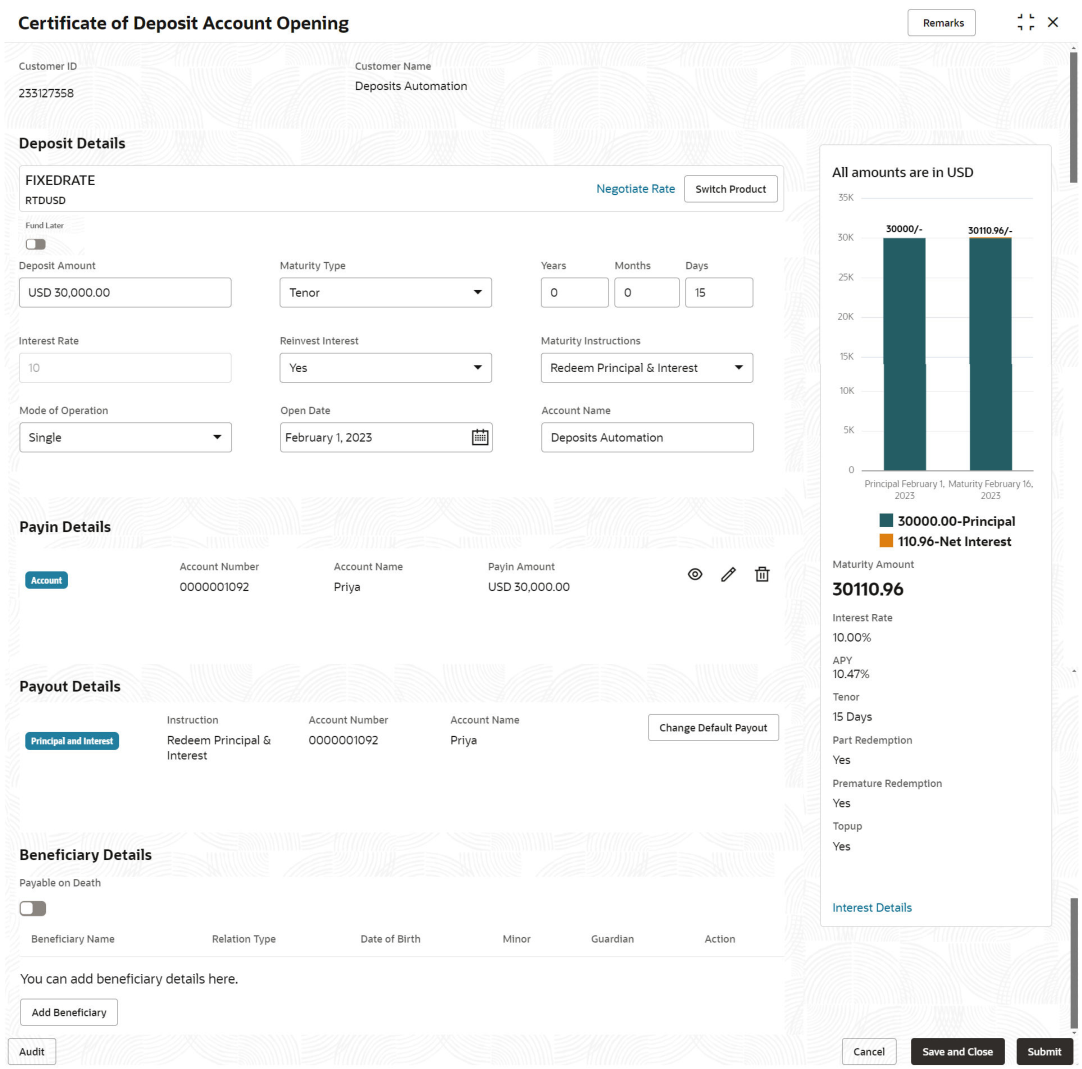
    The **Add Beneficiary Details** screen is displayed.
    For more information about **Add Beneficiary Details**, refer to the Beneficiary Details Update.

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

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

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

Figure 3-14 Deposit Account Opening - Added Details



20. Click **Submit**.

    The screen is successfully submitted for authorization.

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

3.2 Contribution and Distribution

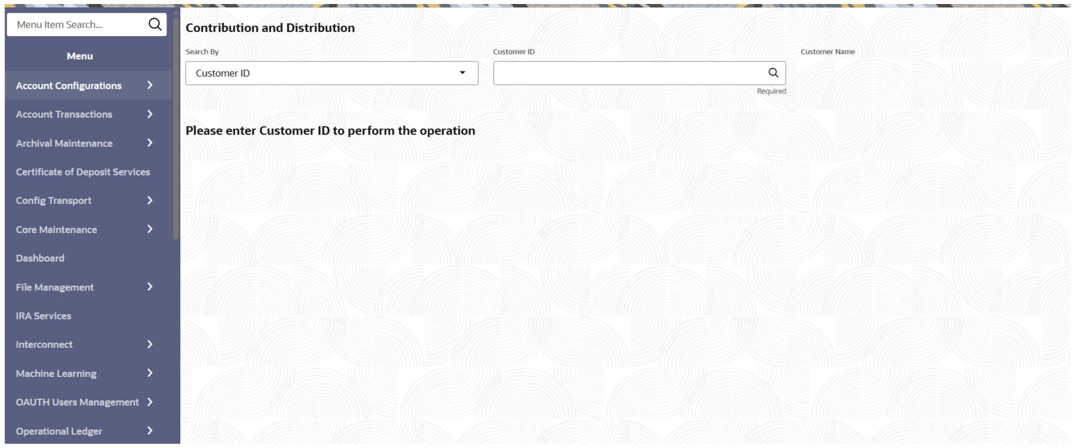
User can capture the details of contributions into or distributions out of their IRA plans using the **Contribution and Distribution** screen.

To set contribution or distribution:

1. On the **Home** screen, from **IRA Services**, under **Transactions** click **Contribution and Distribution**, or specify the **Contribution and Distribution** in the Search icon bar.

   The **Contribution and Distribution** virtual screen is displayed.

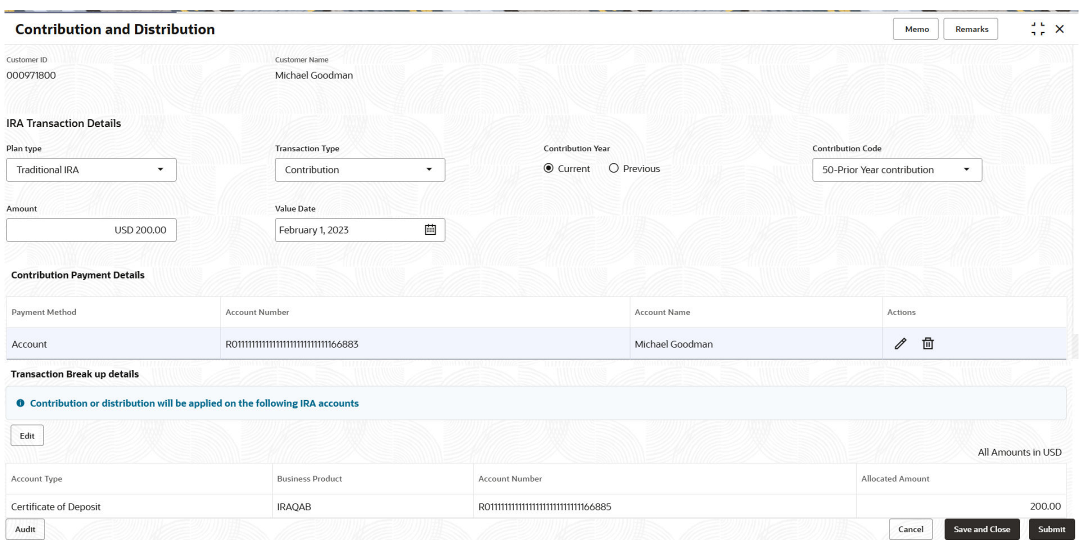
Figure 3-15 Contribution and Distribution



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On the **Contribution and Distribution** screen, specify the details.

   The fields to capture contribution and distribution are displayed in respective sections.

Figure 3-16 Maintain Contribution and Distribution



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

Table 3-13 Contribution and Distribution – Field Description

Field	Description
Search By	User can begin by entering a Customer ID in the input field. A specific customer ID can be searched by providing the customer name or customer ID in the LOV search. Customer ID can also be searched using SSN, mobile or email ID of the customer.

Table 3-13 (Cont.) Contribution and Distribution – Field Description

Field	Description
IRA Transaction Details	This section displays the fields to capture the details of IRA transactions.
Plan Type	Select the plan type for the transaction. The options are: • **Traditional IRA** • **Roth IRA** • **Simplified Employee Pension IRA**
Transaction Type	Select the transaction type of account. The options are: • **Contribution** • **Distribution**
Contribution Year	Select the year of contribution. The options are: • **Current** • **Previous** **Note:** This field is displayed if **Contribution** option is selected from **Transaction Type** field.
Contribution Code	Select the contribution code from the drop-down list. The list of contribution codes applicable for the selected Plan Type is derived from IRA Plan Parameters configuration.
Distribution Code	Select the distribution code from the drop-down list. The list of distribution codes applicable for the selected Plan Type is derived from IRA Plan Parameters configuration.
Exception Code	Select the exception code for the distribution. **Note:** • This field is displayed if **Distribution** option is selected from **Transaction Type** field. • This is an optional field and a value can be selected operationally based on the **Distribution Code** selected.
Amount	Specify the contribution amount.
Value Date	Select or specify the value date for the transaction. Value date will be defaulted to the current business date. It cannot be future valued. However it can be back dated.
Tax To Be Waived	Switch the **Toggle** icon to **On** if the tax is to be waived for the transaction. **Note:** • If an Exception Code is entered, this field will be toggled to On position by default and made non-editable. • This field is displayed if **Distribution** option is selected from **Transaction Type** field.
Distribution Payment Details or **Contribution Payment Details**	This section displays the distribution or contribution payment details of the customer based on the transaction type selected. **Note:** The details in this section are displayed as the user specifies a value in the **Amount** field.
Payment Method	Displays the payment method. The possible options are: • **Account** • **Ledger** **Note**: During a contribution transaction, if the customer has a single account with balance equal to or greater than the contribution amount, the account gets defaulted as the payment method. Users can modify the defaulted option by clicking on the **Change Defaults** button. During a distribution transaction, if the customer has a single account, it gets defaulted as the payment method and it can be modified at user's discretion.

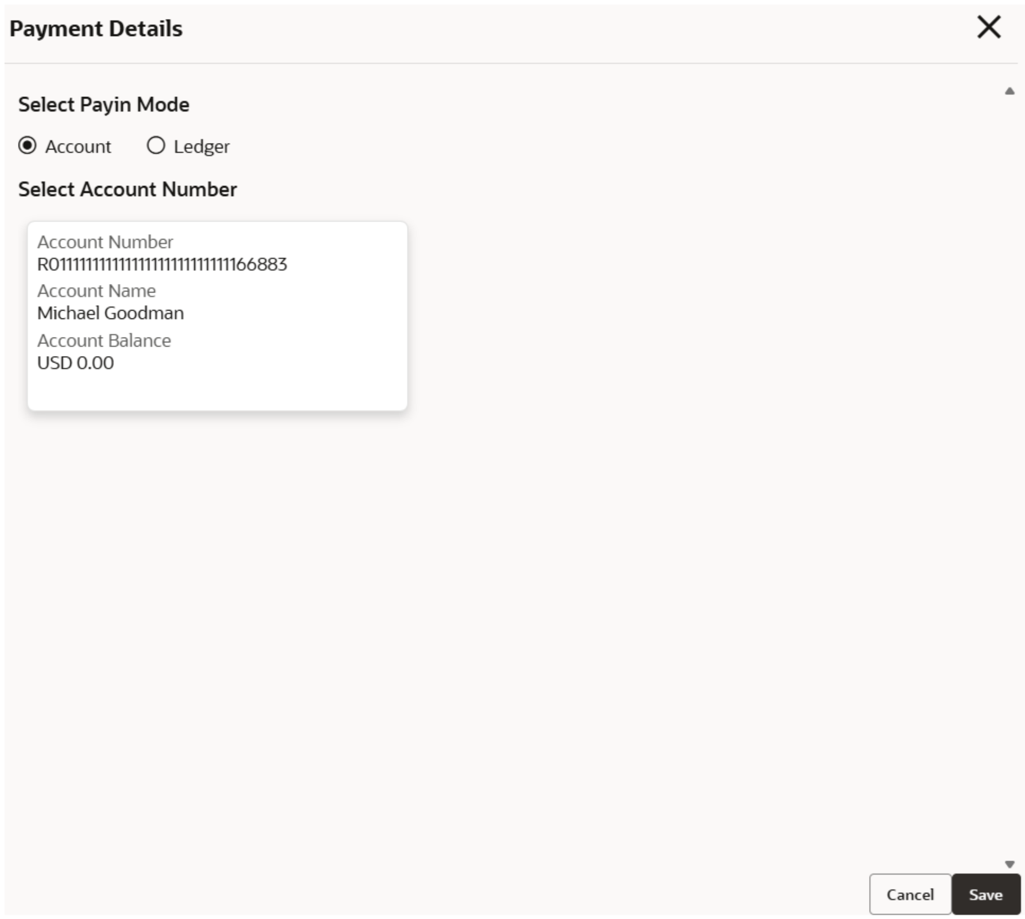
Table 3-13 (Cont.) Contribution and Distribution – Field Description

Field	Description
Account Number	Displays the payment account number. Depending on the Transaction Type, the account number serves as a Debit account in case of a contribution or serves as a Credit account in case of a distribution.
Account Name	Displays the account name.
Actions	Displays the following icons: • **Edit**: Click this icon to edit the details. A **Payment Details** section is displayed. For more information, refer the **Add Payment Details** section. • **Delete**: Click this icon to delete the entry.
Transaction Break up details	This section displays the details of the transaction breakup. When user clicks on Add Break Up button, this section lists all the Accounts and Deposits linked to the Plan Type. In case of a contribution transaction, user can select the accounts and deposits into which contribution is to be made. In case of a distribution transaction, user can select the accounts and deposits from which amounts will be withdrawn to perform the transaction.
Account Type	Displays the type of an account as either a Certificate of Deposit or Account.
Business Product	Displays the business product.
Account Number or **CD Number**	Displays the account number or CD number.
Allocated Amount	Displays the amount entered by the user either during contribution or distribution transaction. During a contribution or distribution transaction the entered amount must match the amount entered in the main transaction page in the 'Amount' field. The entire contribution or distribution amount can be allocated either to a single account or deposit within the Plan or can be distributed among multiple accounts and deposits. The transaction can be saved only after the amount of contribution or distribution is completely allocated. During a contribution transaction, users can also choose to create a new Deposit. Click on the 'Add new CD' button. A new row gets inserted into the table grid. Select the business product under which the new CD should be created. Enter the contribution amount and click save. The amount entered must be equal to or lesser than the total contribution amount.

To add payment details:

a. From the **Distribution Payment Details** or **Contribution Payment Details** sections, click **Add Payment Details**.
The **Payment Details** section is displayed.

Figure 3-17 Payment Details



b. In the **Payment Details** section, specify the fields. For more information on fields, refer to field description table below:

Table 3-14 Payment Details - Field Description

Field	Description
Select Payin Mode	Select the appropriate payin mode. The options are: • **Account** • **Ledger**
Select Account Number	This section displays the account number details. **Note:** This section is displayed if **Account** option is selected from the **Select Payin Mode** field.
Account Number	Displays the account number for the payment.
Account Name	Displays the account name.
Account Balance	Displays the balance amount in the account.
Ledger Details	This section displays the ledger details. **Note:** This section is displayed if **Ledger** option is selected from the **Select Payin Mode** field.
Ledger Code	Select the ledger code from the list for the payment.
Ledger Description	Displays a description for the ledger code selected. If required, user can edit the description.

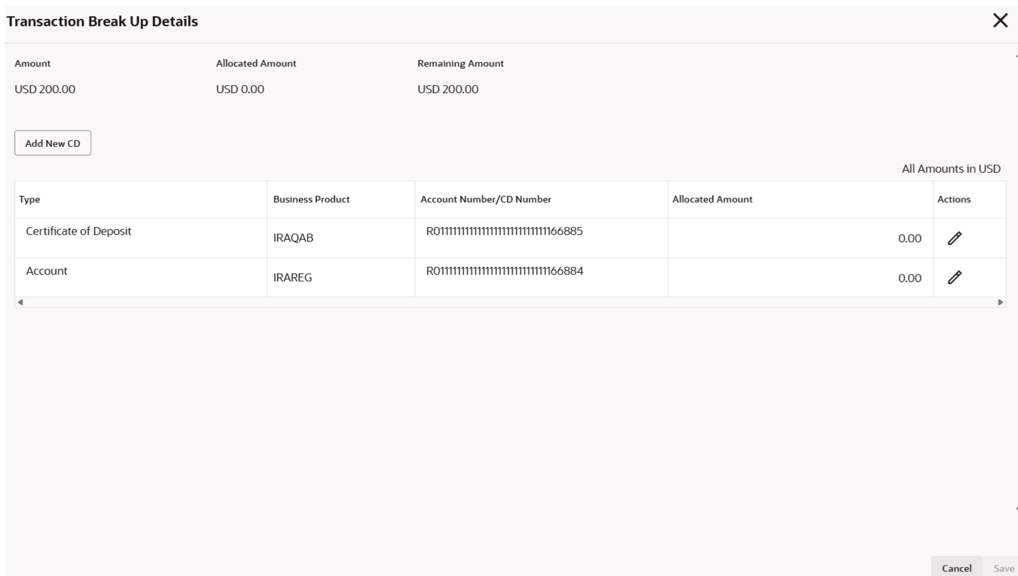
c. Click **Add**.

The details are added in the **Distribution Payment Details** or **Contribution Payment Details** sections.

To add break up:

a. From the **Transaction Break Up Details** section, click **Add Break Up**.

Figure 3-18 Transaction Break Up Details



b. In the **Transaction Break Up Details** section, specify the details. For more information on fields, refer to field description table below:

Table 3-15 Add Break Up – Field Description

Field	Description
Amount	Displays the total amount available for break up.
Allocated Amount	Displays the amount allocated for payment.
Remaining Amount	Displays the remaining balance amount.
Type	Displays the type of account.
Business Product	Select the business product type.
Account Number/CD Number	Displays the account number or certificate of deposit account number.
Allocated Amount	Specify the amount to be allocated. **Note:** User can click the **Edit** icon from the **Actions** field or double click the field to edit the value.
Actions	Displays the following icons: • **Edit**: Click this icon to edit the details. • **Delete**: Click to delete the added entry.

- If required, user can click **Add New CD**, to start a new certificate of deposit.

c. Click **Save**.

5. Click **Submit**.

The screen is successfully submitted for authorization.

4 Maintenance

Under the **Maintenance** menu, user can maintain the details of retail account and certificate of deposit accounts.

- Account Modification
  You can modify certain attributes of the CD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.
- Account Address Update
  This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.
- Account Preferences
  You can set or modify the preferences for the Current Account and Savings Account using this screen.
- Account Closure
  This topic describes about the process the account closure request.
- Beneficiary Details Update
  User can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.
- Customer Relationship Maintenance
  User can maintain the customer relationship of the account holder using the **Customer Relationship Maintenance** screen.
- Payout Modification
  You can view or modify the payout instructions maintained during the CD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the CD account.

4.1 Account Modification

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

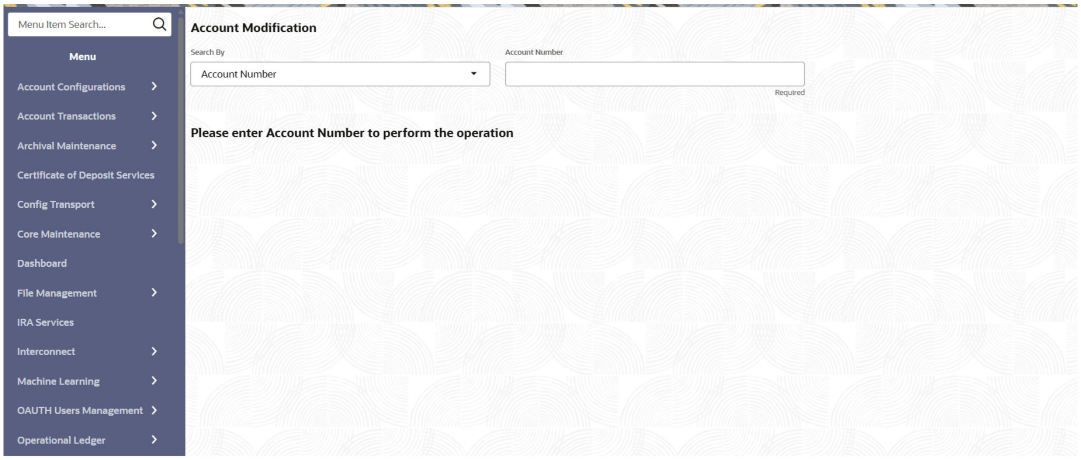
> **Note**
>
> The fields marked as **Required** are mandatory.

To perform the account modification:

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

   The **Account Modification** screen displays.

