Oracle® Banking Branch Cloud Service

Retail Accounts User Guide (US Regionalization)

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Oracle Banking Branch Cloud Service Retail Accounts User Guide (US Regionalization), Release 14.8.1.0.0

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Purpose

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

Audience

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

Table User Roles

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

Documentation Accessibility

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

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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

Conventions

The following text conventions are used in this document:

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

Related Documents

The related documents are as follows:

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

Acronyms and Abbreviations

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

Table Abbreviations

Abbreviation	Definition
ATM	Automated Teller Machine
BBAN	Basic Bank Account Number
BSA	Bank Secrecy Act

Table (Cont.) Abbreviations

Abbreviation	Definition
CASA	Current and Savings Account User Guide
CDD	Customer Due Diligence
ECA	External Credit Approval
EDP	Event Delivery Platform
EOD	End of Day
EPCRS	Employee Plans Compliance Resolution System
FDIC	Federal Deposit Insurance Corporation
FIDM	Financial Institution Data Match (Child Support Payments)
FMV	Fair Market Value
GL	General Ledger
IBAN	International Bank Account Number
IDI	Insured Depository Institutions
IRA	Individual Retirement Account
IRS	Internal Revenue Service
LOV	List of Values
MMDA	Money Market Deposit Account
OFAC	Office of Foreign Assets Control
ROT	Roth IRA
SMDIA	Standard Maximum Deposit Insurance Amount
TRA	Traditional IRA

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Basic Actions

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

Table Basic Actions

Action	Applicable Stages	Description
Approve	Approval	The system displays a section where approval remarks if any can be input. Click **OK** to submit. The transaction is sent to the Host system through *Oracle Banking Routing Hub*. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it. **Note**: The maker checker validation will be provided if the same maker tries to approve the transaction.

Table (Cont.) Basic Actions

<table>
<tr><th>Action</th><th>Applicable Stages</th><th>Description</th></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 Authorizatio n</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 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: 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>
<tr><td>Cancel</td><td>Initiation, Approval, and Hand off Retry</td><td>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.</td></tr>
<tr><td>Change Log</td><td>Approval</td><td>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.</td></tr>
</table>

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
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 screens. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.
Minimize	Initiation, Approval, and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table (Cont.) Basic Actions

<table>
<tr><th>Action</th><th>Applicable Stages</th><th>Description</th></tr>
<tr><td>Multi-Level Authorization</td><td>Initiation</td><td>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:
<code>IF (LIFECYCLECODE == TDPYIN)</code>
output
<code>Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</code>
Note
If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like
<code>LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2></code>
.
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.</td></tr>
</table>

Table (Cont.) Basic Actions

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

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common

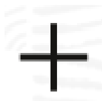
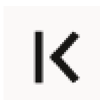
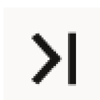
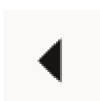
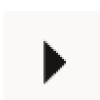
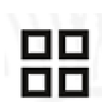
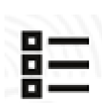
Symbol/Icon	Function
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh

Table (Cont.) Symbols and Icons - Common

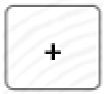
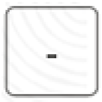
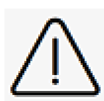
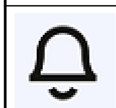
Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Errors and Overrides
	Alerts
	Filter
	Date Range

Table Symbols and Icons – Audit Details

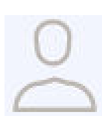
Symbol/Icon	Function
	A user

Table (Cont.) Symbols and Icons – Audit Details

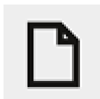
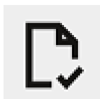
Symbol/Icon	Function
	Date and time
	Unauthorized or Closed status
	Authorized or Open status
	Rejected status

Table Symbols and Icons - Widget

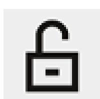
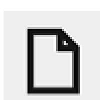
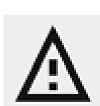
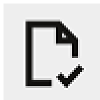
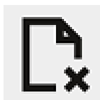
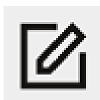
Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	View
	Inprogress status

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status
	Rejected status
	Modification Number