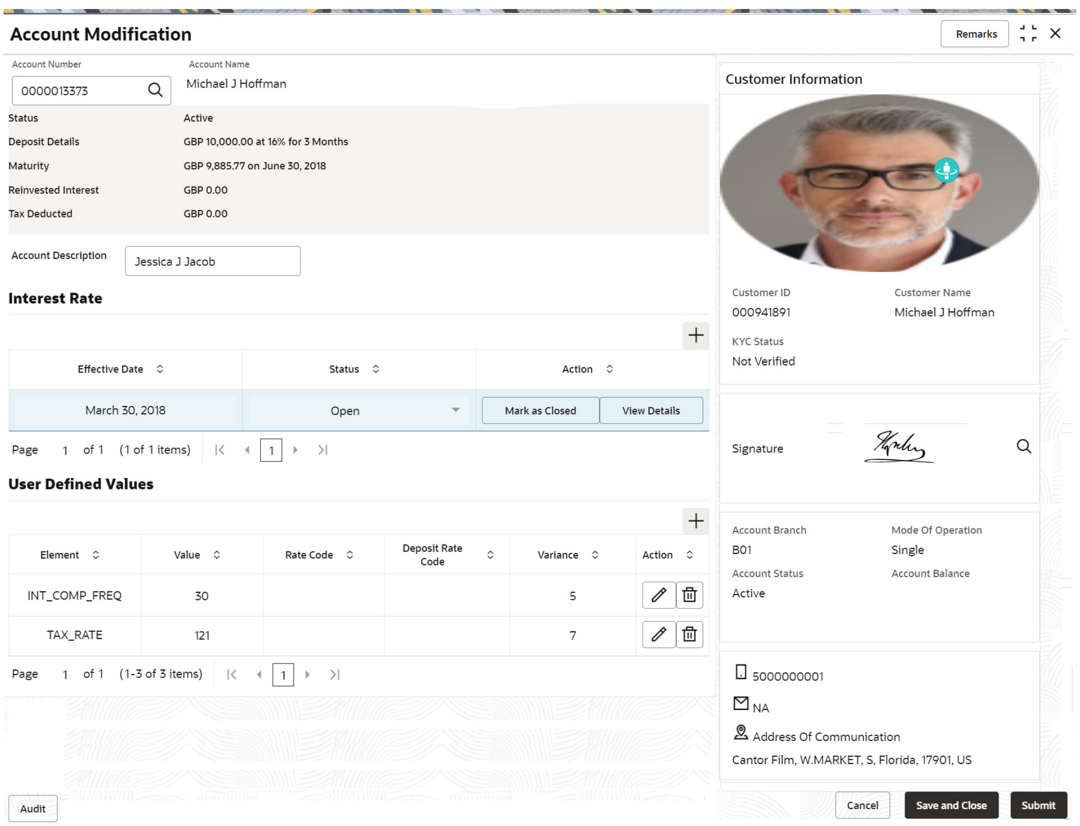
Figure 4-1 Account Modification



2. On the **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 4-2 Account Modification Details



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

Table 4-1 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. 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 CD account. The possible options are: • **Active** • **Overdue** • **Closed**
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the CD 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 4-1 (Cont.) 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.

4.2 Account Address Update

This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.

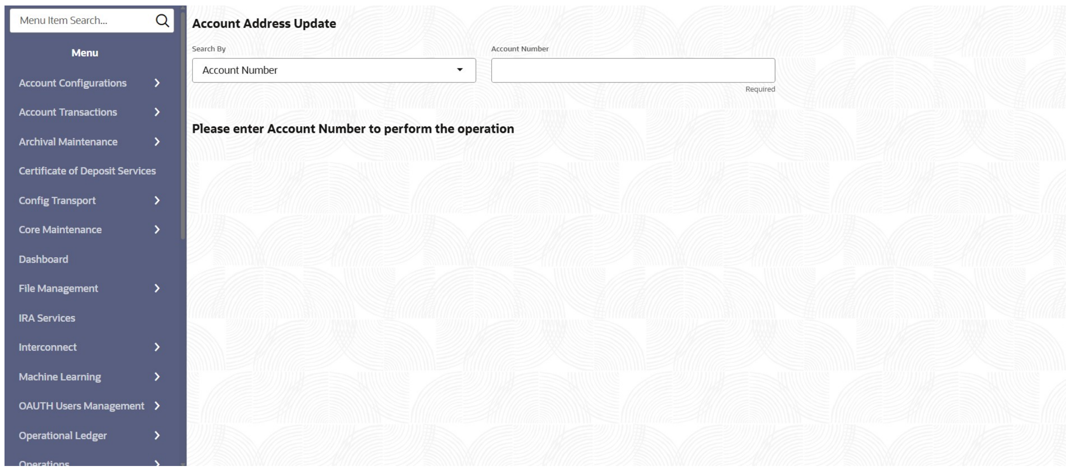
> **Note**
>
> This screen is applicable only for IRA Accounts.

To update the account address:

1. On the **Home** screen, from the **IRA Services** menu, under **Maintenance**, click **Account Address Update**, or specify **Account Address Update** in the search icon bar and select the screen.

   The **Account Address Update** screen is displayed.

   Figure 4-3 Account Address Update

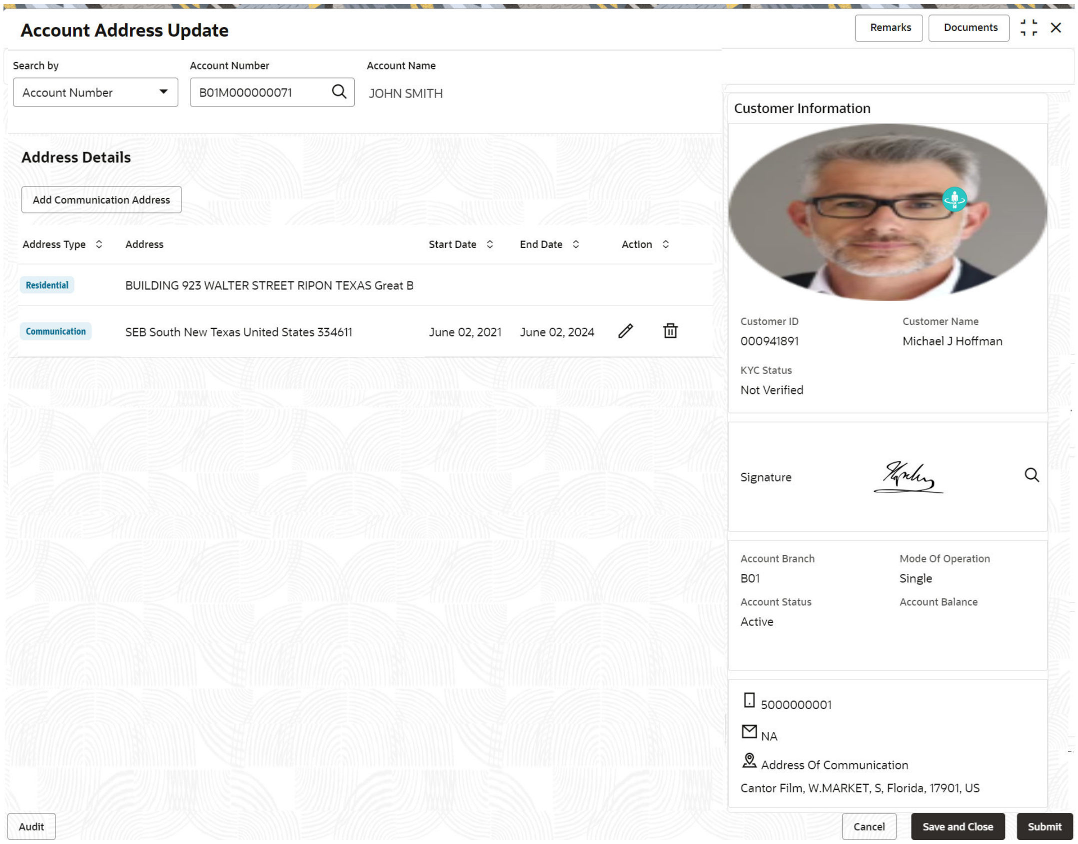
   

   > **Note**
   >
   > The fields marked as Required are Mandatory.

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

   The account address details are displayed in the screen.

Figure 4-4 Account Address Update_Details



3. On the **Account Address Update** screen, specify the fields.

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

Table 4-2 Account Address 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. 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.

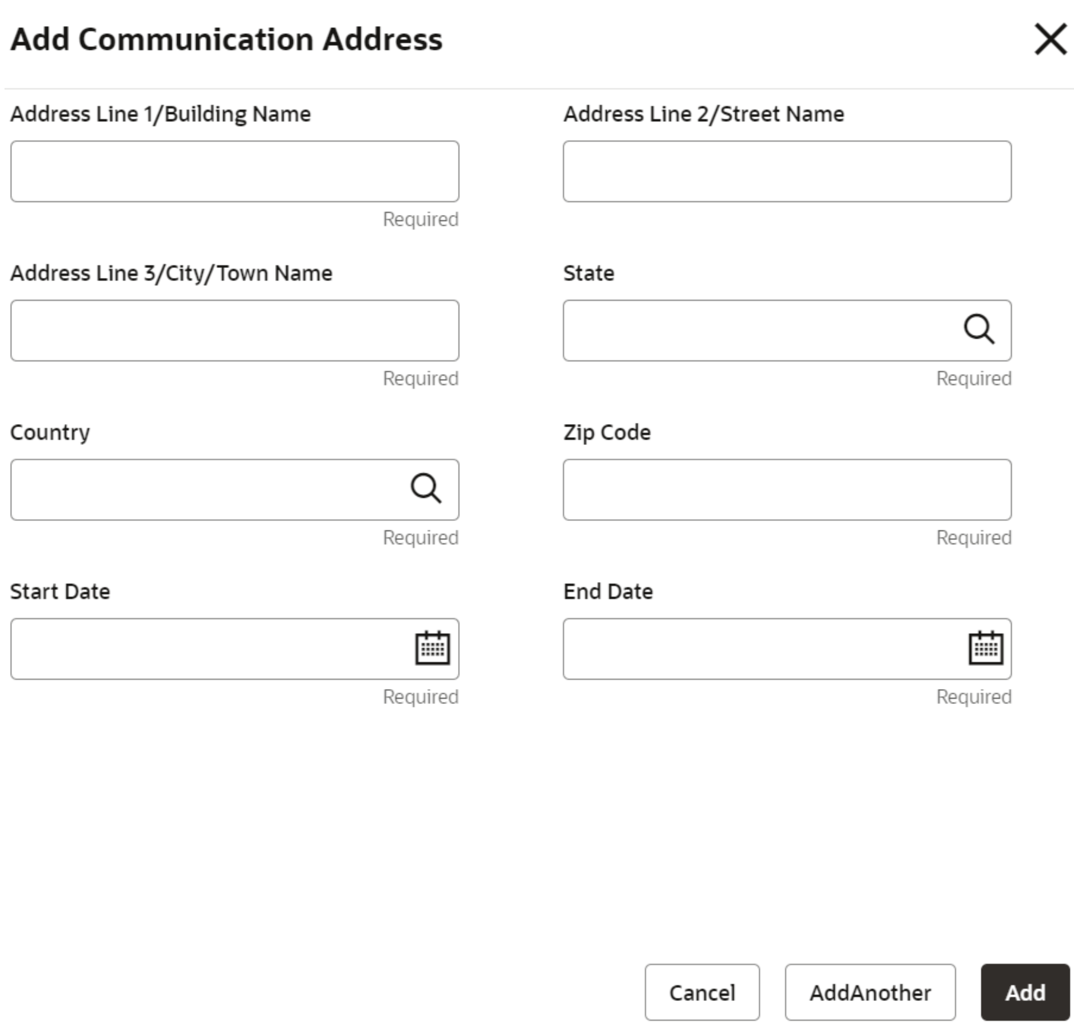
Table 4-2 (Cont.) Account Address Update - Field Description

Field	Description
Address Type	Displays the type of address added such as **Residential** or **Communication**. Only the address type which is chosen as the preferred address for communication during account origination is displayed.
Address	Displays the address details corresponding to the address type.
Start Date	Displays the start date when a given communication address becomes effective. This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.
End Date	Displays the date when a given communication address ceases to be effective. This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.
Action	User can edit or delete the added address details. This is applicable only for temporary communication addresses. It is not applicable for Residential address types.

4. Click **Add Communication Address** in the **Address Details** section.

   The **Add Communication Address** screen is displayed.

Figure 4-5 Add Communication Address



> **Note**
>
> The fields marked as Required are Mandatory.

Table 4-3 Account Address Update - Field Description

Field	Description
Address Line 1/Building Name	Specify the building details for communication address.
Address Line 2/Street Name	Specify the street name details for communication address.
Address Line 3/City/Town Name	Specify the city or town name details for communication address.
State	Specify the State or click the **Search** icon and select the state from the list of values displayed.
Country	By default, the country is displayed in this field once you select the State.

Table 4-3 (Cont.) Account Address Update - Field Description

Field	Description
Zip Code	Specify the zip code for communication address.
Start Date	Specify the start date for the temporary communication address to become effective.
End Date	Specify the date for the temporary communication address to cease. Once the end date of the temporary communication address is crossed, the account switches back to the preferred address that was used prior to the temporary address.

a. Click **Add** to add the address details in the main screen.

b. Click **Cancel** to cancel the added details.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

4.3 Account Preferences

You can set or modify the preferences for the Current Account and Savings Account using this screen.

This screen is applicable only for IRA Accounts.

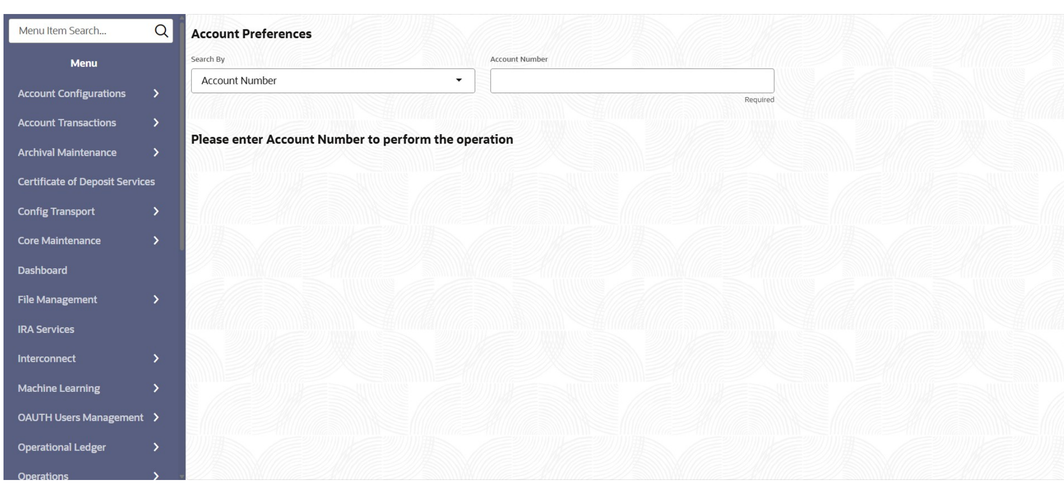
> **Note**
>
> The fields marked as **Required** are mandatory.

To set the account preferences:

1. On the **Home** screen, from the **IRA Services** menu, under **Maintenance**, click **Account Preferences**, or specify the **Account Preferences** in the Search icon bar.

   The **Account Preferences** screen displays.

Figure 4-6 Account Preferences



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

   The fields to set the preferences for the account are displayed.

Figure 4-7   Set Account Preferences

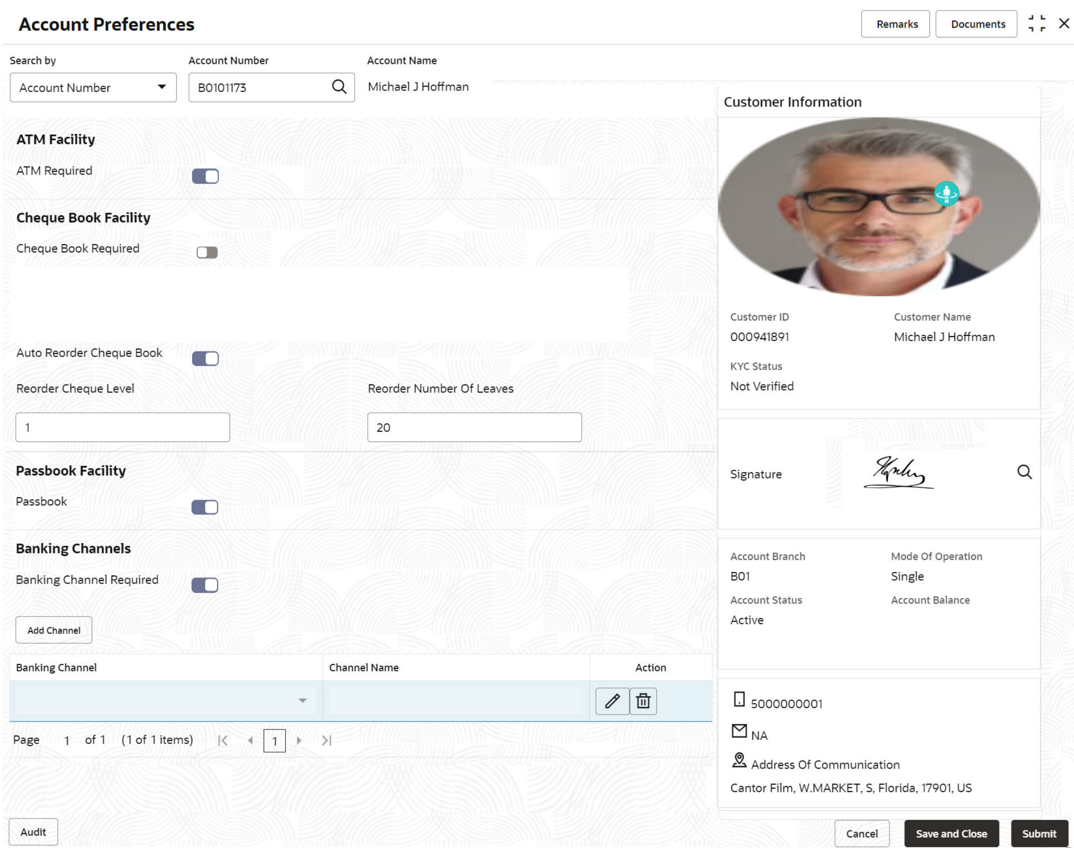
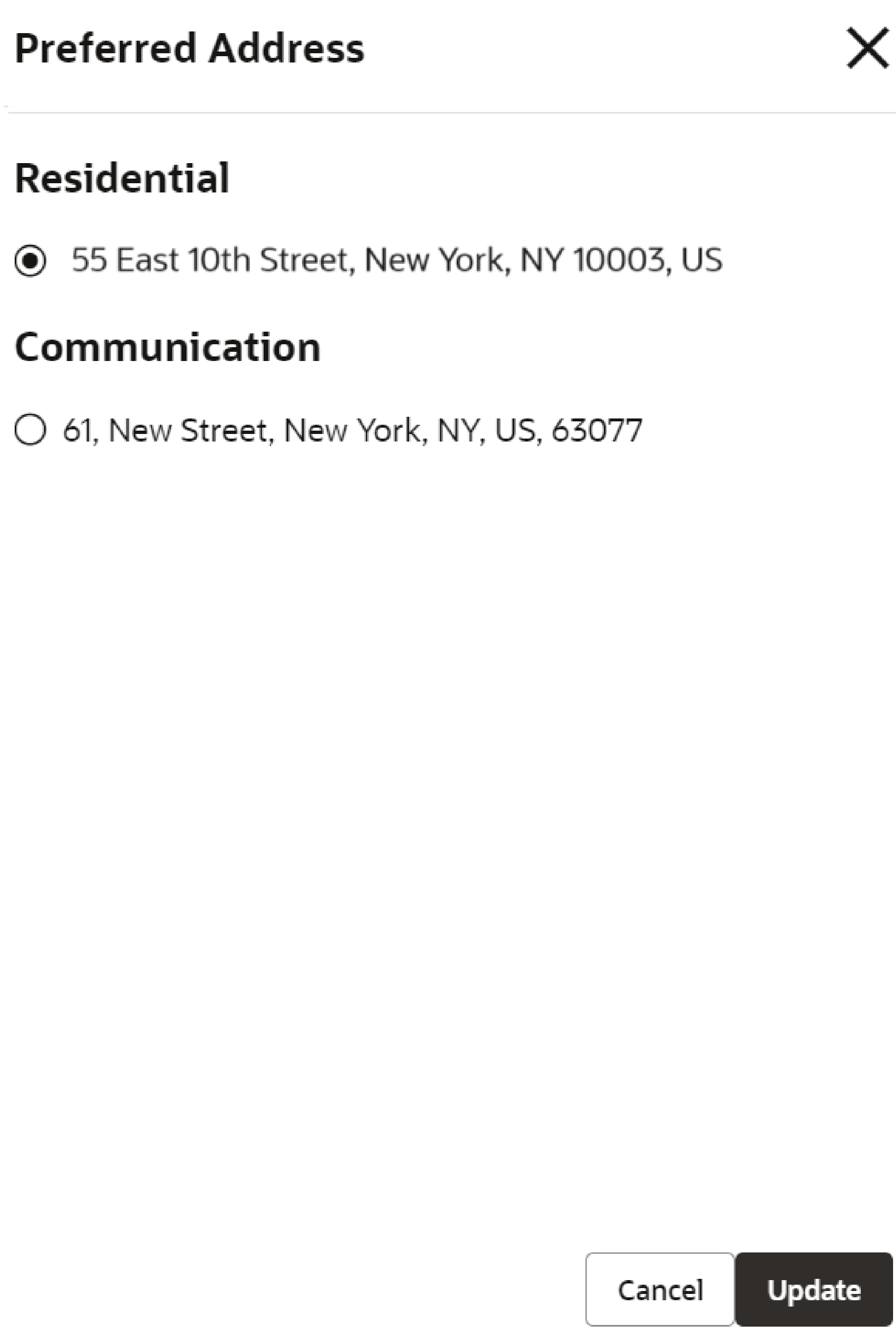


Figure 4-8 Preferred Communication Channel



3. On **Account Preferences** screen, you can set the preferences for the account based on the requirement. For more information on fields, refer to field description table below:

Table 4-4 Account Preferences - 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. 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.
Customer Consent and Preferences	This section displays the consent and preference to be set.
E-Sign	This option is enabled or disabled based on the consent of the customer during account origination.
Staff Account	This option is enabled or disabled based on the consent of the customer during account origination.
Check Book Required	This section is not applicable for this product.
Preferred Communication Channel	This section displays the preferred communication address, email ID, and mobile number that the customer has provided during account opening process. They can be updated based on customer request. The user can only select from an already maintained list at the customer level. If a new preferred communication channel has to be added, it must be done at the customer level. Click **Edit** icon in the Action column, to select and update the preferred communication address, email or mobile number. Click **Update** and the updated changes are displayed in the main screen.
Channel Name	Displays the communication channel name.
Details	Displays the communication details.
Type	Displays the type for the communication type.
Action	Displays the Edit icon. User can edit the address if required. Once this icon is clicked, a **Preferred Address** section is displayed. Select the address as appropriate and click **Update**.
Banking Channel Preference	This section displays the channel preferences to be set for banking. User can click **Add Channel**, to add the channel preferences. Once the button is clicked, the **Banking Channel Preference** section is displayed. Select the channel from the list and click **Add**.