Module- Prerequisite

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

1 Operations

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

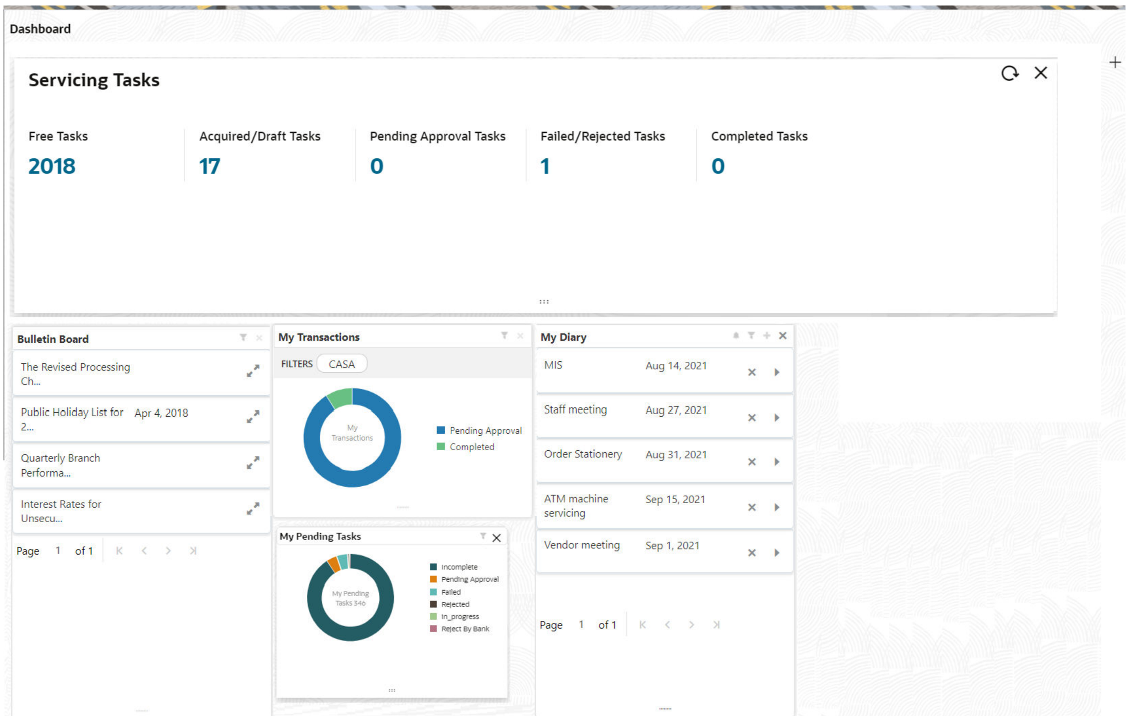
- Dashboard
  This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users which helps the user in managing the transaction life cycle of different activities in an efficient manner.
- Account Creation
  This topic provides the account creation details for the Retail Accounts.
- Servicing Charge
  You can configure online service charge configure account servicing screens. The system validates the charge amount against the account balance when you modify or waive the charge details. You can define multiples charges for the servicing transactions.
- Customer Information
  Customer information includes Customer Name, Customer Id, and KYC details. Based on the selection of the account number in a screen, the Customer Information is displayed in a widget, to the right of a screen.
- Account View
  Under the **Account View** menu, user can view and perform various vital transactions on a CASA account.
- Maintenance
  Under the **Maintenance** menu, User can maintain the details of a CASA account.
- Statement
  Under the **Statement** menu, User can perform the required actions related to statement of an account.
- Status Update
  Under the **Status Update** menu, User can update the status of an account.
- Limits
  Under the **Limits** menu, User can perform actions related to limits for an account.
- Amount Block
  Under the **Amount Block** menu, User can perform the amount block related actions for an account.
- Cheque Book
  Under the **Cheque Book** menu, User can perform the check book related actions for an account.
- Inquiry
  Under the **Inquiry** menu, User can perform inquire the details of a CASA account.
- Standing Instructions
  This topic describes about the standing instructions. Under the **Standing Instructions** menu, you can perform the standing instruction related actions for a CASA account.
- Access Restriction
- Staff Restrictions

1.1 Dashboard

This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users which helps the user in managing the transaction life cycle of different activities in an efficient manner.

The Dashboard is used to visualize the data by graphically representing them using a doughnut wheel. In Dashboard the filters are used to narrow down the data to the transaction level.