Table 4-4 (Cont.) Account Preferences - Field Description

Field	Description
Banking Channel Required	Switch the toggle **ON**, to set the channel preferences for banking. **Note:** This field is enabled only if banking channels are enabled for the specified account number at the product level.
Banking Channel	The Preferred Banking Channels selected during account origination is defaulted when the account number is entered. The New Banking Channels can be added or the existing ones can be deleted. **Note**: This field is displayed after the user adds a channel.
Channel Name	Displays the available Banking Channels configured at the Product level. **Note**: This field is displayed after the user adds a channel.
Action	Click **Delete** icon to delete the banking channel set for the account. **Note**: This field is displayed after the user adds a channel.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

4.4 Account Closure

This topic describes about the process the account closure request.

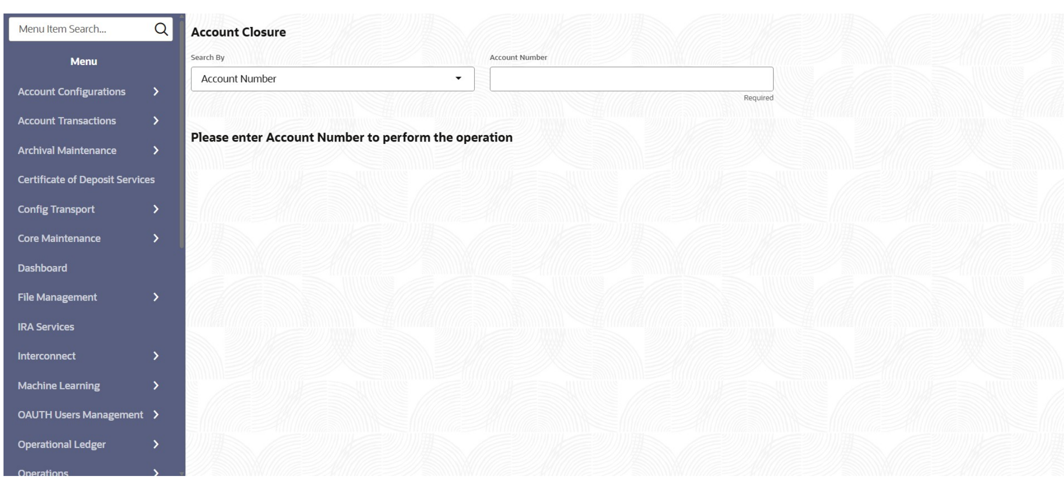
> **Note**
>
> This screen is applicable only for IRA Accounts.

The account holder may request for closing the account with different reasons. Before closing, the account must not have any active instructions, contracts, overdrafts, or sweep transactions.

1. On the **Home** screen, from the **IRA Services** menu, under **Maintenance**, click **Account Closure**, or specify **Account Closure** in the search icon bar and select the screen.

   The **Account Closure** screen is displayed.

Figure 4-9 Account Closure



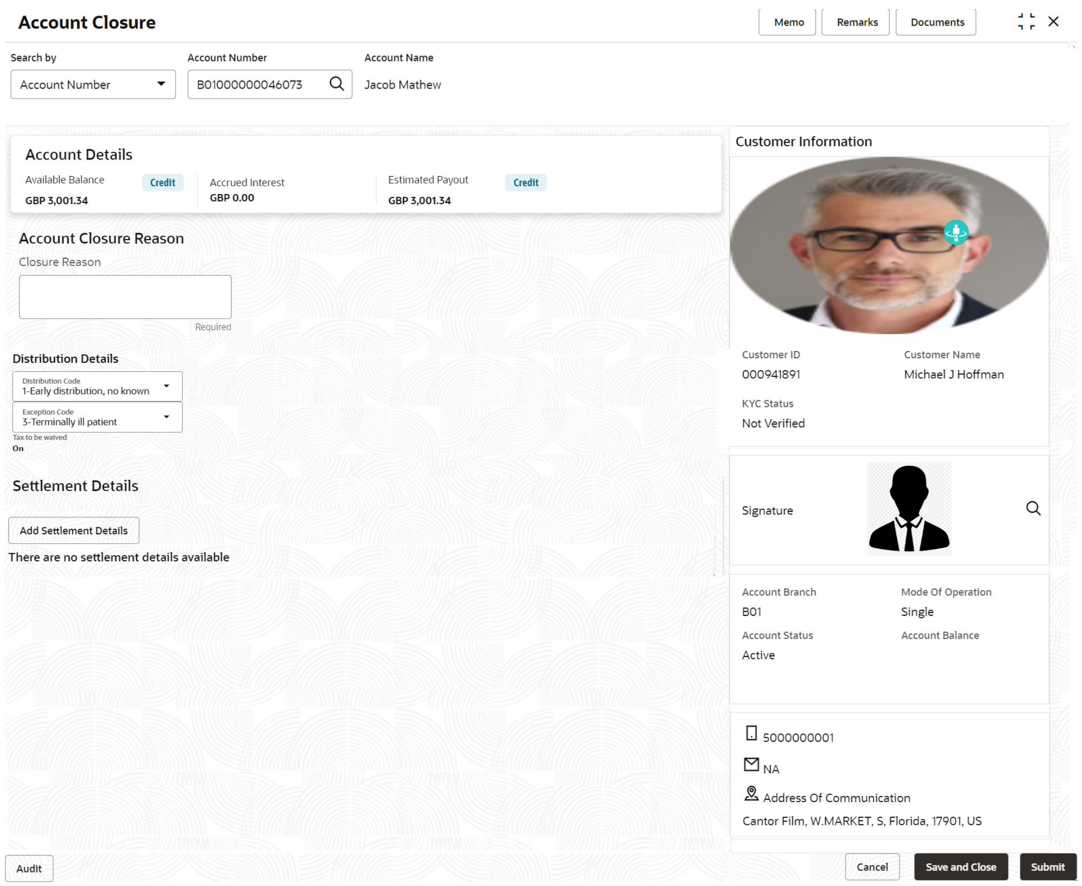
ⓘ **Note**

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

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 4-10 Account Closure Details



3. On **Account Closure** screen, specify the fields.

ⓘ **Note**

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

Table 4-5 Account Closure - 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. 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 Details	Displays the account details with **Available Balance**, **Accrued Interest**, and **Estimated Payout**.
Available Balance	Displays the available balance in account currency. • If the account balance is greater than zero, credit indicator is displayed. • if the account balance is less than zero, debit indicator is displayed.
Accrued Interest	Displays the net accrued interest in account currency. • For credit interest, credit indicator is displayed. • For debit interest, debit indicator is displayed. • If multiple accrued interests are available for the account, the system displays the net accrued interest.
Estimated Payout	Displays the estimated payout amount in account currency. The estimated payout amount is the sum of available balance and accrued interest. • If the estimated payout amount is greater than zero, credit indicator is displayed. • If the estimated payout amount is less than zero, debit indicator is displayed.
Account Closure Reason	Specify the reason for closure.
Distribution Details	This section displays the distribution details of the account.
Distribution Code	Select the distribution code from the list.
Exception Code	Select the exception code from the list.

4. Click **Add Settlement Details** button in the **Settlement Details** section.

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

   > **Note**
   >
   > The Add Settlement Details button will not be enabled if the account balance is zero.

Figure 4-11 Add Settlement Details - Account

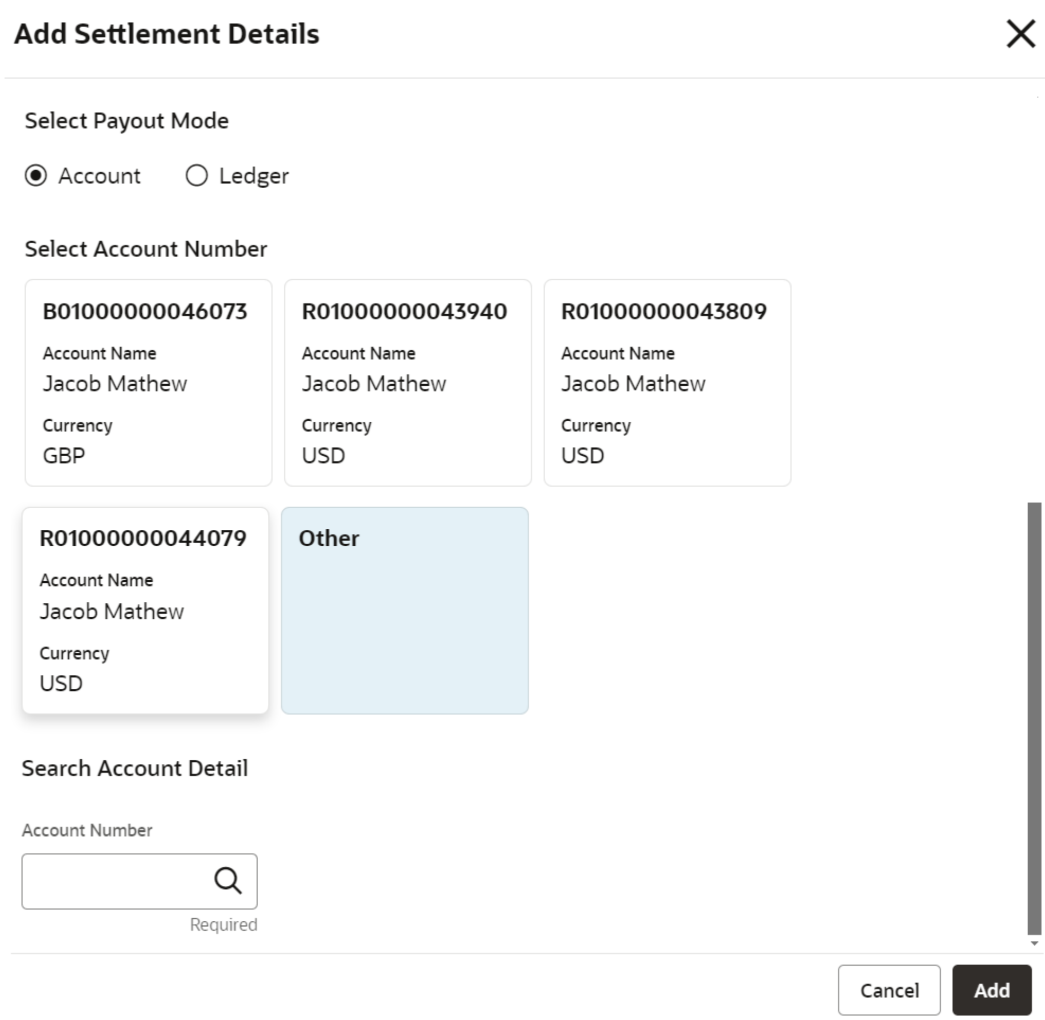
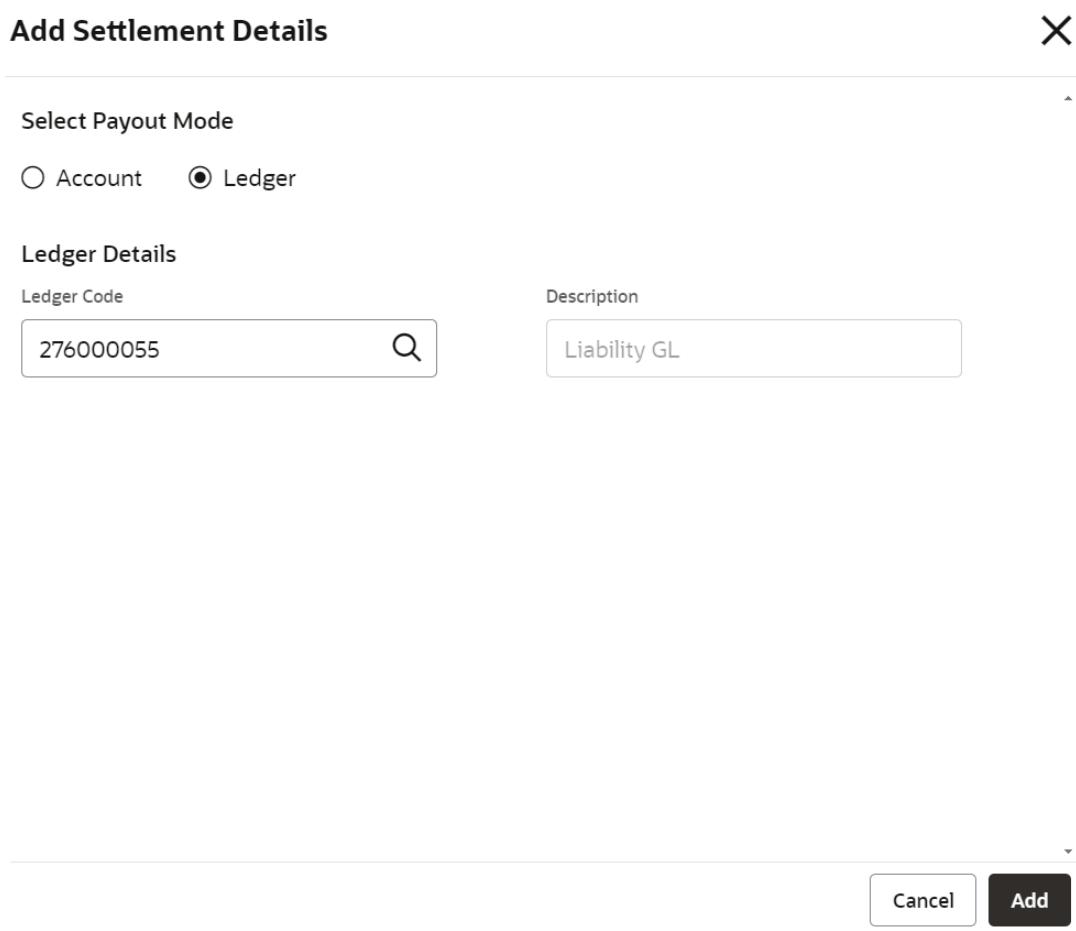


Figure 4-12 Add Settlement Details - Ledger



a. Select the payout mode as an account to settle the account balance transferring to a Current and Savings Account. For more information on fields, refer to field description table below:

Table 4-6 Add Payout Details as an Account

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

b. Select the payout mode as ledger to settle the account balance transferring to a ledger. For more information on fields, refer to field description table below:

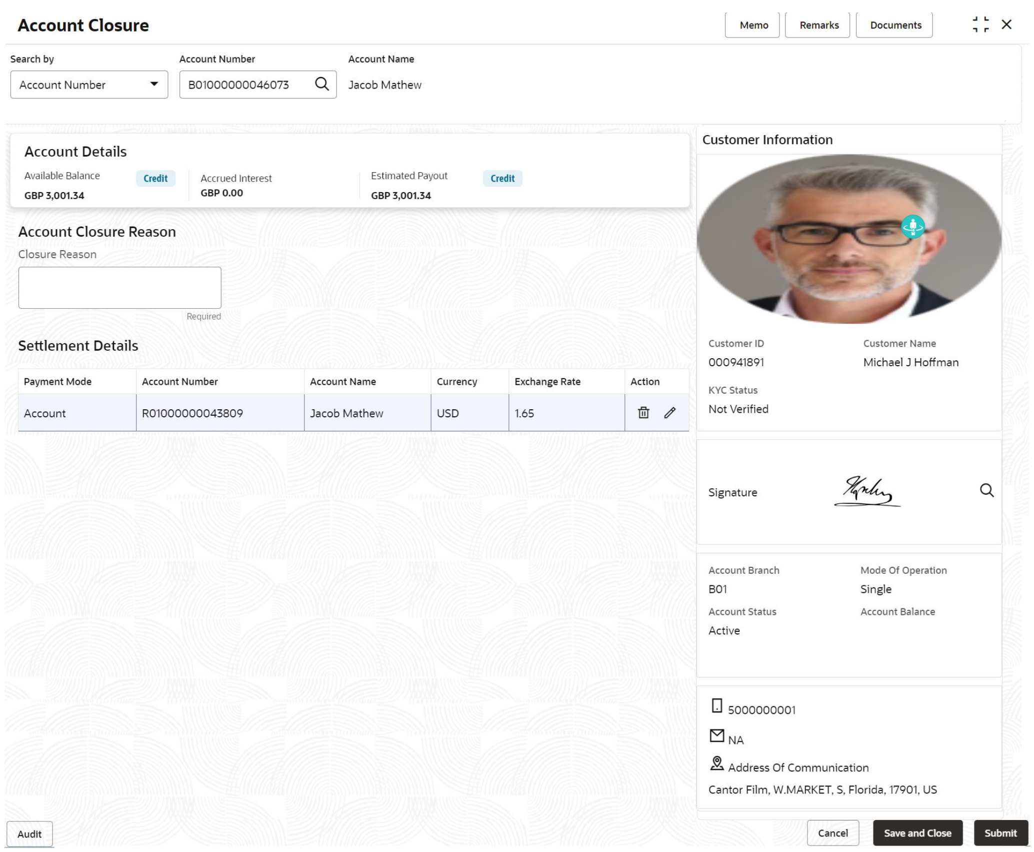
Table 4-7 Add Payout Details as Ledger

Field	Description
Select Payout Mode	Select the **Ledger** option to perform the account closure settlement to a ledger account.
Ledger Code	Click the **Search** icon to select or specify the ledger code required for the payout.
Ledger Description	Displays the ledger description for the payout.

- Click **Add** button.

  The **Settlement Details** are added in the **Account Closure** screen.

Figure 4-13 Account Closure - Settlement Details Added



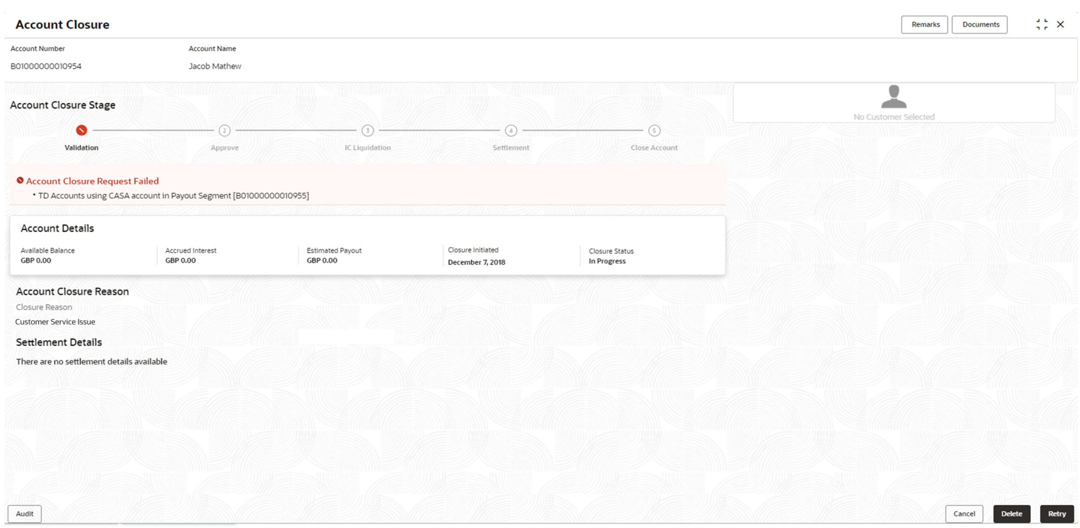
For more information on fields, refer to field description table below:

Table 4-8 Account Closure - Settlement Details

Field	Description
Settlement Details	If the Payout Mode is Account, the available Options are: • **Payment Mode** • **Account Number** • **Account Name** • **Currency** • **Exchange Rate** If the Payout Mode is Ledger, the available options are: • **Payment Mode** • **Ledger Code** • **Description** Click the **Edit** icon to modify the settlement details. Click the **Delete** icon to delete the settlement details. **Note:**An exchange rate is derived based on an exchange rate parameter maintained for an account closure at service preference screen.

5. Click **Submit**.

Figure 4-14 Account Closure - Validation Retry



The system validates the account closure request with other product processors to check for any active contracts or instructions available for the account.

If the account closure validations are successful, then the system will update the account status to **Closure Initiated** and request will be moved to the approval stage and available in free task for authorization.

Transactions are restricted to the account once the account marked for closure is initiated.

If any active contracts, instructions, or other relations are found, the account closure validation is failed, and the account closure request is moved to the validation retry stage and assigned back to the maker. It should be available in the maker's pending task, then the maker can pick up the account closure validation failure and resubmit the request after manually closing or delinking the related contracts, or delete the account closure request based on the account holder request.

In the case of deletion, the system reverts the account status **Closure initiated** to open.

> **Note**
>
> The system processes the account closure validations with external product processors. The required external product processors are configured at the workflow level.

6. Approve or Reject the account closure request.

   On successful approval, the system initiate the below processes.

   - Process the Interest Liquidation
   - Account settlement (Transfer to Account/GL)
   - Close the Account.

   In case of Interest liquidation, or Account Settlement, or close the account process failure, the transaction moved to handoff retry stage and assigned back to the checker, then the checker can acquire the request and **Retry** or **Reject** the account closure request.

   On **Retry**, the system process the failed stage again.

   On **Reject**, the transaction send back to the initiation stage and assign back to the maker.

> **Note**
>
> - If the maker resubmit the account closure request, the system trigger the account closure validation across all the product processors again.
> - If the maker delete the account closure request after authorizer rejects, the system revert the account status closure initiated to open.

4.5 Beneficiary Details Update

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

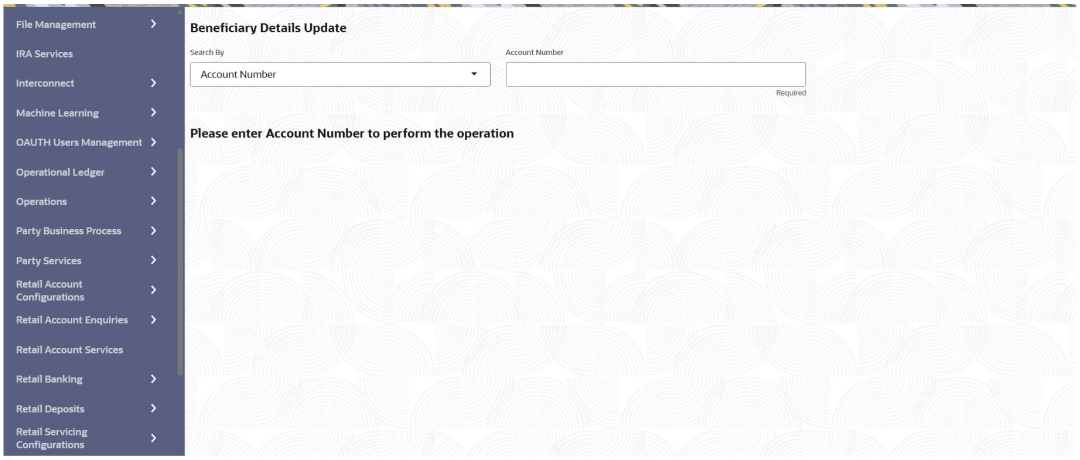
> **Note**
>
> This screen is applicable only for IRA Deposits.