Figure 1-1 Dashboard



The Dashboard displays widgets for which access is granted to the user. Following widgets are available in the Account Dashboard and described in the sub-sections:

- Servicing Tasks
  This topic describes the process of viewing, acquiring, releasing, and tracking the transactions that was performed during the day.
- Bulletin Board
  This topic describes the systematic instruction about the Bulletin Board widget in Dashboard.
- My Diary
  This topic describes the systematic instruction about the My Diary widget in Dashboard.
- My Pending Tasks
  This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

1.1.1 Servicing Tasks

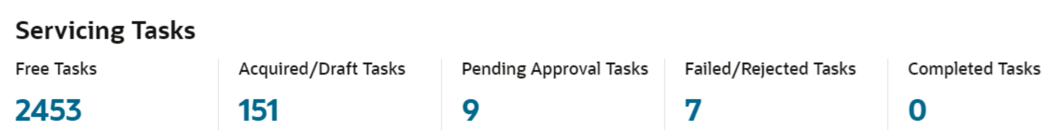
This topic describes the process of viewing, acquiring, releasing, and tracking the transactions that was performed during the day.

The Servicing Tasks widget provides an overall view of the servicing transaction status for the day and the activities to be completed during the day without having to refer for information in different pages.

Based on the user rights, user can view the count of transactions categorized as free tasks, acquired, or pending tasks, tasks awaiting approval, rejected or failed tasks, and completed tasks. User can search for or filter a particular transaction and drill down to the transaction level to execute it under each category.

- On the **Dashboard** screen, the **Servicing Tasks** widget is displayed:

Figure 1-2 Servicing Tasks



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

Table 1-1 Servicing Tasks - Field Description

Field	Description
Free Task	Displays the number of free tasks available either for editing or claiming based on the rights. If the user clicks on a number, the system performs the action on the task. If the user lacks authorization rights, the system displays a zero instead.
Acquired/Draft Tasks	Displays the tasks that have been acquired for authorization and tasks where a servicing screen was launched, actions were performed, and were saved and closed to be continued later. Depending on user Authorization rights, user can acquire the tasks from **Free Tasks** for further processing if you have Maker rights. If you do, the draft numbers are populated. The **Acquired/Draft Tasks** counts are displayed in the **My Pending Tasks** page too. They can be identified as tasks in **Approval** and **Incomplete** status respectively. Also, if a transaction is rejected or when it fails, the number is also populated in this field.

Table 1-1 (Cont.) Servicing Tasks - Field Description

Field	Description
Pending Apporval Tasks	Displays the number of approvals pending for the transactions. The values in this field are displayed in following two scenarios: • Pending approval tasks are those which the maker has submitted and the initiation task is completed. Once the initiation is complete, user will find the task on the free task page for approval. Hence, the value in this field represents those tasks that are completed by the maker but are yet to be authorized or actioned further. • The maker and the first authorizer will display this field after a transaction has been approved in a multi-auth set up. So, there is a track of the transaction count that each role has performed during the day.
Failed/Rejected Tasks	Displays the number of transactions that are failed or rejected. The following are the scenarios, where the transactions that are failed and rejected are displayed, based on the rights: • In case of maker, when the authoriser rejects a transaction, then the transaction is sent back to the maker. The maker's transaction has been rejected and is now displayed as such on the **My Pending Tasks** page. • If a transaction fails host validation during authorization, then the authorizer updates its status to Failed and displays it on the **My Pending Tasks** page.
Completed Tasks	Displays the transactions that are completed from maker as well as checker perspective.