To update beneficiary details:

1. On the **Home** screen, from the **IRA Services** mega menu, click **Beneficiary Details Update** or specify **Beneficiary Details Update** in the search icon bar and select the screen.

   The **Beneficiary Details Update** screen is displayed.

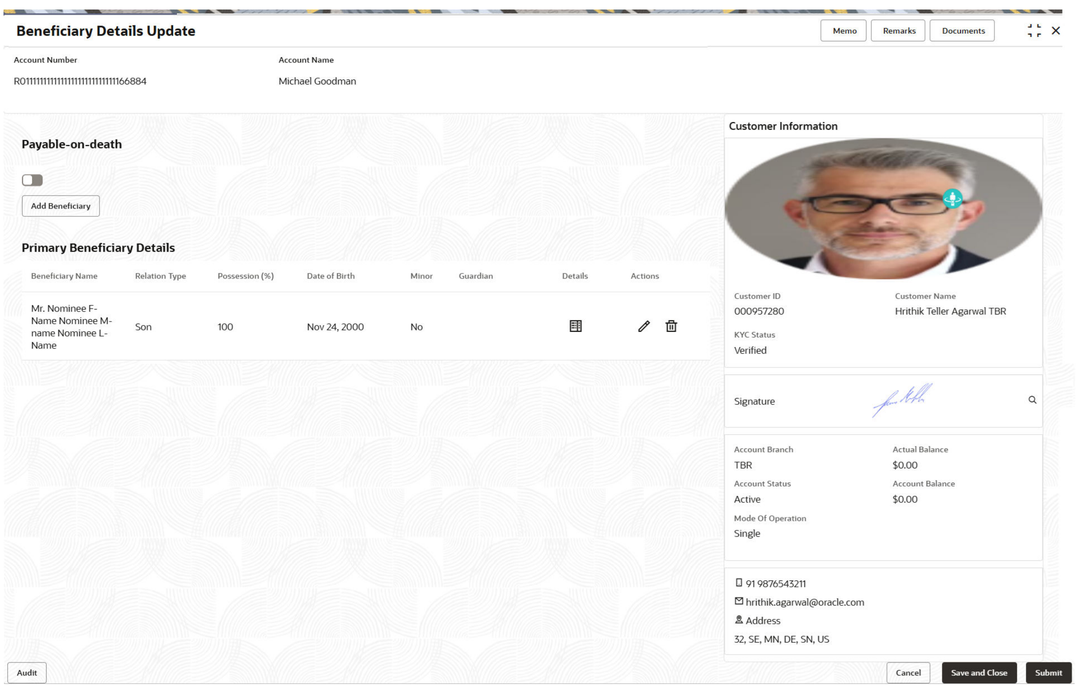
Figure 4-15 Beneficiary Details Update



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

   The details are displayed in the screen.

Figure 4-16 Beneficiary Details



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

Table 4-9 Beneficiary 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.
Payable-on-Death	This option is to maintain a beneficiary to the account in the event of primary customer's death. When this switch is toggled **ON**, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.
Beneficiary Details	This section displays the details of the beneficiary added to the CASA account. **Note** For information on adding a beneficiary, refer **Add Beneficiary** topic.
Beneficiary Name	Displays the name of the beneficiary added.
Relation Type	Displays the relationship of the beneficiary.
Date of Birth	Displays the beneficiaries date of birth.
Minor	Displays whether the beneficiary is a minor.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.

Table 4-9 (Cont.) Beneficiary Details Update – Field Description

Field	Description
Actions	Displays the following icons to perform the action: • **View**: For information on this action, refer View Beneficiary Details. • **Edit**: For information on this action, refer .Edit Beneficiary Details • **Delete**: If you click this icon, then a confirmation message is displayed that the beneficiary details will not be recovered. To proceed with deletion, you need to click **Delete**.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

- Beneficiary Details Update_Add Beneficiary
  User can add a beneficiary to a CASA account.
- Beneficiary Details Update_Edit Beneficiary
  You can edit the beneficiary details that are already added to a CASA account.
- Beneficiary Details Update_View Beneficiary
  You can view the details of the beneficiary added to a CASA account.

4.5.1 Beneficiary Details Update_Add Beneficiary

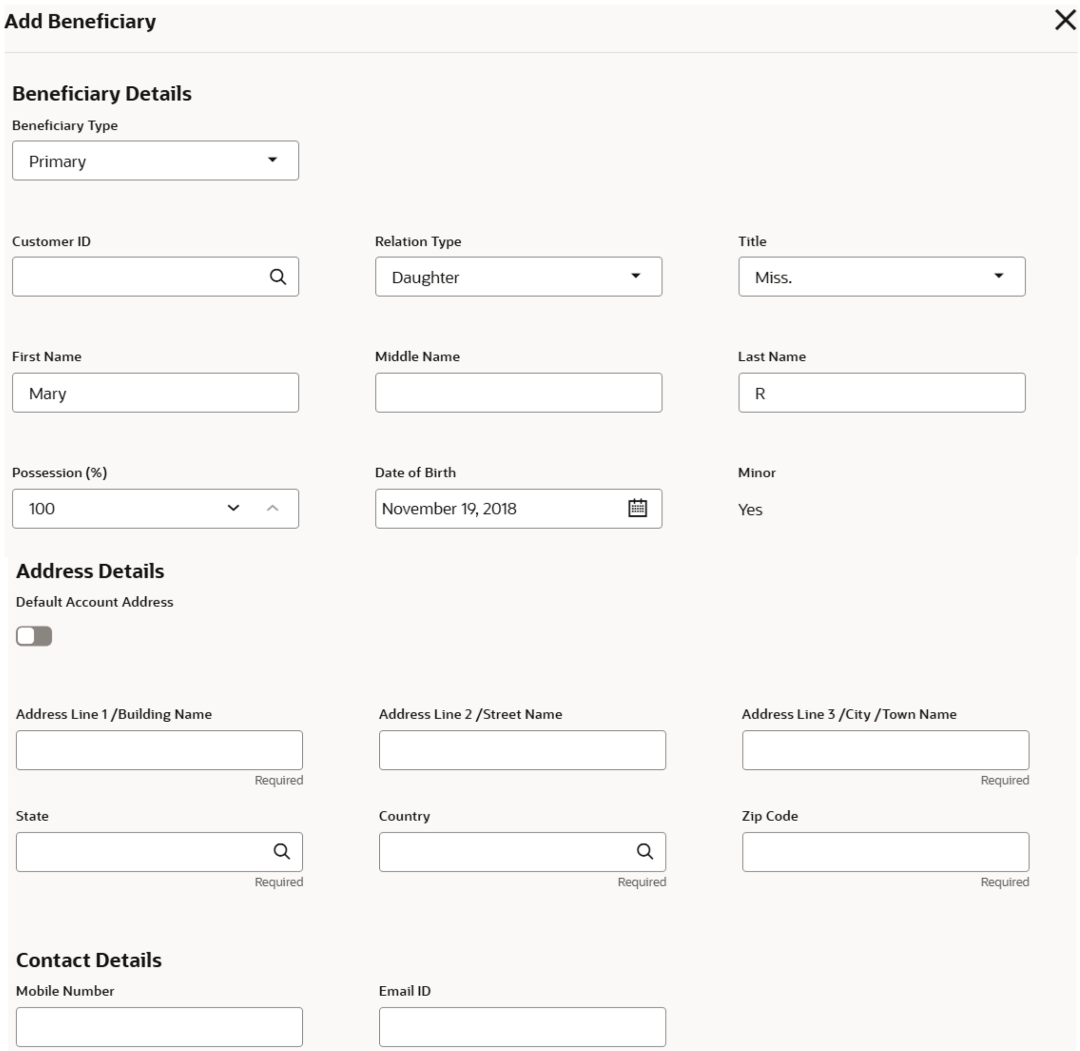
User can add a beneficiary to a CASA account.

To add a beneficiary:

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

   The **Add Beneficiary** section is displayed.

Figure 4-17 Add Beneficiary



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

Table 4-10 Add Beneficiary Details – Field Description

Field	Description
Beneficiary Details	This section displays the fields for capturing the basic beneficiary details.
Beneficiary Type	Select the type of beneficiary to be added to the account. The options are: • **Primary** • **Contingent**
Customer ID	Select or specify the customer ID to be added as a beneficiary.
Relationship Type	Select the relationship type with the beneficiary.
Title	Select a title for the beneficiary.
First Name	Specify the beneficiary's first name.
Middle Name	Specify the beneficiary's middle name.
Last Name	Specify the beneficiary's last name.

Table 4-10 (Cont.) Add Beneficiary Details – Field Description

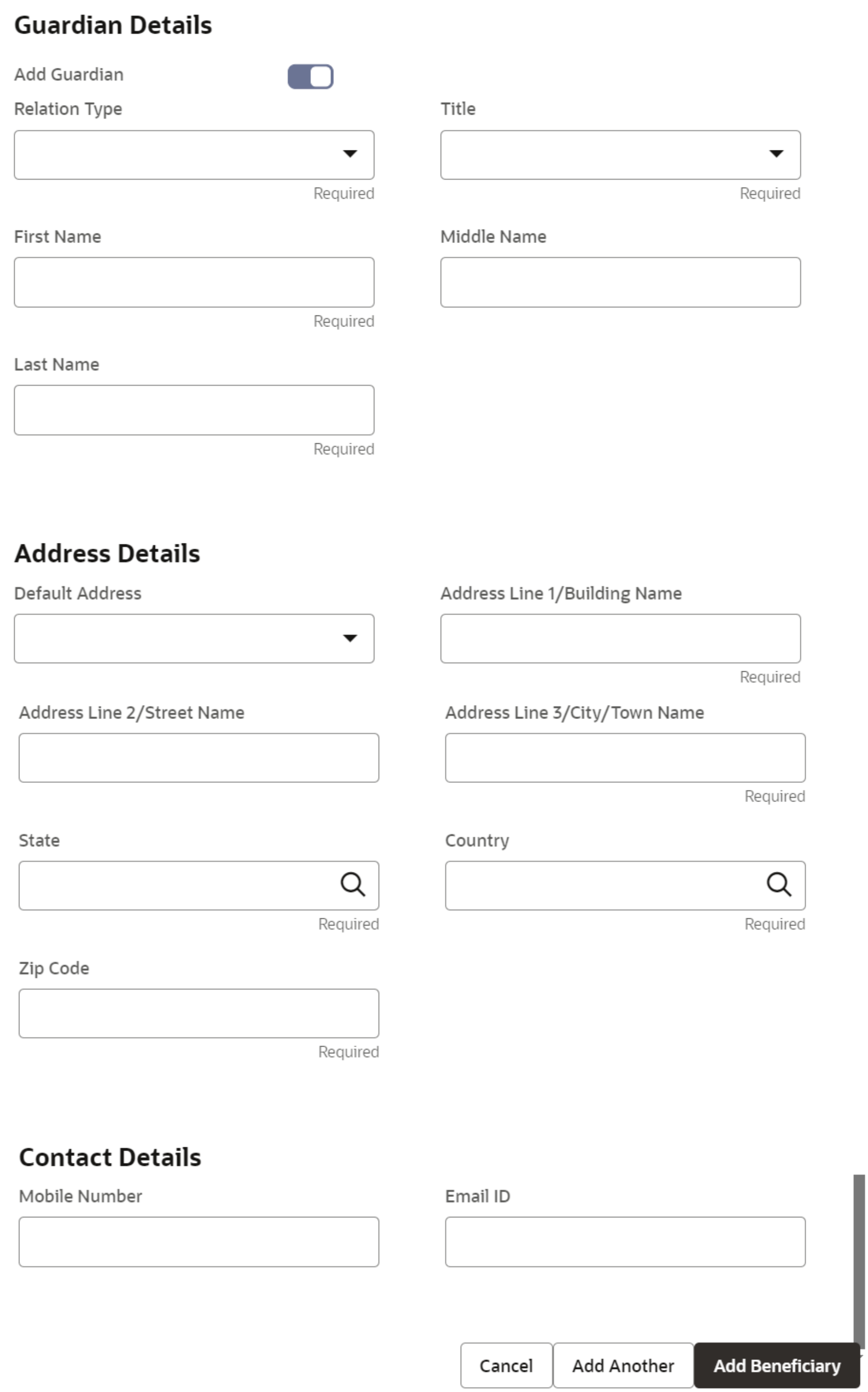
Field	Description
Possession	Specify the percentage of possession to be allocated to the beneficiary.
Date of Birth	Select or specify the beneficiary's date of birth.

Minor	Displays whether the added beneficiary is a minor 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 state (the state will be derived from the account's residential 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==US)&&(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 to create Fact, Rule and Rule Group.

Address Details	This section displays the fields to capture the beneficiary's address.
Default Account Address	Switch to toggle **ON** to default the account address specified. Switch to toggle **OFF** to not to default the account address specified.
Address Line 1/Building Name	Specify the building of the beneficiary.
Address Line 2/Street Name	Specify the street of the beneficiary.
Address Line 3/City/Town Name	Specify the city or town of the beneficiary.
State	Specify the state of the beneficiary or click **Search** and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the beneficiary.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

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

Figure 4-18 Add Guardian Details



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

Table 4-11 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: – **Beneficiary** – **Account**
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the guardian or click **Search** and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the guardian.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

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

3. Click **Save**.

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

4. Click **Submit**.

   The screen is successfully submitted for authorization.

4.5.2 Beneficiary Details Update_Edit Beneficiary

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

To edit a beneficiary:

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

   The **Edit Beneficiary** section is displayed.
2. For information on fields and description, refer Add Beneficiary, as the fields in the **Add Beneficiary** section are same.
3. Click **Save**.

4.5.3 Beneficiary Details Update_View Beneficiary

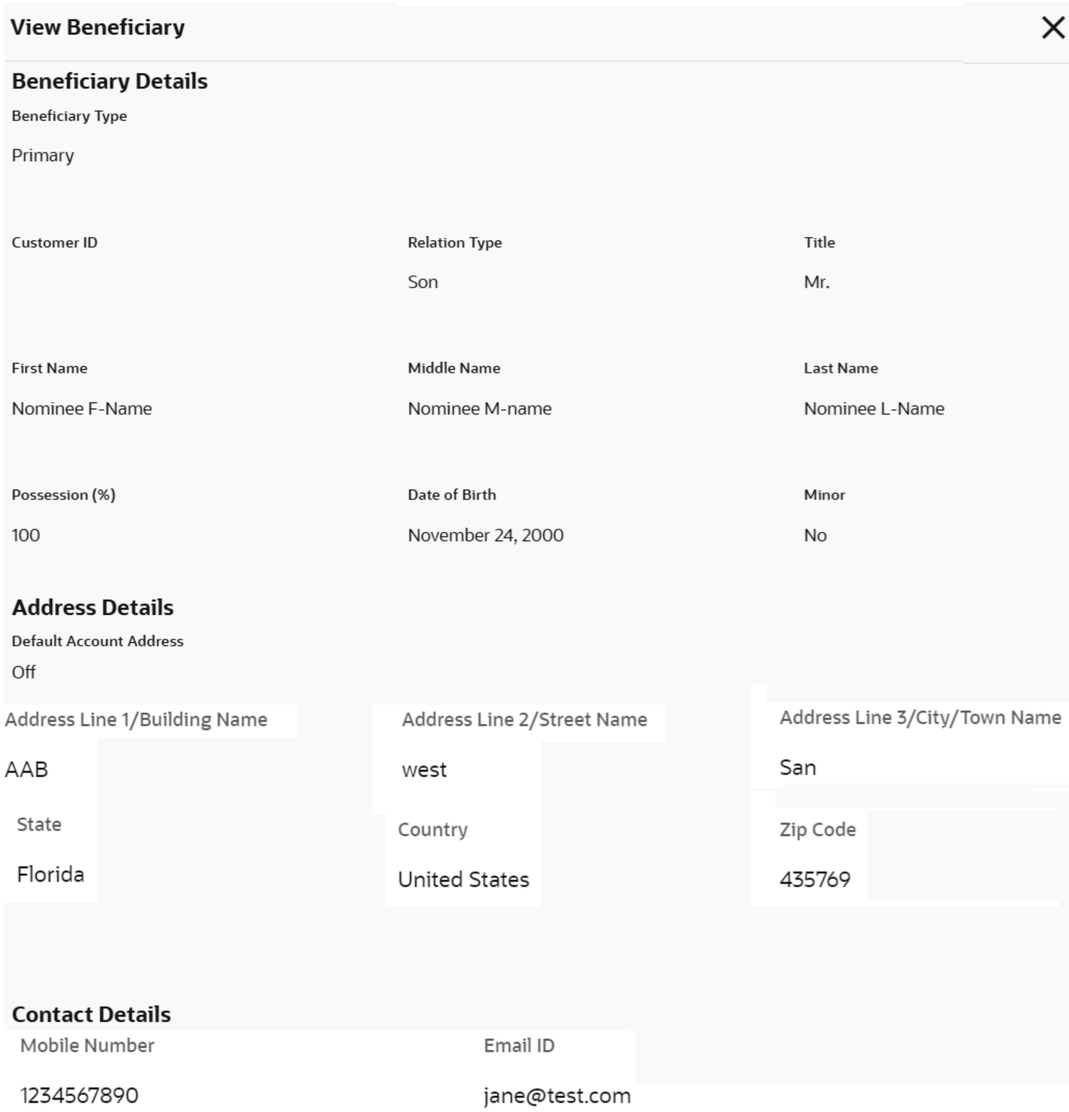
You can view the details of the beneficiary added to a CASA account.

To view the beneficiary details:

1. In the **Beneficiary Details** section, click the **View** icon from the **Details** field.

   The **View Beneficiary** section is displayed.

Figure 4-19 View Beneficiary Details



2. You can view the required details in the section displayed. For information on fields and description, refer Add Beneficiary, as the fields in the **Add Beneficiary** topic are same.
3. Click **Close**.

4.6 Customer Relationship Maintenance

User can maintain the customer relationship of the account holder using the **Customer Relationship Maintenance** screen.

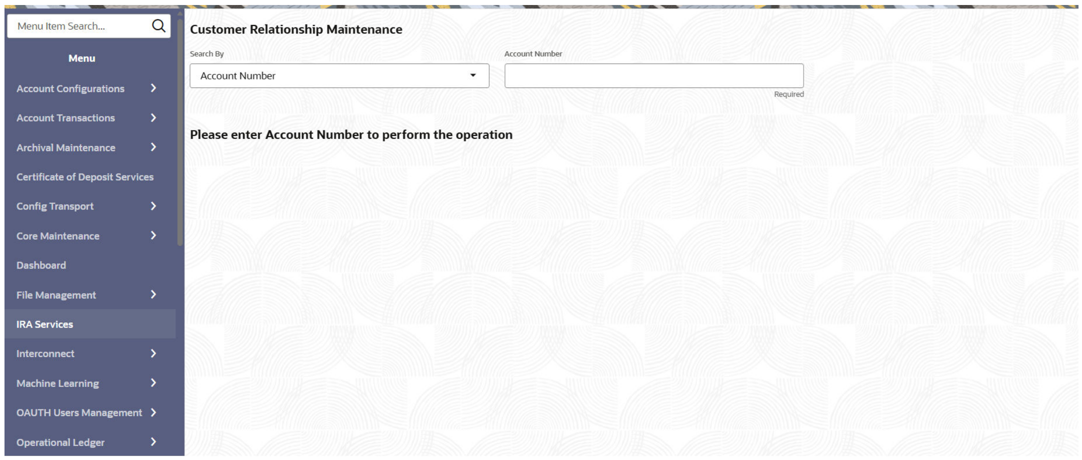
> **Note**
>
> This screen is applicable for IRA Accounts and IRA Deposits.

To maintain the customer relationship:

1. On the **Home** screen, from **IRA Services**, under **Maintenance** click **Customer Relationship Maintenance**, or specify the **Customer Relationship Maintenance** in the Search icon bar.

   The **Customer Relationship Maintenance** virtual screen is displayed.

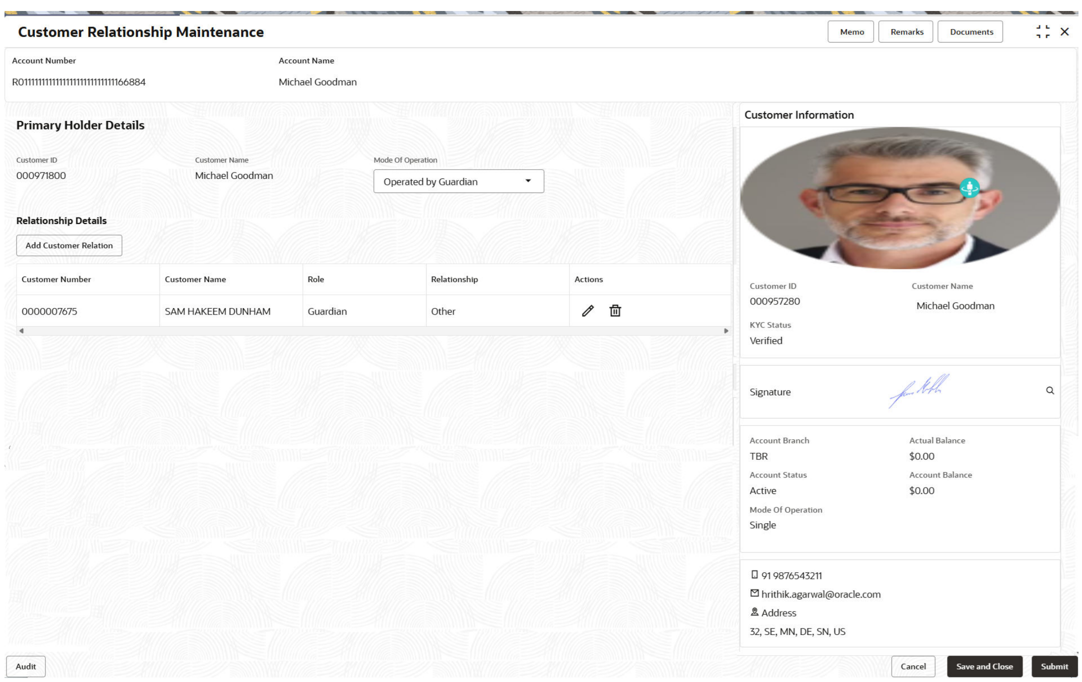
   Figure 4-20 Customer Relationship Maintenance

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On the **Customer Relationship Maintenance** screen, specify the details.

   The following screen to maintain primary holder details are displayed.

   Figure 4-21 Maintain Relationship Details

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

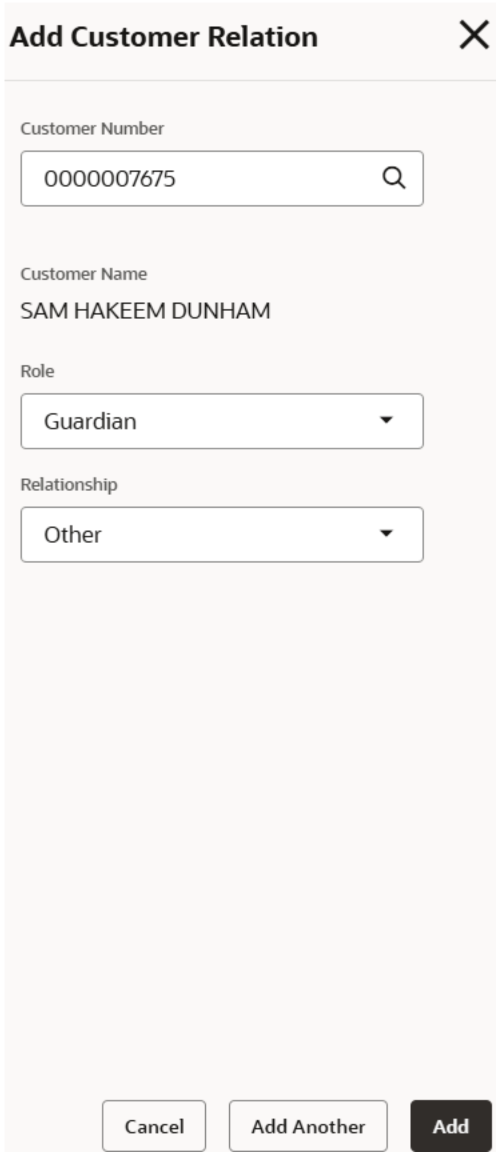
Table 4-12 Customer Relationship Maintenance – Field Description

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.
Primary Holder Details	Displays the details of the primary holder.
Customer ID	Displays the unique customer ID.
Customer Name	Displays the name of the customer.
Mode of Operation	Displays the mode of operation. The options are: • **Single** • **Operated by Guardian** • **Operated by Custodian**
Relationship Details	This section displays the relationship details of the primary holder.
Customer Number	Displays the customer number.
Customer Name	Displays the customer name.
Role	Displays the role in relationship.
Relationship	Displays the relationship with the customer.
Actions	Displays the following icons: • **Edit**: Click this icon to edit the details. The **Edit Customer Relation** section is displayed. For more information on the field, refer **Add Customer Relation** section below. • **Delete**: Click this icon to delete the entry.

To add new customer relation:

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

Figure 4-22   Add Customer Relation



b. In the **Add Customer Relation** section, specify the fields. For more information on fields, refer to field description table below:

Table 4-13   Add Customer Relation – Field Description

Field	Description
Customer Number	Select the customer number for adding the relation. A **Customer Number** section is displayed as the user clicks the **Search** icon from this field. User can perform search and click **Fetch** to get the required customer.
Role	Select the role for the relation. The options are: • **Custodian** • **Guardian** • **Service Member**
Relationship	Select the relationship with account holder.

c. Click **Add**.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

4.7 Payout Modification

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

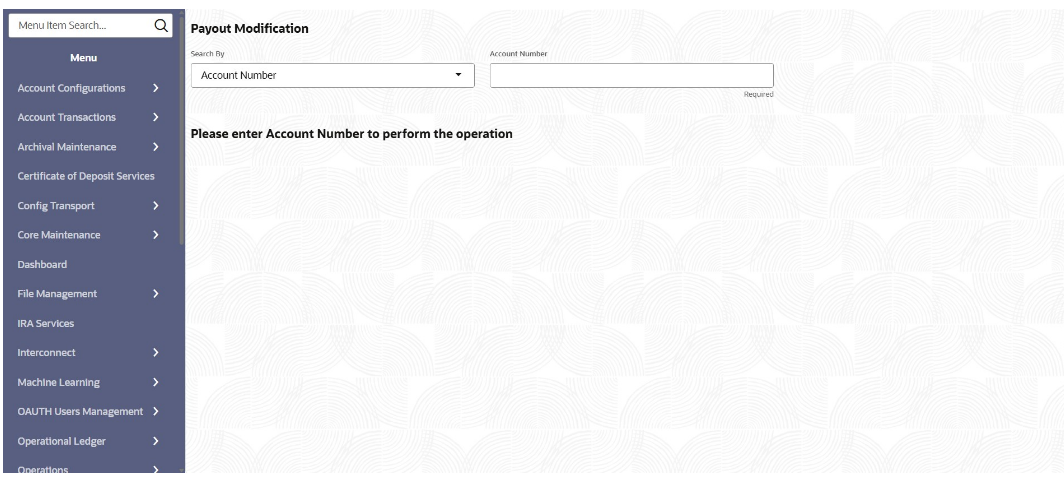
> **Note**
>
> The fields marked as **Required** are mandatory.

To view the CD payout modification details:

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

   The **Payout Modification** screen displays.

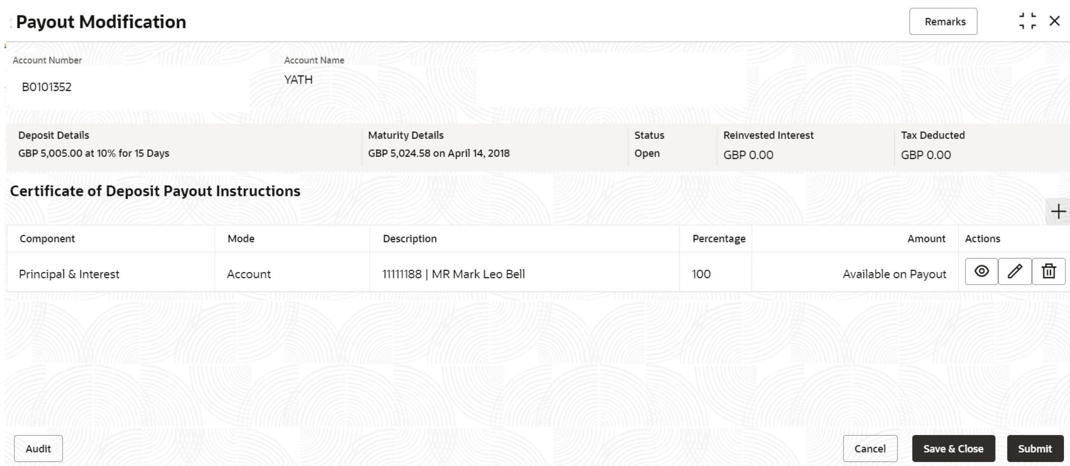
Figure 4-23 Payout Modification



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

   The details are displayed.

Figure 4-24 Payout Modification Details



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

Table 4-14 View CD 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. 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 CD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.

Table 4-14 (Cont.) View CD Payout Details – Field Description

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Status</td><td>Displays the status of the CD account. The possible options are:
Active
Overdue
Closed</td></tr>
<tr><td>Reinvested Interest or Interest Paid</td><td>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.</td></tr>
<tr><td>Tax Deducted</td><td>Displays the tax amount deducted till date.</td></tr>
<tr><td>Certificate of Deposit Payout Instructions</td><td>This section displays the existing payout instructions of the CD account.</td></tr>
<tr><td>Component</td><td>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.</td></tr>
<tr><td>Mode</td><td>Displays the mode of payout. The possible options are:
Account
Ledger</td></tr>
<tr><td>Description</td><td>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</td></tr>
<tr><td>Percentage</td><td>Displays the percentage of payout.</td></tr>
</table>

Table 4-14 (Cont.) View CD Payout Details – Field Description

Field	Description
Amount	Displays the CD 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 CD Payout Modification*. Click the **Edit** icon, to edit the payout details. For more information, refer *Modify CD Payout Modification*. Click the **Delete** icon, to delete the payout details.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

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

4.7.1 Payout Modification - View

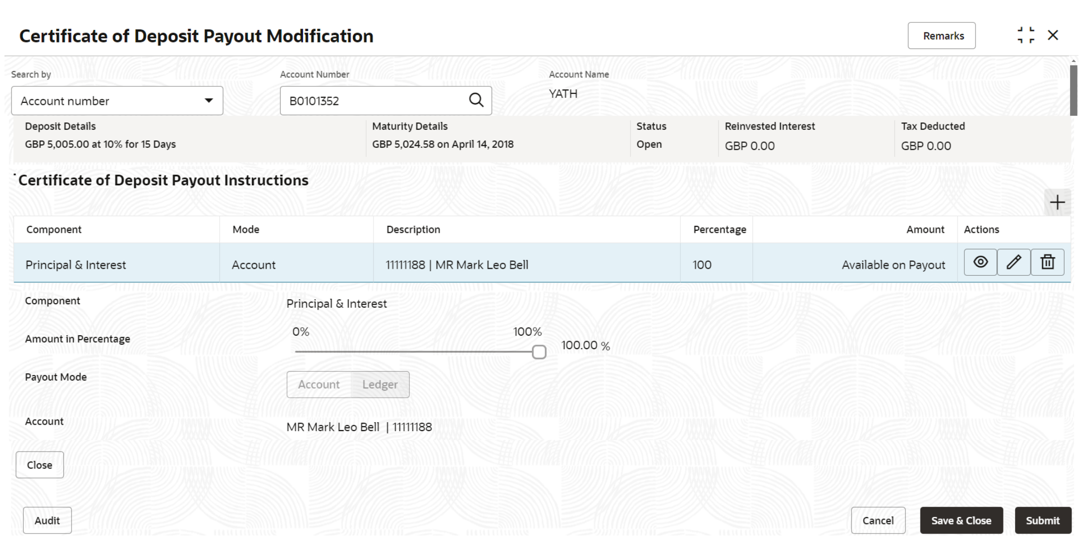
You can view the more details of the CD payout modification.

To view more payout modification details:

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

   The details of the payout are displayed.

Figure 4-25 View CD Payout Modification



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

Table 4-15 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**.

4.7.2 Payout Modification - Modify

You can modify the CD payout details.

To modify CD payout simulation:

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

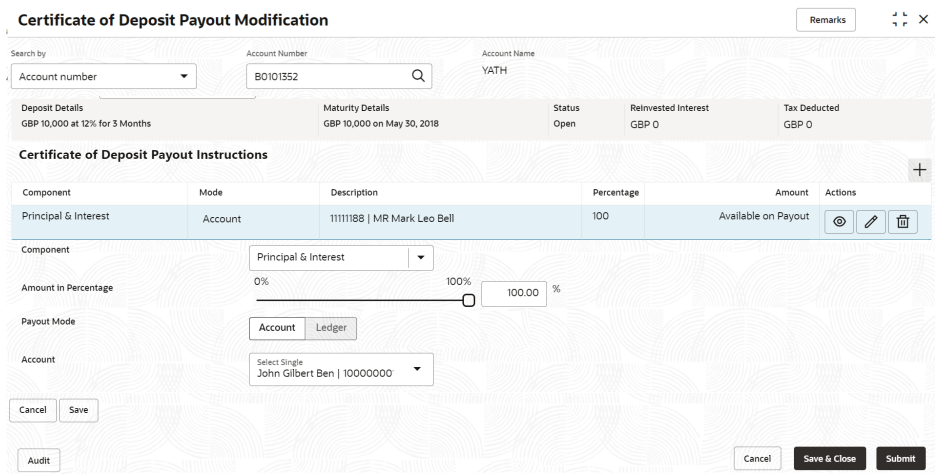
   The details of the payout are displayed.

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

   Below are the details of the actions:
   - For **Component** selected as **Principal**, **Interest**, or **Principal & Interest**
     – **Payout as Own Account**

a. Modify the required details.

Figure 4-26 Payout as Own Account



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

Table 4-16 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*.
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 4-16 (Cont.) Payout by own account – Field Description

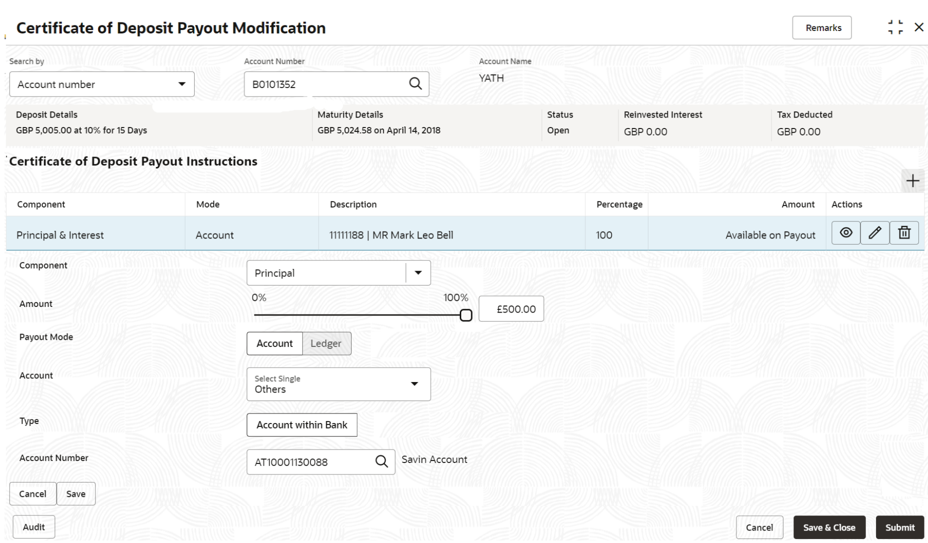
Field	Description
Payout Mode	Select the payout mode as **Account**. ⓘ **Note** For information on payout mode as **Ledger**, refer *Payout through Ledger*.
Account	Select the own account for performing the payout. ⓘ **Note** For information on other accounts, refer *Payout through Other Account and 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 4-27 Payout through Other Account and Type as Account within Bank



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

Table 4-17 Payout by other account within bank – Field Description

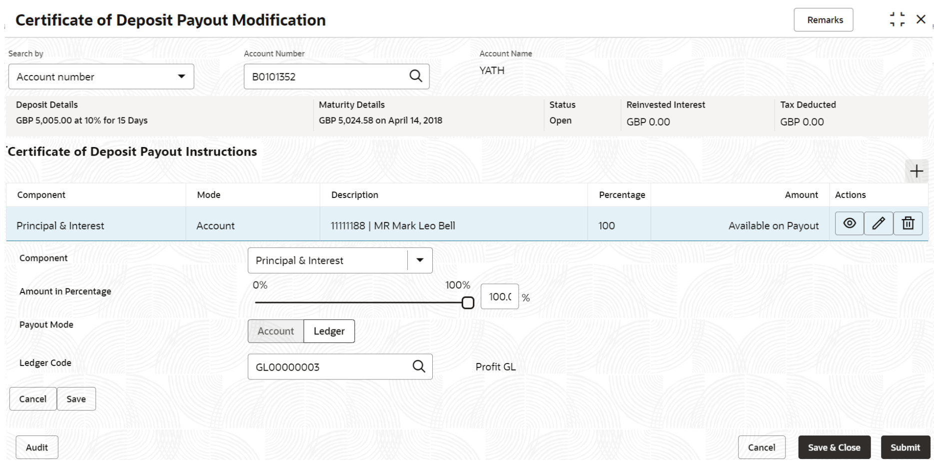
Field	Description
Component	Select the **Principal**, **Interest**, or **Principal & Interest** component for payout. **Note** For information on **Rollover Principal**, **Rollover Interest**, or **Rollover Principal or Interest**, refer *For Component selected as Rollover Principal, Rollover Interest, 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.
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 4-28 Payout through Ledger



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

Table 4-18 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*.

Table 4-18 (Cont.) Pay through Ledger – Field Description

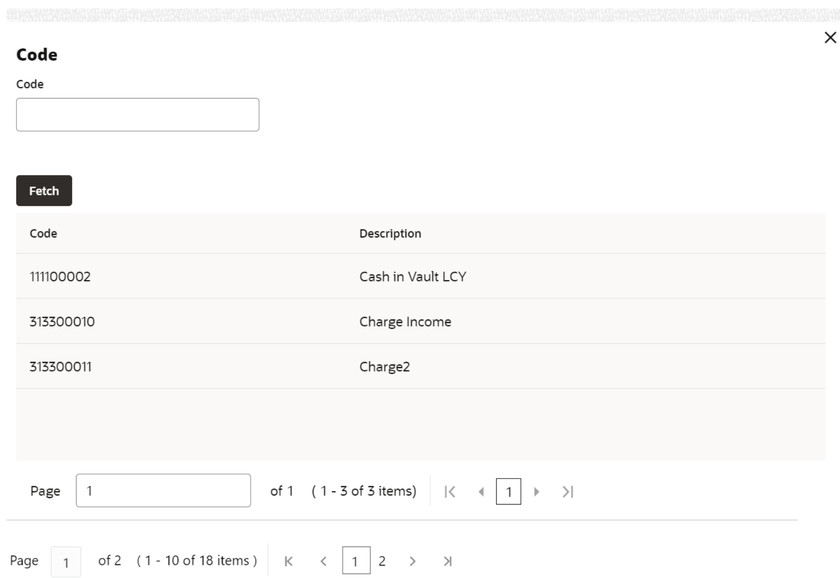
Field	Description
Ledger Code	Select the ledger code for the payout. **Note** For information on fields displayed as you click the **Search** icon, refer *Fetch Ledger Code*.

* **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 4-29 Ledger Code



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

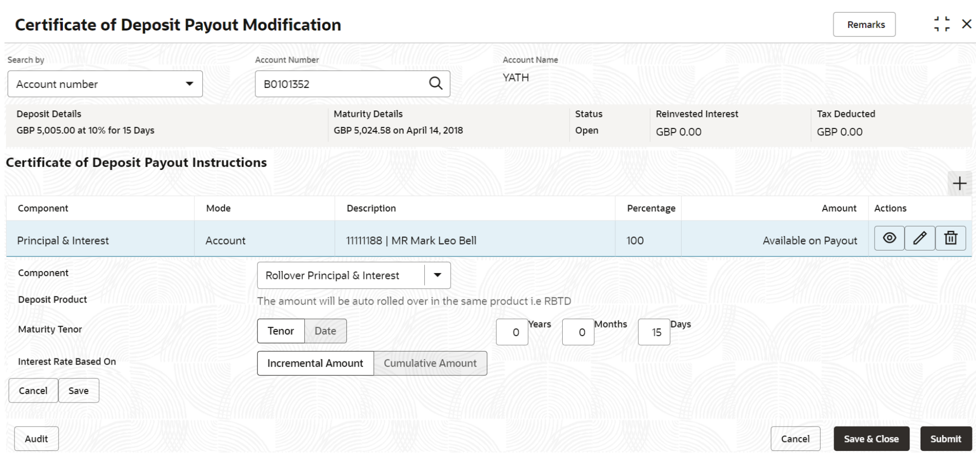
   iii. Select the code displayed in the table.

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 4-30 Rollover Principal, Rollover Interest, or Rollover Principal and Interest



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

Table 4-19 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.

5
Statement

Under the **Statement** menu, user can perform the required actions related to statement of retail accounts and certificate of deposit account.

- [Account Statement Frequency](#)
  This topic describes the systematic instruction about Account Statement Frequency Update. After specifying the account number, system displays existing account statement cycle details, and the user can modify the frequency.
- [Consolidated Adhoc Statement](#)
  This topic describes the systematic instruction to generate a consolidated adhoc statement that covers multiple accounts of a customer. The Adhoc statements are statements that do not fall within the periodic statement generation frequency.

5.1 Account Statement Frequency

This topic describes the systematic instruction about Account Statement Frequency Update. After specifying the account number, system displays existing account statement cycle details, and the user can modify the frequency.

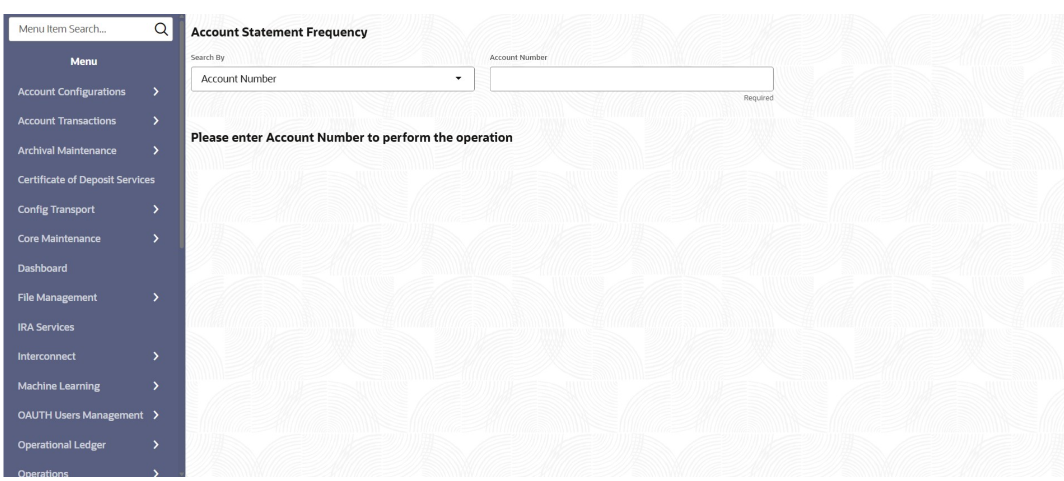
> **Note**
>
> This screen is applicable only for IRA Accounts.

To modify the account statement frequency:

1. On the **Home** screen, from the **IRA Services** menu, under **Statement**, click **Account Statement Frequency**, or specify **Account Statement Frequency** in the search icon bar and select the screen.