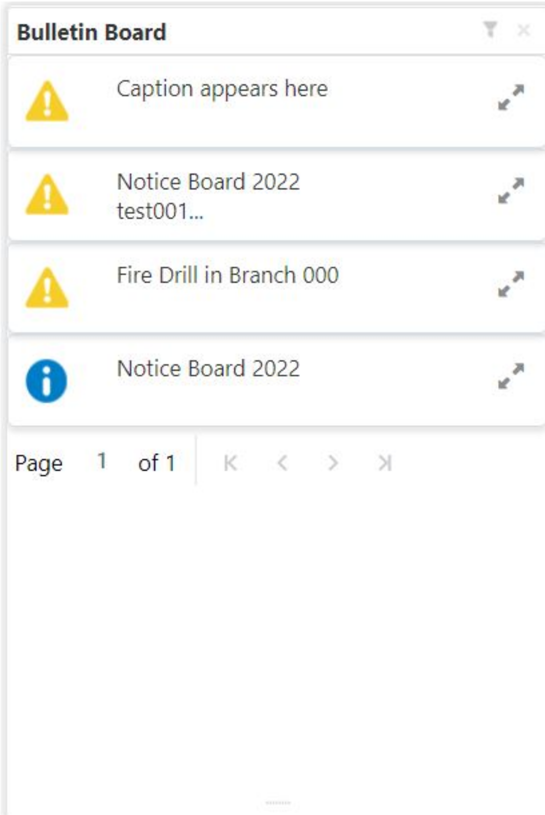
1.1.2 Bulletin Board

This topic describes the systematic instruction about the Bulletin Board widget in Dashboard.

The Bulletin Board widget posts all messages about the business in between the bank and its customers. If the bulletin message is Alert, the **Alert** icon is displayed and if the bulletin message is information, the **Information** icon is displayed.
The messages are:

- Public news and its messages
- Bank policies and notices
- System Messages like system downtime information, network failures, etc.

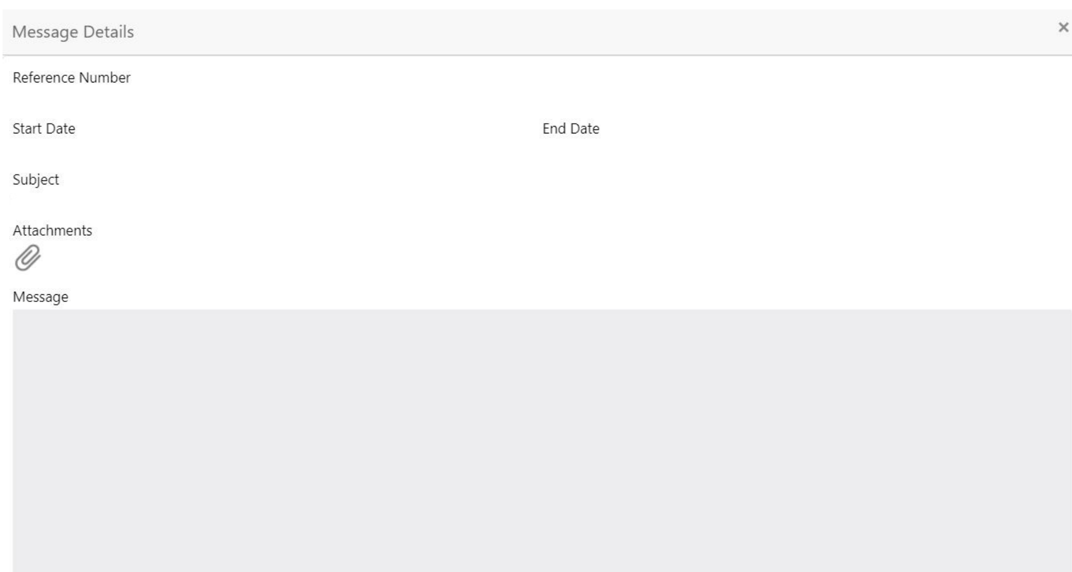
Figure 1-3 Bulletin Board



1. To view the details of the bulletin, click the **Expand** icon.

   Message Details pop-up window is displayed.

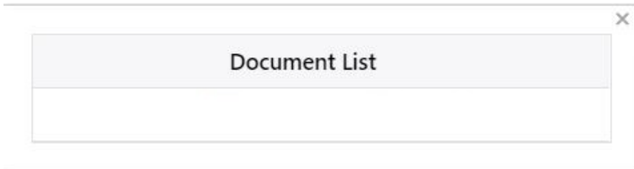
   Figure 1-4 Message Details

2. Click the **Attachments** icon, to view the list of attachments.

   Document List pop-up window is displayed.

Figure 1-5 Document List



3. Click the attachment to view the document.
4. Click the **Filter** icon to filter the bulletin board based on Reference Number, Start Date, End Date.

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

Table 1-2 Bulletin Board-Filter - Field Desription

Field	Description
Reference Number	Enter the **Reference Number** or click the search icon to view the **Reference Number** pop-up window. By default, this window lists all the Reference Numbers present in the system. You can search for a specific **Reference Number** by providing **Reference Number**, and click on the **Fetch** button.
Start Date	Click on the adjoining calendar icon and specify the **Start Date**.
End Date	Click on the adjoining calendar icon and specify the **End Date**.