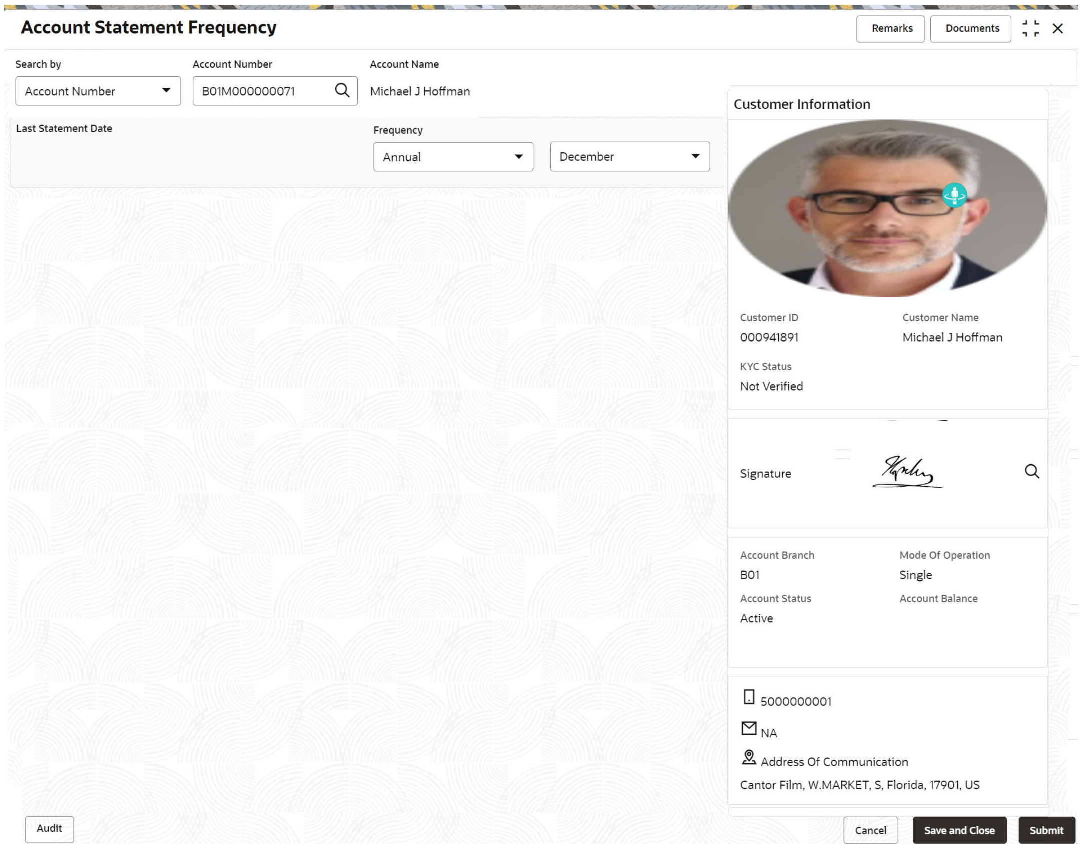
   Account Statement Frequency screen is displayed.

   Figure 5-1 Account Statement Frequency



2. On **Account Statement Frequency** screen, specify the account number.

Figure 5-2 Account Statement Frequency Details



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

Table 5-1 Account Statement Frequency - 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. 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	**Account Name** is displayed by default based on the account selected.
Existing Frequency	Displays the existing frequency set for the account statement.
New Start Date	Select the new start date for the statement. The options are: • **User Defined** • **Account Opening Date** • **Month End**
Cycle	Select the cycle for generating the statement. The options are: • **Monthly** • **Quarterly** • **Semiannual** • **Annual**
Month	Select the month for statement generation. **Note** This field is displayed if an option is selected from the **Cycle** field.

3. Click **Projected Generation Dates**, to view the future statement generation dates.
4. Click **Submit**.

5.2 Consolidated Adhoc Statement

This topic describes the systematic instruction to generate a consolidated adhoc statement that covers multiple accounts of a customer. The Adhoc statements are statements that do not fall within the periodic statement generation frequency.

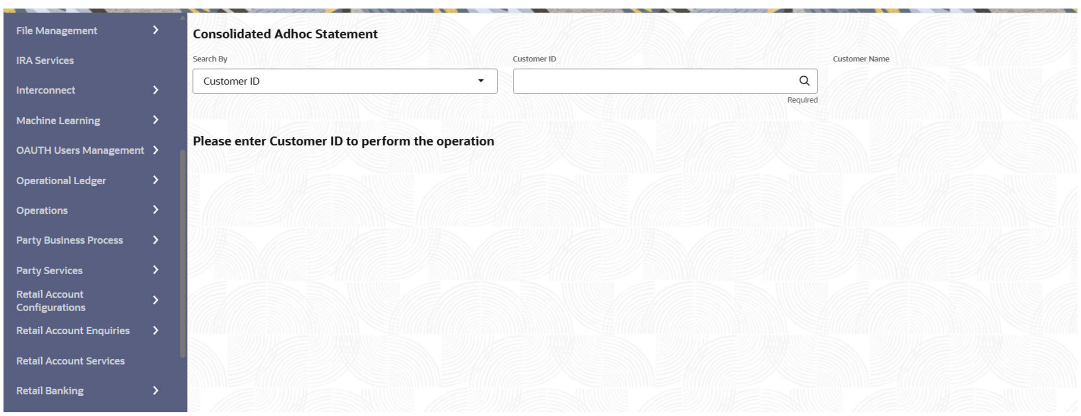
> **Note**
>
> This screen is applicable for IRA Accounts and IRA Deposits.

To generate a consolidated adhoc statement:

1. On **Home** screen, from **IRA Services** click **Consolidated Adhoc Statement**, or specify the **Consolidated Adhoc Statement** in the Search icon bar.

   The **Consolidated Adhoc Statement** screen is displayed.

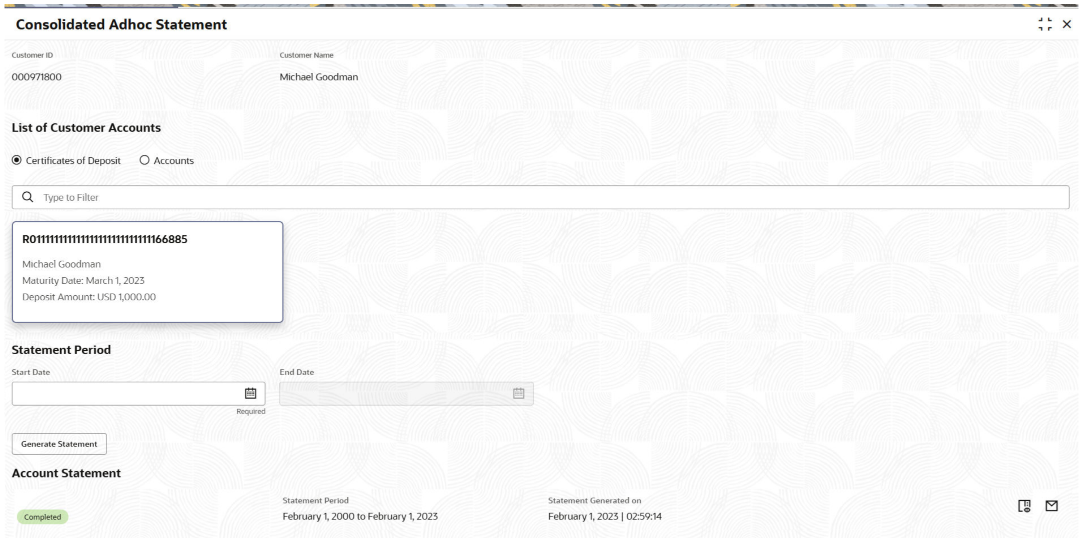
   Figure 5-3 Consolidated Adhoc Statement

2. On the **Consolidated Adhoc Statement** screen, specify the fields.
3. In the **Statement Period** section, click **Generate Statement** to generate the account statement for the selected accounts and period.

   The **Account Statement Details** section is displayed.

Figure 5-4 Account Statement Details



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

Table 5-2 Consolidated Adhoc Statement - Field Description

Field	Description
Customer ID	Enter the **Customer ID** or click the search icon to view the **Customer ID** pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer ID by providing **Customer ID**, or **Customer Name** and clicking on the **Fetch** button. **Note** The Customer Name is displayed adjacent to this field as the customer ID is selected.
List of Customer Accounts	Select the type of account to generate the adhoc statement. The options are: • **Certificate of Deposit** • **Accounts** Once the user toggles between Deposits or Accounts, all accounts belonging to the customer under the respective domain are listed. User can either select a single account or multiple accounts to generate the Ad hoc statement.
Statement Period	This section displays the statement period details. **Note** This section is displayed if the user clicks on any account widget displayed.

Table 5-2 (Cont.) Consolidated Adhoc Statement - Field Description

Field	Description
Start Date	Select or specify the start date to generate the statement. **Note** The start date cannot be future dated.
End Date	Select or specify the end date to generate the statement. **Note** The end date cannot be lesser than start date.
Account Statement	This section displays the statement details that are generated for the customer. **Note** This section is displayed as the user clicks **Generate Statement**.
<Status>	Displays the statement generation status.
Statement Period	Displays the period for which the statement is generated.
Statement Generated on	Displays the date on which the statement is generated.

4. Click the **View** icon to access the account statement, or click the **Email** icon to Email or print the statement.

   Once the date moves to the next working day, all statements generated the previous day is cleared.

6 Status Update

Under the **Status Update** menu, user can update the status of retail accounts and certificate of deposit account.

- Account Status Change
  This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.
- Activate Inactive/Dormant Account
  User can update the account to **Active**, **Inactive**, or **Dormant** status using the **Activate Inactive/Dormant Account** screen.

6.1 Account Status Change

This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.

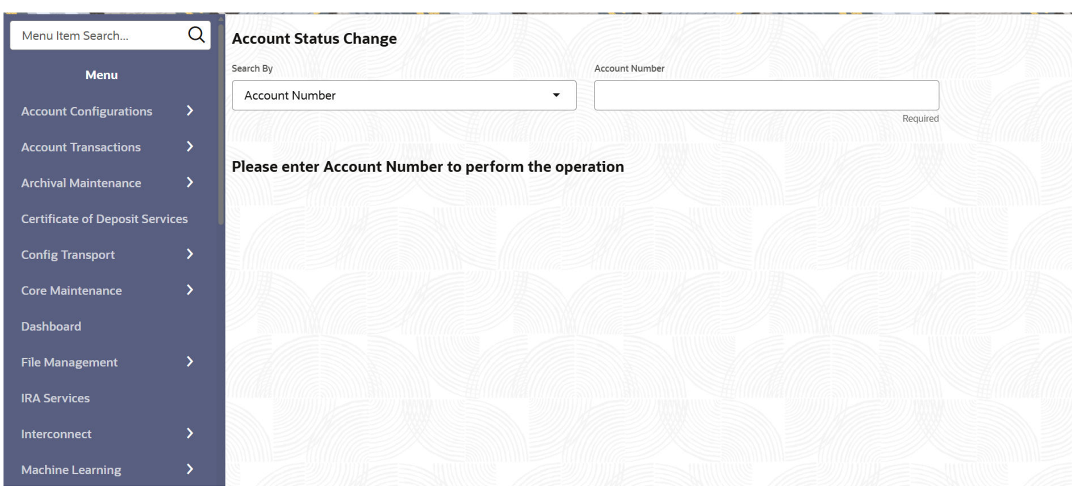
> **Note**
>
> This screen is applicable only for IRA Accounts.

To change account status:

1. On the **Home** screen, from the **IRA Services** menu, under **Statement**, click **Account Status Change**, or specify **Account Status Change** in the search icon bar and select the screen.

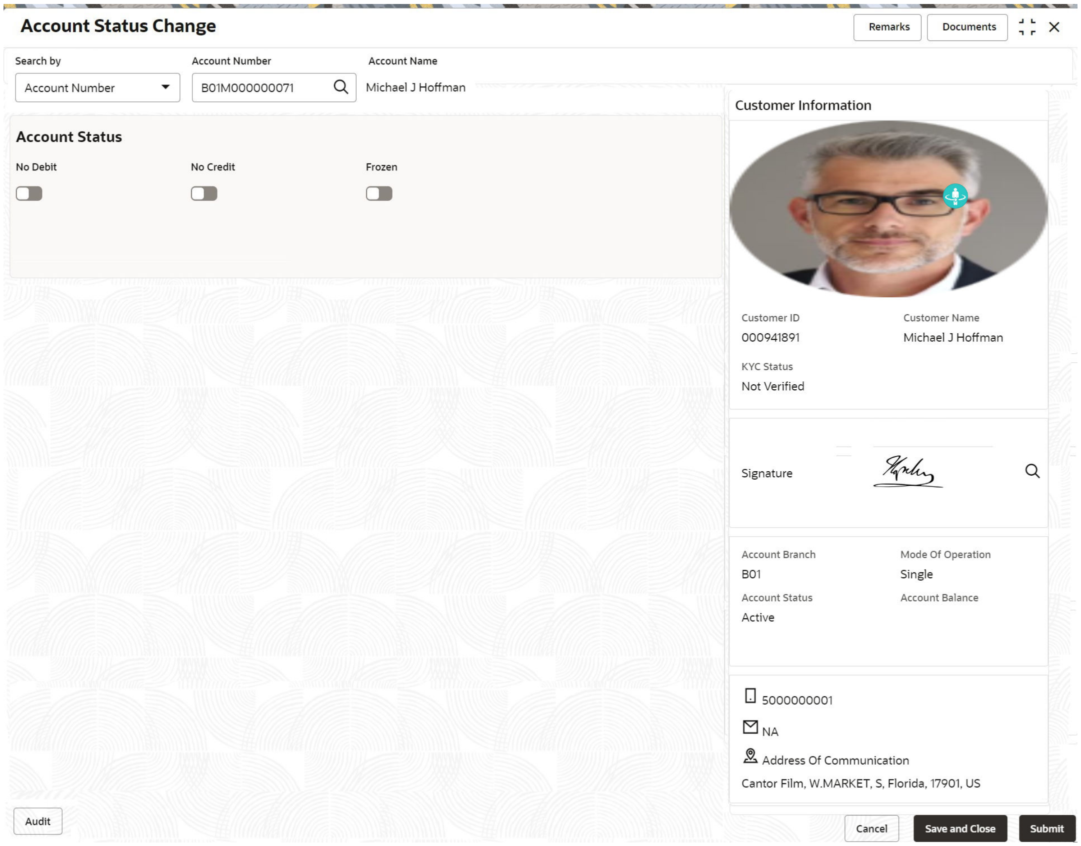
   Account Status Change screen is displayed.

   Figure 6-1 Account Status Change

2. On **Account Status Change** screen, specify the fields.

Figure 6-2 Account Status Change



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

Table 6-1 Account Status Change - 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. 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.

Table 6-1 (Cont.) Account Status Change - Field Description

Field	Description
Account Status	The existing account statuses will be displayed and users can modify them (No Debit, No Credit, and Frozen) by enabling or disabling the toggle button.

6.2 Activate Inactive/Dormant Account

User can update the account to **Active**, **Inactive**, or **Dormant** status using the **Activate Inactive/Dormant Account** screen.

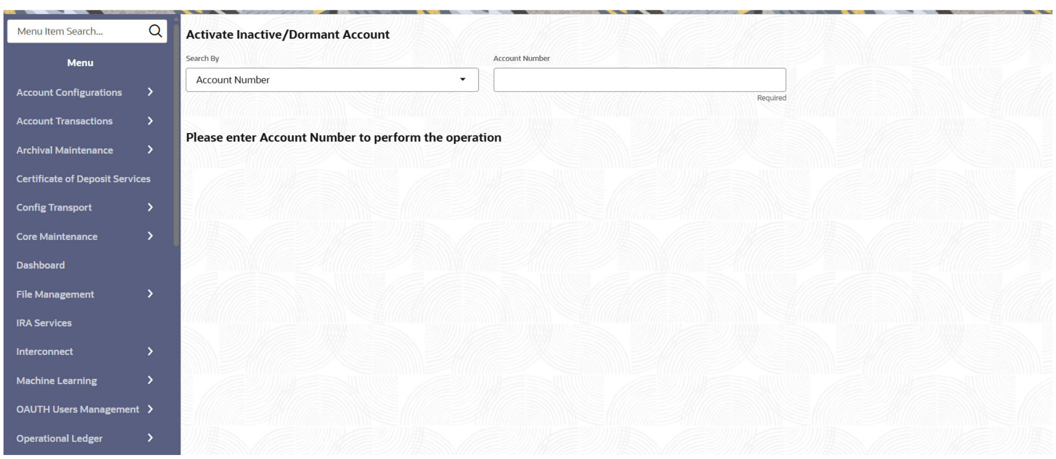
> **Note**
>
> This screen is applicable only for IRA Accounts.

To set account status:

1. On the **Home** screen, from **IRA Services**, under **Status Update** click **Activate Inactive/ Dormant Account**, or specify the **Activate Inactive/Dormant Account** in the Search icon bar.

   The **Activate Inactive/Dormant Account** virtual screen is displayed.

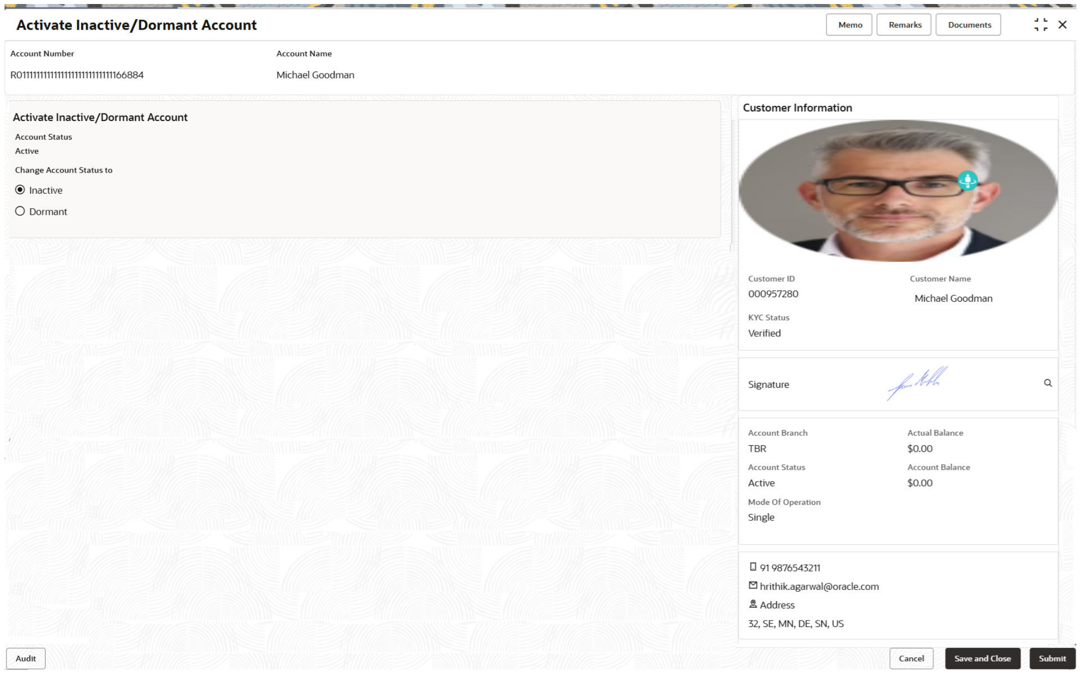
   Figure 6-3 Activate Inactive/Dormant Account

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On the **Activate Inactive/Dormant Account** screen, update the status.

   The **Activate Inactive/Dormant Account** section is displayed.

Figure 6-4 Activate Inactive/Dormant Account - Set Account Status



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

Table 6-2 Activate Inactive/Dormant Account – 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.
Activate Inactive/Dormant Account	This section displays the current and other statuses for the account.

Table 6-2 (Cont.) Activate Inactive/Dormant Account – Field Description

Field	Description
Account Status	Displays the current status of the account.
Change Account Status to	Select the status to be set for the account. The options are: • **Inactive** • **Dormant**

5. Click **Submit**.

   The screen is successfully submitted for authorization.

7

Amount Block

Under the **Amount Block** menu, user can perform the amount block related actions for retail accounts and certificate of deposit account.

- Create Amount Block
  You can block the CD amount. A Certificate of Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the CD amount.
- View and Modify Amount Block
  This topic describes the systematic instruction to View, Modify, and Close the Amount Block. The View and Modify Amount Block screen displays the summary of all amount blocks that are present against a Customer's account and allows the user to modify or close the existing amount block.

7.1 Create Amount Block

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

This screen is applicable only for IRA Deposits.

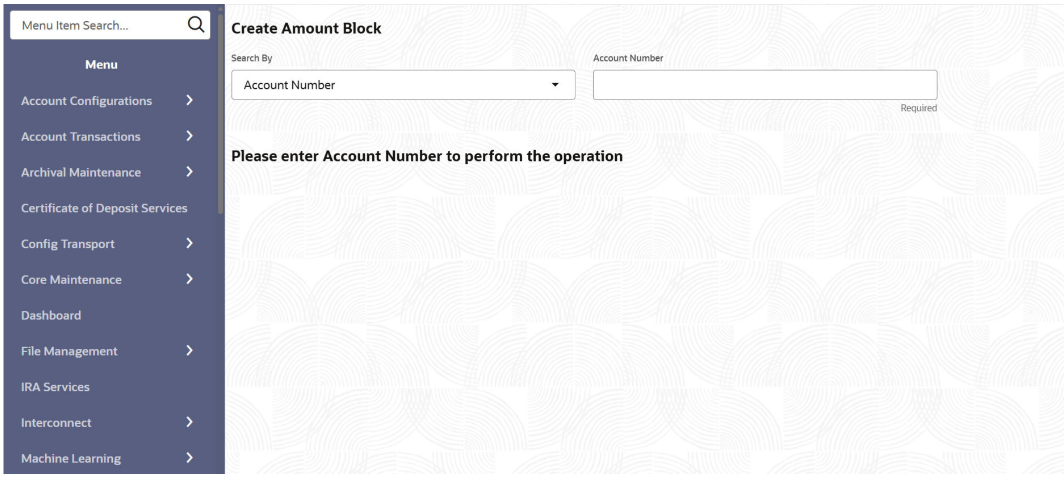
> **Note**
>
> The fields marked as **Required** are mandatory.

To create amount block:

1. On the **Home** screen, from the **IRA Services** menu, under **Amount Block**, click **Create Amount Block**, or specify **Create Amount Block** in the search icon bar and select the screen.

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

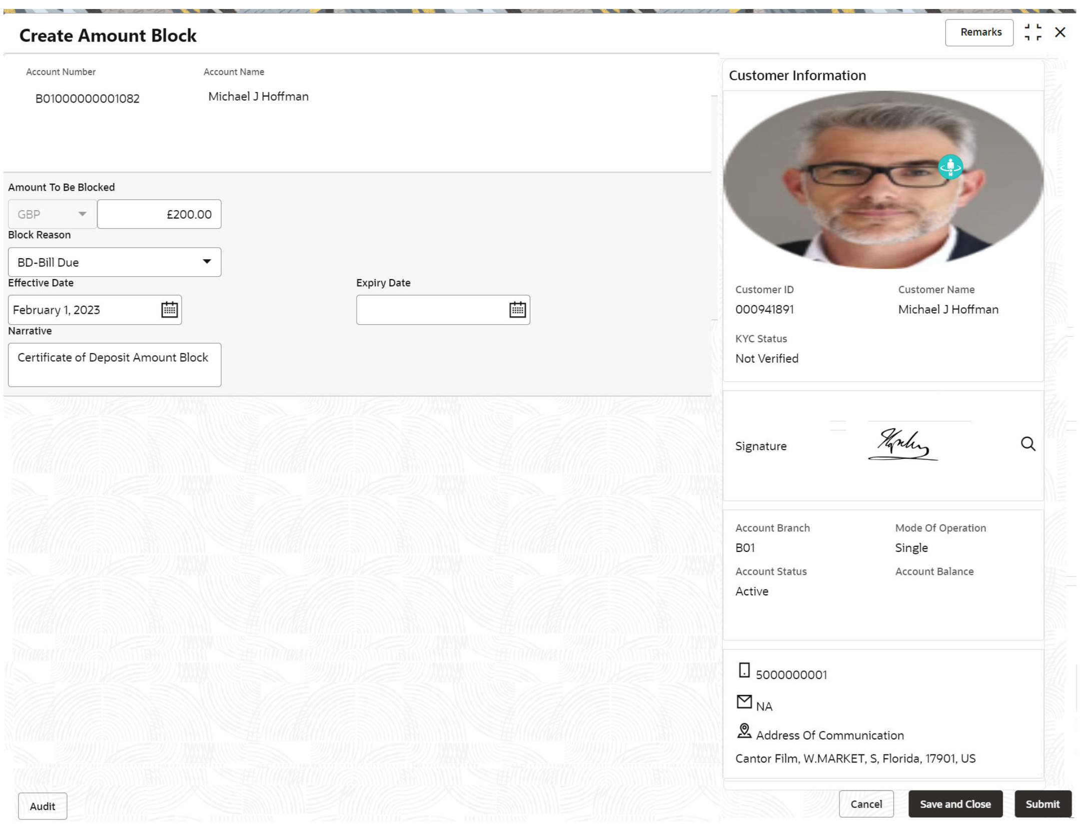
Figure 7-1 Create Amount Block



2. On the **Create 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 7-2 Create Amount Block Details



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

Table 7-1 Create 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. 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. • The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount To Be Blocked	Specify the amount you want to block for the Certifiacte of Deposit (CD). Note that the currency for the CD will be displayed by default.
Block Reason	Select reason for block from drop-down list.
Effective Date	Specify or select the effective date for the block. **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.

7.2 View and Modify Amount Block

This topic describes the systematic instruction to View, Modify, and Close the Amount Block. The View and Modify Amount Block screen displays the summary of all amount blocks that are present against a Customer's account and allows the user to modify or close the existing amount block.

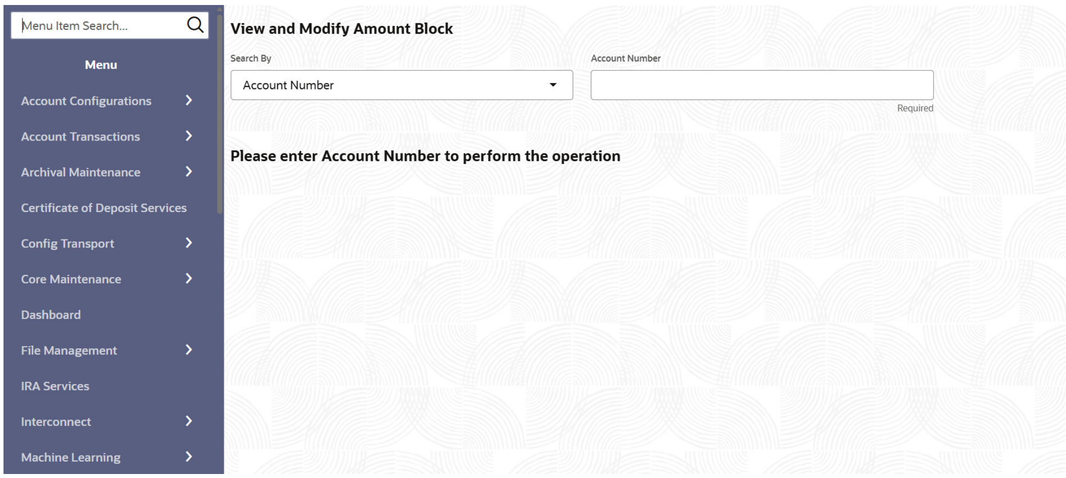
If the Branch Transfer fails for any reason, details of such failed transfers are updated in the Branch Transfer Log. After clearing the faults due to which the Account Branch transfer failed, this screen allows user to resubmit the transfer request again for processing.

To view and modify amount block:

1. On the **Home** screen, from the **IRA Services** menu, under **Amount Block**, 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 7-3 View and Modify Amount Block

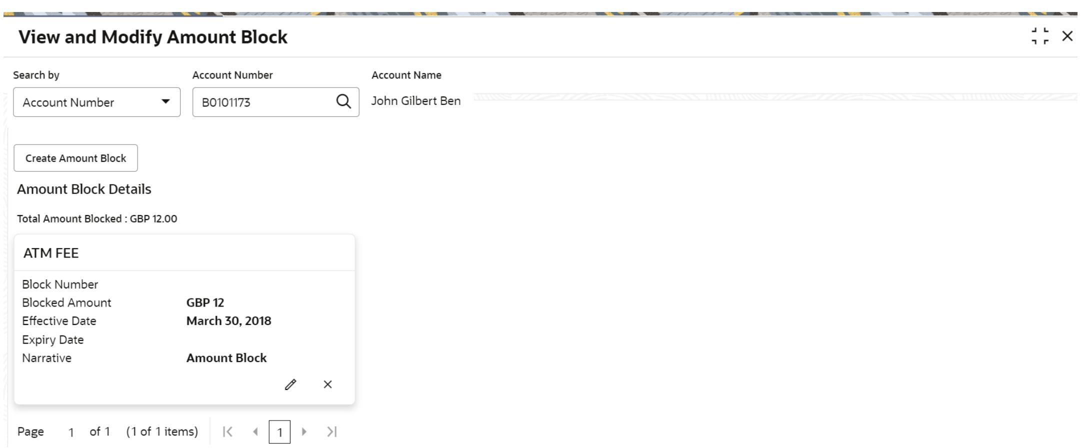
   

2. In the **View and Modify Amount Block** screen, perform the required actions.

   If active amount blocks are available for the account number, the system displays them in tile layout and displays the total amount blocked for all the blocks.

   View and Modify Amount Block screen is displayed.

   Figure 7-4 Amount Block Details

3. On the **View and Modify Amount Block** screen, specify the fields. For more information on fields, refer to the field description table.

Table 7-2 View and Modify Amount Block - Field Description

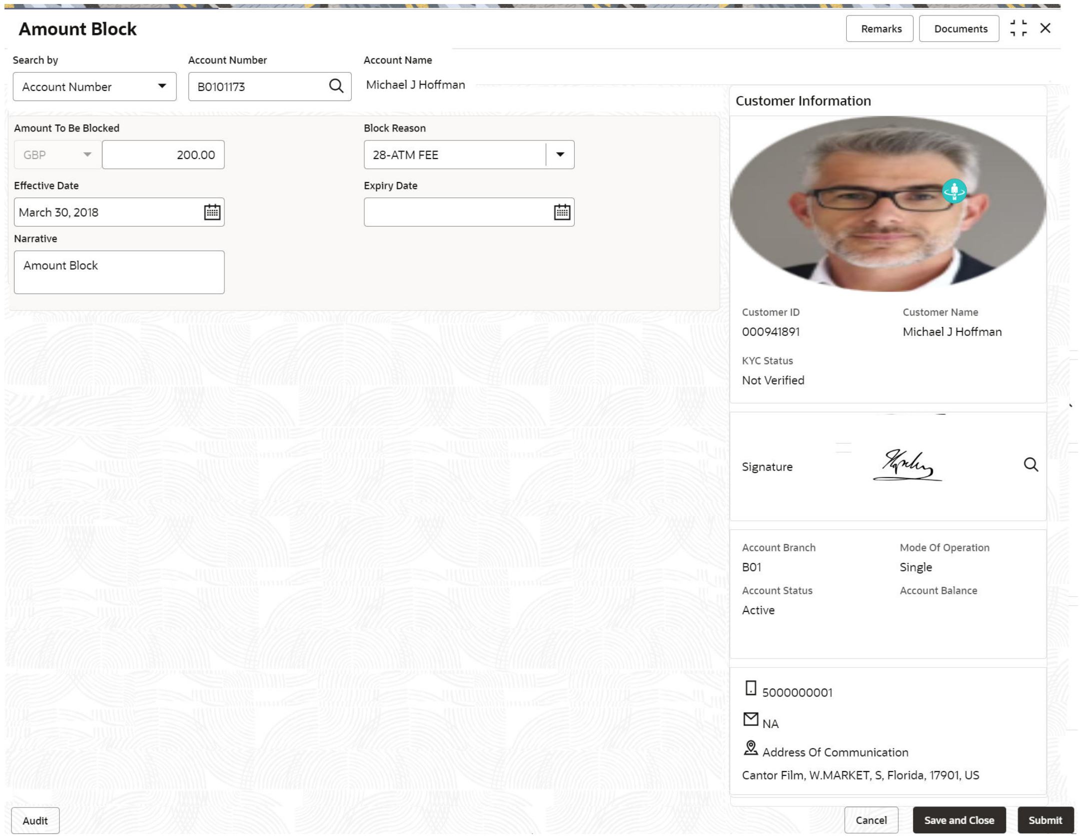
Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be 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.

> **Note**
>
> If an active amount blocks are unavailable for the account number, then a message that no amount blocks are present for the given account number is displayed in the **Amount Block Details** section.

4. Click **Create Amount Block** to add a new amount block.

   Amount Block screen is displayed.

Figure 7-5 Amount Block



5. On the **Amount Block** screen, specify the fields and click **Submit** button.

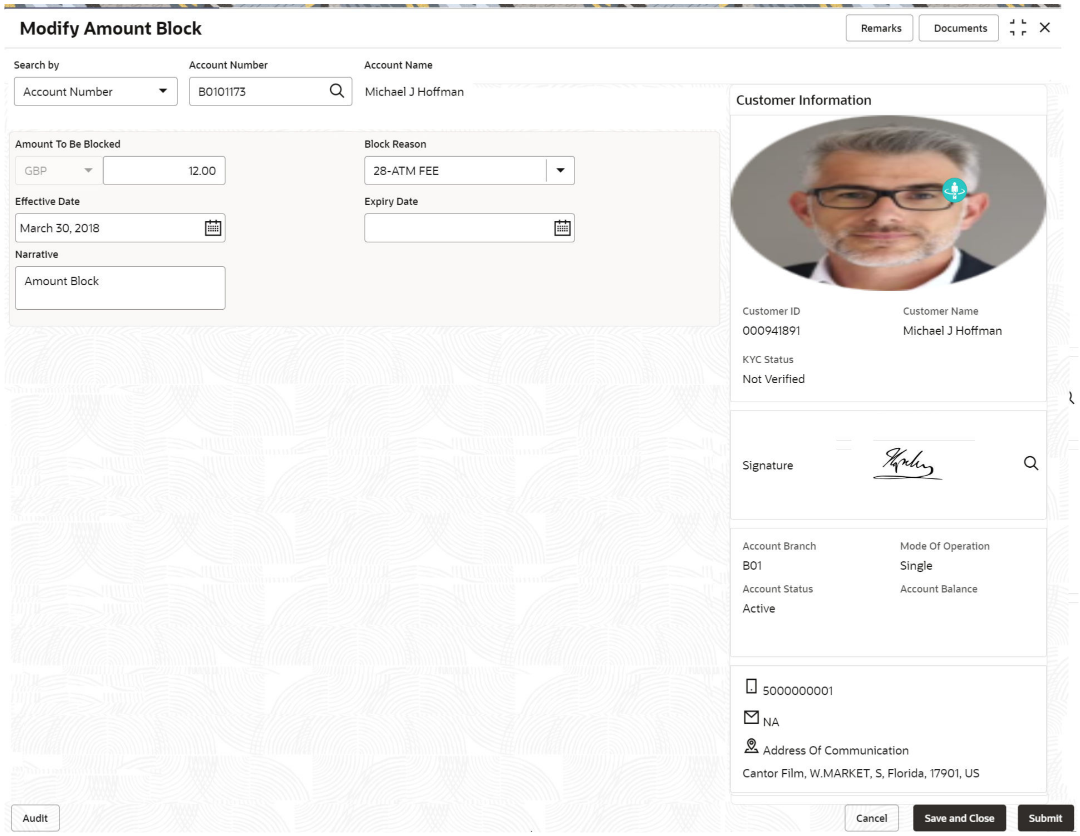
   For more information on fields, refer to **Create Amount Block** screen.

   A new amount block tile is displayed on the **View and Modify Amount Block** screen.

6. On the **View and Modify Amount Block** screen, under **Amount Block Details**, click **Edit** on the tile to modify the Amount Block.

   Modify Amount Block screen is displayed.

Figure 7-6 Modify Amount Block



7. On the **Modify Amount Block** screen, specify the fields the user can modify. For more information on fields, refer to the field description table.

Table 7-3 Modify Amount Block - Field Description

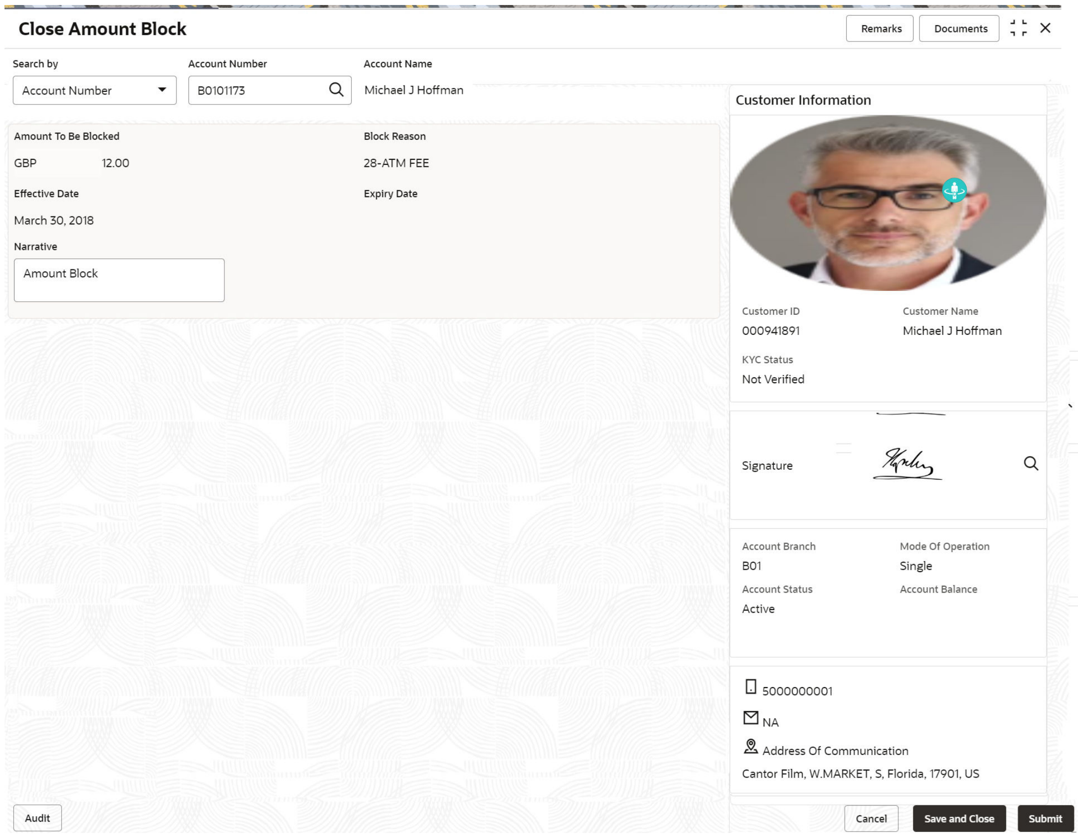
Field	Description
Amount To be Blocked	You can modify the Amount To be Blocked. The ISO currency code is defaulted based on the Account Currency. **Note:** The amount cannot be in negative or zero value.
Block Reason	User can modify the block reason, by clicking the search icon. You can search for a specific Block Reason by providing **Block Code** or **Block Description** and clicking on the **Fetch** button. When a Block Reason is selected, the Block Description is automatically updated in the field.
Effective Date	User can modify the effective date. The effective date can be changed to a future date. **Note:** The **Effective Date** cannot be backdated.
Expiry Date	This is an optional input field. Users can modify the expiry date. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer.
Narrative	User can modify the Narrative field.

8. Click the **Submit** button.
9. On **View and Modify Amount Block** screen, under **Amount Block Details**, click the **Close** icon on the tile to close the Amount block.

Close Amount Block screen is displayed.

> **Note**
>
> All the fields are non-editable.

Figure 7-7 Close Amount Block



10. Close the Amount Block by clicking on the **Submit** button.

8 Inquiry

Under the **Inquiry** menu, user can inquire the details of IRA Accounts and IRA Deposits.

- Account Transaction
  This topic provides the systematic instructions for the users to view and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.
- Certificate
  You can specify a CD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.
- Account Closure Inquiry
  This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process.
- IRA Plan Details
  User can inquire the details of IRA plan using the **IRA Plan Details** screen.
- Interest Paid Out Details
  User can inquire the details of Interest paid out using the **Interest Paid Out Details** screen.

8.1 Account Transaction

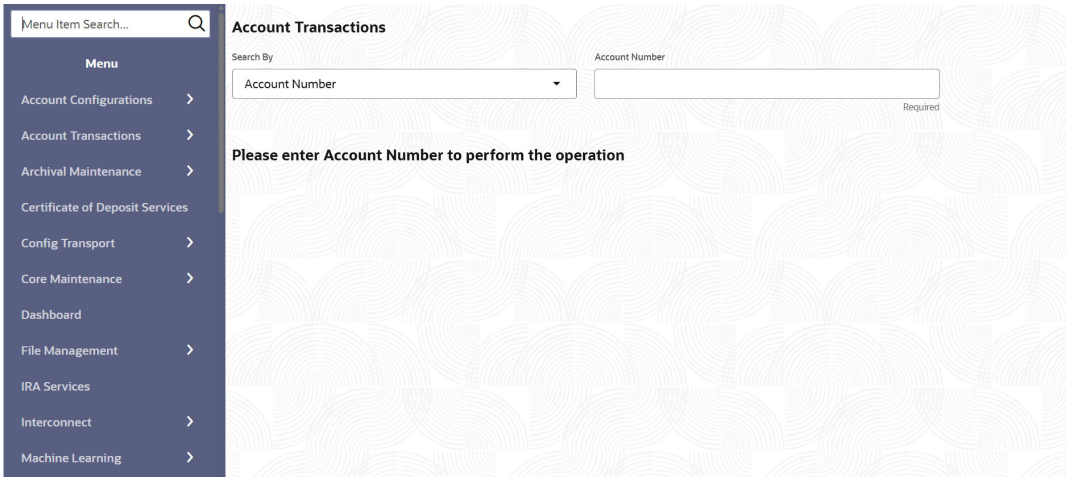
This topic provides the systematic instructions for the users to view and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.

This screen is applicable for IRA Accounts and IRA Deposits.
To view account transaction details:

1. On the **Home** screen, from the **IRA Services** menu, under **Inquiry**, click **Account Transactions**, or specify **Account Transactions** in the search icon bar and select the screen.

   The **Account Transactions** screen is displayed.

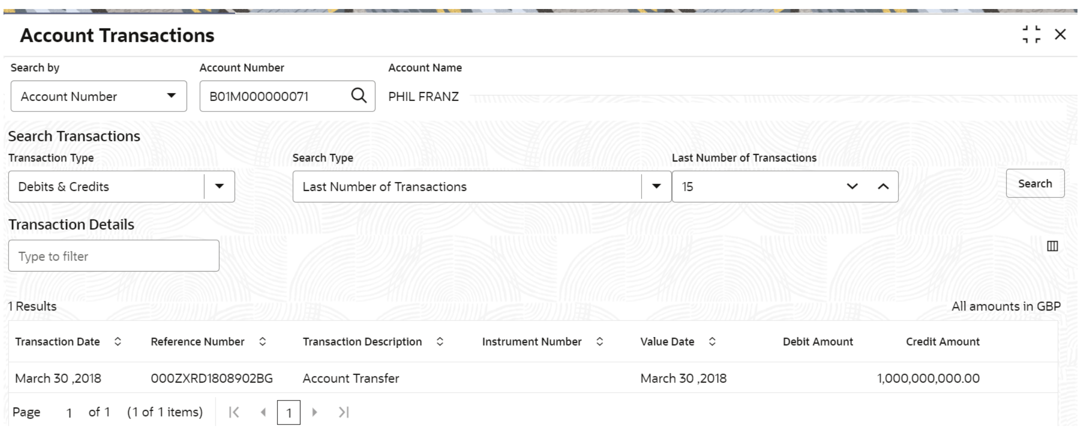
Figure 8-1 Account Transactions



2. In the **Account Transactions** screen, specify the fields.

   Account Transactions screen is displayed.

Figure 8-2 Account Transactions



3. On **Account Transactions** screen, specify the fields.

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

Table 8-1 Account Transactions - 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. 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.
Search Transactions	This section displays the fields to perform the search.
Transaction Type	Select the type of transactions to be searched. The available options are: • **Debits & Credits** • **Debits** • **Credits** **Note:**Transaction type is always **Debits & Credits** if user select the **Search Type** as the **Last Number of Transactions**.
Search Type	Select the search type for the transaction. The available options are: • **Data Range** • **Current Month** • **Current Month Plus Previous Month** • **Current Month Plus Previous 3 Month** • **Current Month Plus Previous 6 Month** • **Last Number of Transactions**
Date Range	Select or specify the from and to date for fetching the transaction details. **Note:** This field is displayed if user select **Date Range** from the **Search Type** field.
Last Number of Transactions	Select or specify the last number of the transaction to be fetched. **Note:** This field is displayed if you select **Last Number of Transactions** from the **Search Type** field.
Transactional Details	This section displays the transaction details for the account selected. **Note:**User can click the **Column Filter** icon to view only the selected transaction details.
Filter	Specify a value to filter the details as required.
Transaction Date	Displays the date of the transaction.
Reference Number	Displays the transaction's reference number.
Transaction Description	Displays the description for the transaction.
Instrument Number	Displays the instrument number used for the transaction.
Value Date	Displays the value date of the transaction.
Debit Amount	Displays the transaction's debit amount.

Table 8-1 (Cont.) Account Transactions - Field Description

Field	Description
Credit Amount	Displays the transaction's credit amount.

8.2 Certificate

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

Note

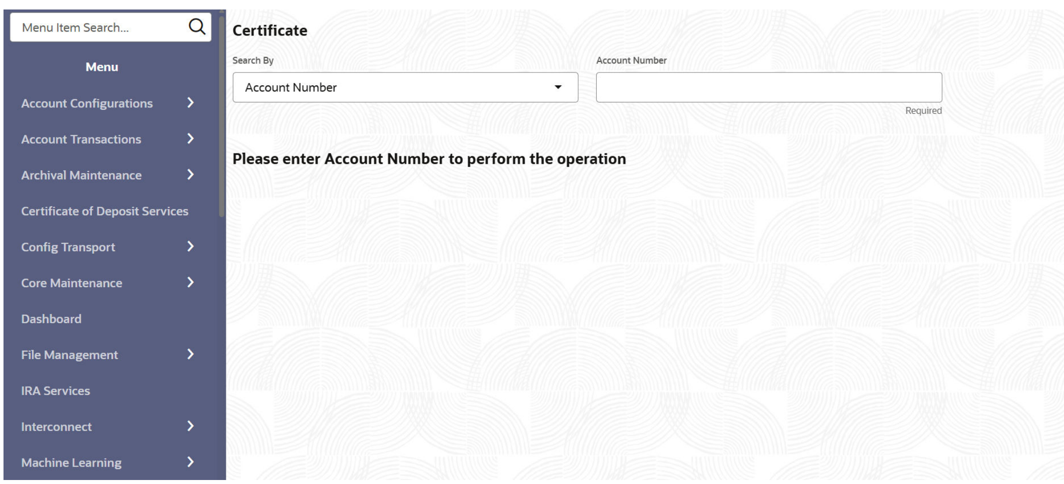
The fields marked as **Required** are mandatory.

To generate and view the deposit certificate:

1. On the **Home** screen, from the **IRA Services** menu, under **Inquiry**, click **Certificate**, or specify **Certificate** in the search icon bar and select the screen.

   The **Certificate** screen is displayed.

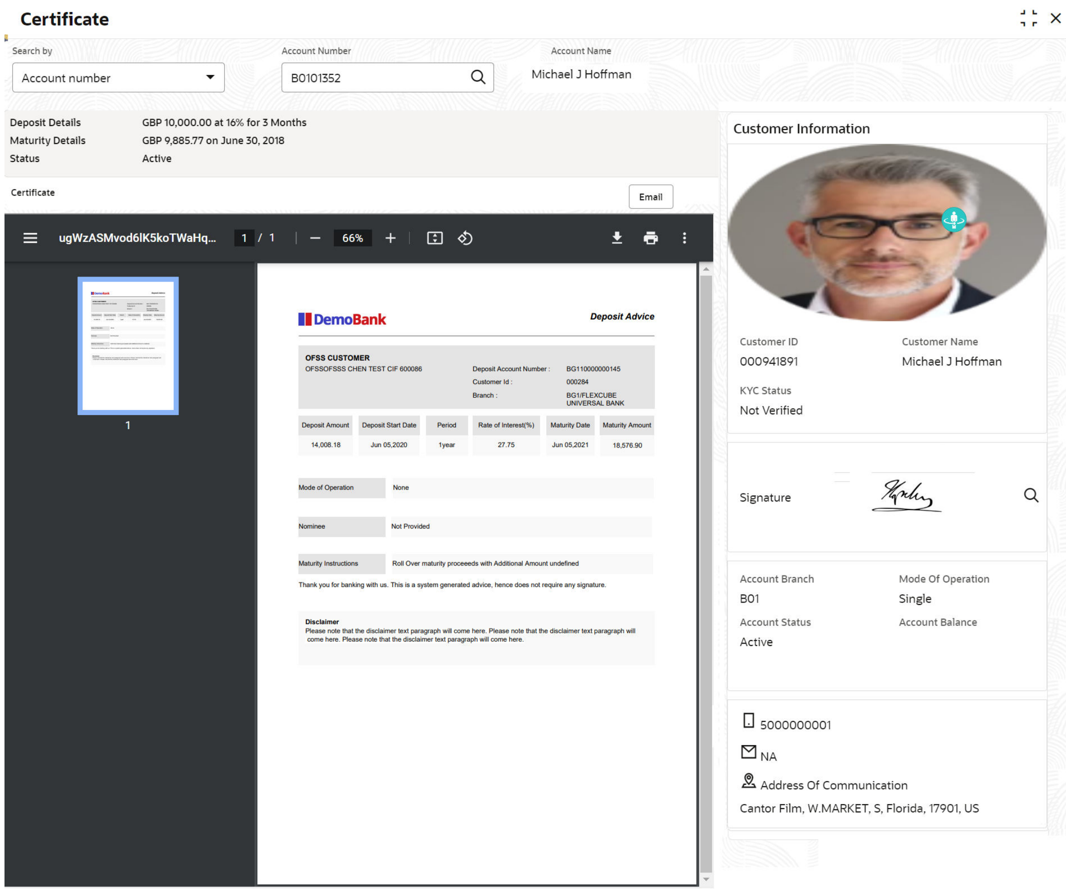
   Figure 8-3 Certificate

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 8-4 CD Certificate



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

Table 8-2 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. 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.

8.3 Account Closure Inquiry

This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process.

User can also view the following details:

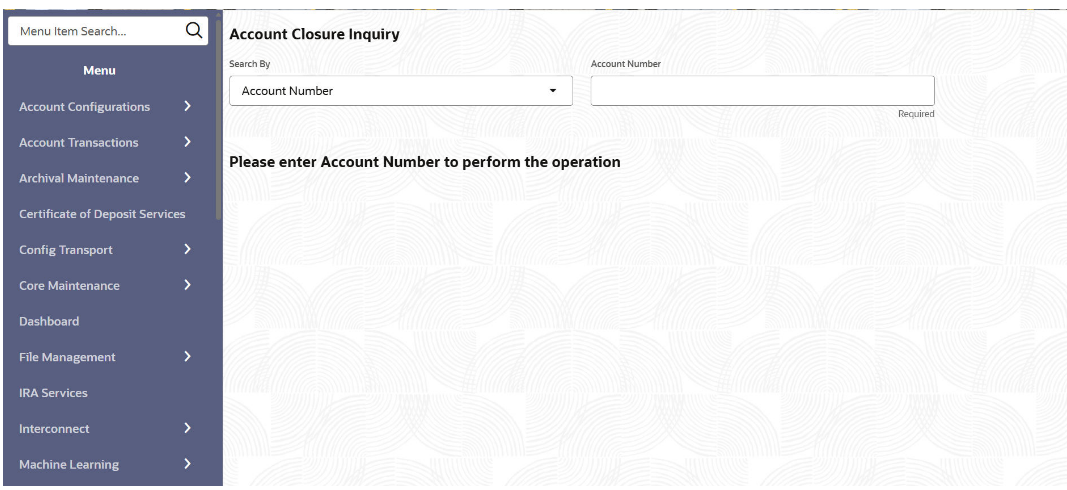
- Display all the applicable stages of account closure and status
- Failure Reason/Related error message in case of failure
- Account closure request details
- Account closure status
- Closure Initiation Date
- Closure Date
- Estimated Payout (Applicable before IC online Liquidation)
- Final Settlement Amount (Applicable after IC online liquidation with latest balance)
- Transaction Reference Number.

> **Note**
>
> The system displays the latest account closure request details in case more than one account closure happened for the account (in case of close and reopen).

1. On the **Home** screen, from the **IRA Services** menu, under **Inquiry**, click **Account Closure Inquiry**, or specify **Account Closure Inquiry** in the search icon bar and select the screen.

   The **Account Closure Inquiry** screen is displayed.

   Figure 8-5 Account Closure Inquiry

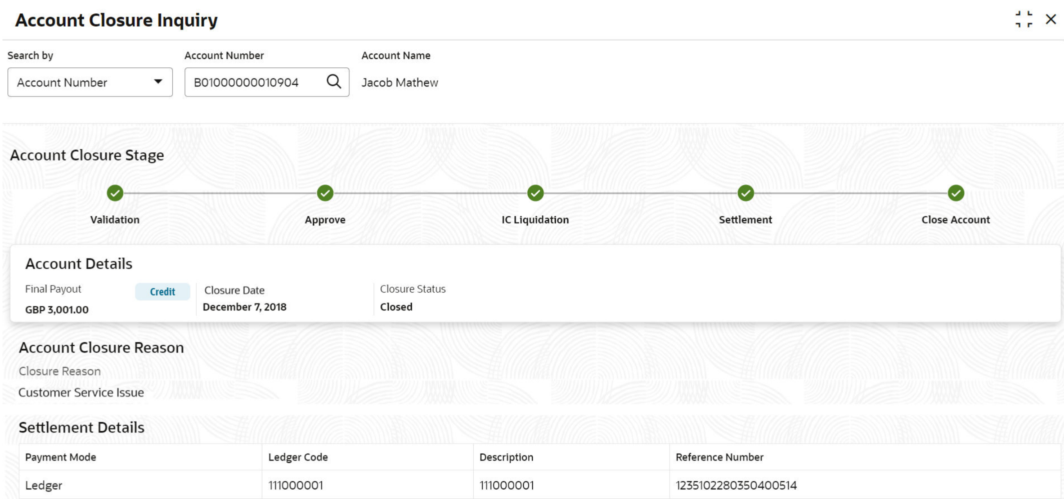
   

   > **Note**
   >
   > The fields marked as **Required** are mandatory.

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

   The account closure inquiry details are displayed in the screen.

Figure 8-6 Account Closure Inquiry Details



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

Table 8-3 Account Closure - 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. 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 Closure Stage	Displays all applicable stages of account closure with status. The available options are: • Red colour indicates **Failed**. • Green colour indicates **Success**. • Black colour indicates **Pending**. • Gray colour indicates **Yet to Start**.
Account Details	Displays the closure account details such as final payout amount, closure initiated date, and status of the account.

Table 8-3 (Cont.) Account Closure - Field Description

Field	Description
Final payout	It displays after IC online liquidation with the latest account balance. The available options are: • Credit indicator is displayed if payout amount is greater than zero. • Debit indicator should be displayed if the payout amount is less than zero. • Debit or Credit indicator will not be displayed if payout amount is zero.
Closure Initiated	It displays the account closure initiation date. **Note:**This field will not be displayed after an account is closed.
Account Closure Date	It displays the account closure date. **Note:** This field will be displayed once the account is closed.
Closure Status	It displays the closure status of an account. The available options are: • **In Progress** - An account closure request is in process/pending approval. • **Failed** - If an account closure request is failed. • **Rejected** - If an account closure request is rejected by the approver. • **Closed** - If an account closure is successfully completed.
Closure Reason	Displays the reason for account closure.
Settlement Details	If the payment mode is an **Account**. The available options are: • **Account Number** - Displays an offset account number for transferring the outstanding balance. • **Account Name** - Displays an offset account name. • **Transaction Reference Number** - Displays the transaction reference number of account to account transfer. • **Currency** - Displays an offset account/settlement account currency code. • **Exchange Rate** - In case of cross-currency settlement system derives the exchange rate based on account closure servicing preference maintenance and display the exchange rate. If the payment mode is **Ledger**. It displays the below values. • **Ledger Code** - Displays the selected ledger code. • **Description** - Displays the ledger description. • **Transaction Reference Number** - Display the transaction reference number of account to GL transfer.

3. Click **Close** icon to close this screen.

8.4 IRA Plan Details

User can inquire the details of IRA plan using the **IRA Plan Details** screen.

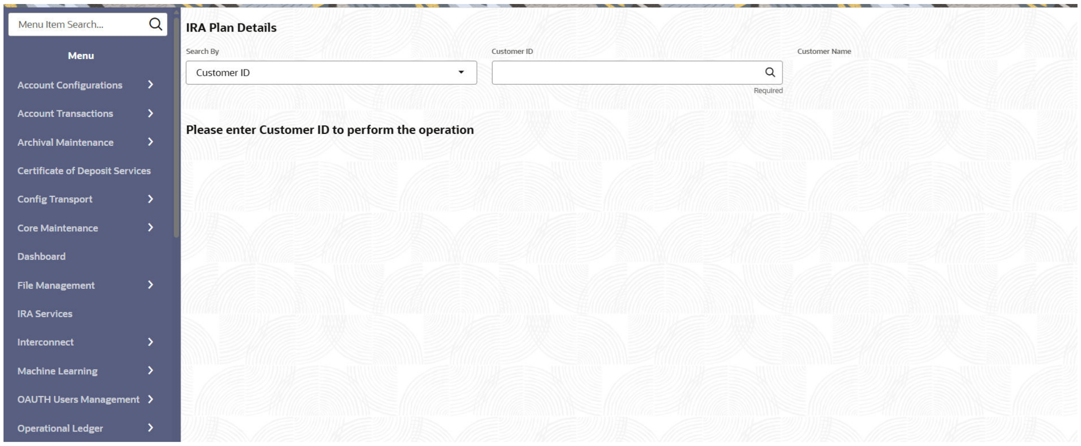
This screen is applicable for IRA Accounts and IRA Deposits.

To inquire the IRA plan details:

1. On the **Home** screen, from **IRA Services**, under **Inquiry** click **IRA Plan Details**, or specify the **IRA Plan Details** in the Search icon bar.

   The **IRA Plan Details** virtual screen is displayed.

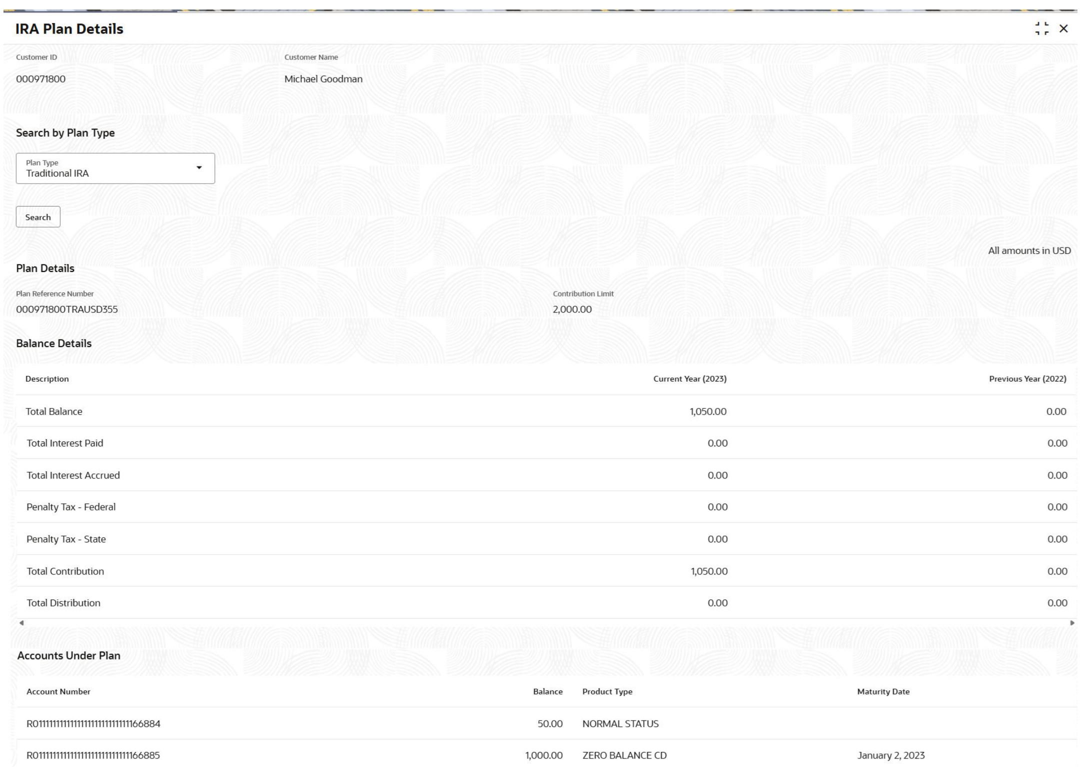
Figure 8-7 IRA Plan Details



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On the **IRA Plan Details** screen, specify and view the details.

   The existing IRA plan details are displayed.

Figure 8-8 Existing IRA Plan Details



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

Table 8-4 IRA Plan 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.
Search by Plan Type	Select the plan type to initiate the search. The options are: • **Traditional IRA** • **Roth IRA** • **Simplified Employee Pension IRA**
Plan Details	This section displays the IRA plan details.
Plan Reference Number	Displays the reference number of the IRA plan.
Contribution Limit	Displays the contribution limit amount.
Balance Details	This section displays the balance details.
Description	Displays the description for the balance details.
Current Year (<current year>)	Displays the balance amount as of current year.
Previous Year (<previous year>)	Displays the balance amount as of previous year.
Account Under Plan	This section displays the account details under IRA plan.
Account Number	Displays the account number linked to IRA plan.
Balance	Displays the balance amount.
Product Type	Displays the product type of the account.
Maturity Date	Displays the date of maturity.

8.5 Interest Paid Out Details

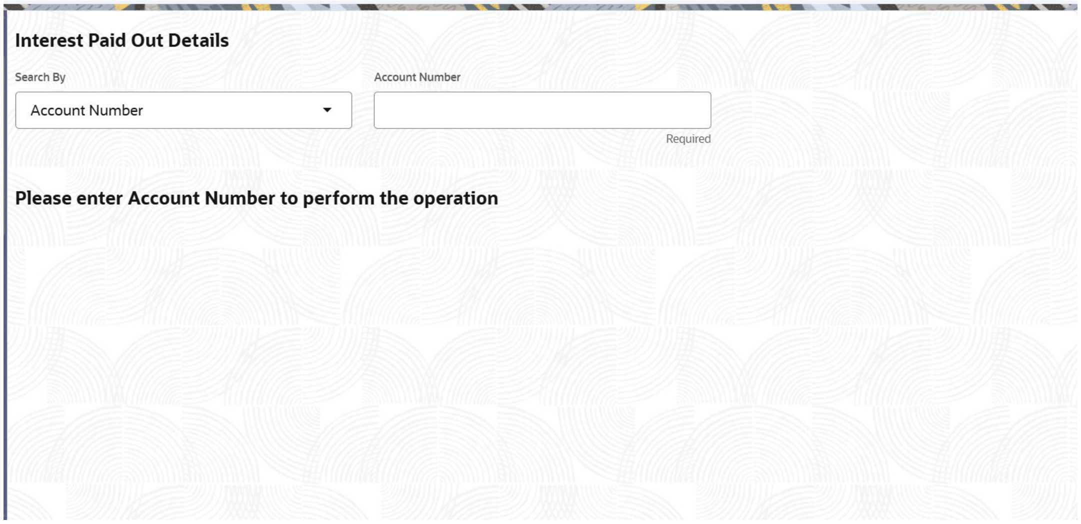
User can inquire the details of Interest paid out using the **Interest Paid Out Details** screen.

To inquire the Interest paid out details:

1. On the **Home** screen, from **IRA Services**, click **Interest Paid Out Details** or specify the **Interest Paid Out Details** in the Search icon bar.

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

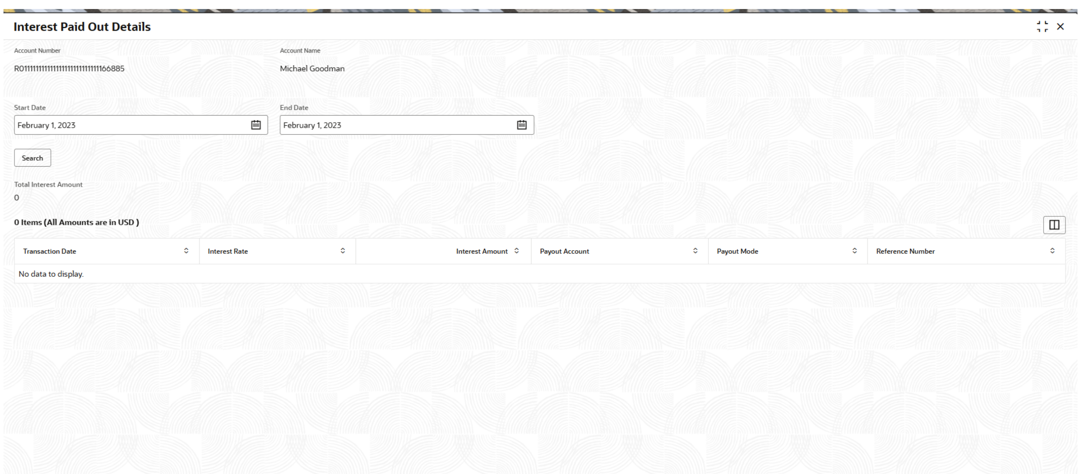
Figure 8-9 Interest Paid Out Details



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

   The existing Interest Paid Out Details are displayed.

Figure 8-10 Interest Paid Out Details Data



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

Table 8-5 Interest Paid Out Details – Field Description

Field	Description
Account Number	Displays the Account Number of the customer.
Account Name	Displays the Account Name of the customer.
Start Date	Select the start date to view interest paid out transactions.
End Date	Select the end date to view interest paid out transactions.

Table 8-5 (Cont.) Interest Paid Out Details – Field Description

Field	Description
Search	Click the **Search** button to fetch and display the interest details based on the selected date range.
Total Interest Amount	Displays the sum of all interest payouts for the selected account and date range
Transaction Date	Displays the date of the interest payout transaction.
Interest Rate	Displays the interest rate applied to calculate the payout for the given transaction.
Interest Amount	Displays the monetary amount of interest paid out in the transaction.
Payout Account	Displays the account to which the interest was paid out.
Payout Mode	Displays the method used to pay out the interest.
Reference Number	Displays the unique reference or transaction number for tracking the interest payout.

Glossary

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