5. Click the **Filter** button.

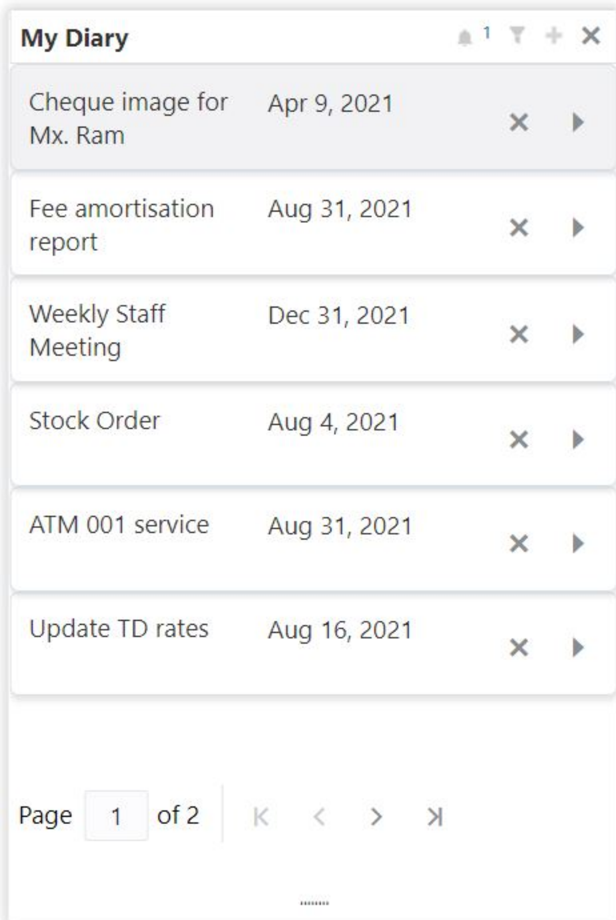
   The applied Filters will appear in the band within the widget.
6. To remove the filters, click the **Filter** icon and click the clear button.

1.1.3 My Diary

This topic describes the systematic instruction about the My Diary widget in Dashboard.

My Diary widget helps users to keep a record of activities that they would perform in the near future or perform at regular intervals. This widget allows users to set reminders, define a frequency for reminders as well as define an end date to the event.

Figure 1-6 My Diary



1. Click the **Filter** icon to filter the events based on due date.

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

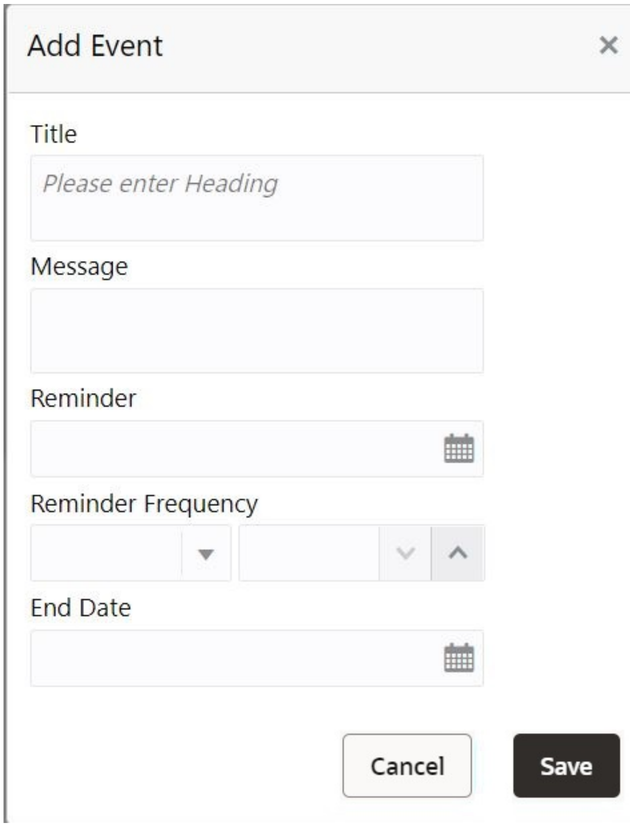
   Table 1-3 My Diary-Filter

Field	Description
Filter By Due Date	Click on the adjoining calendar icon and specify the Due date.

2. The dairy event within the widget will show the Title and the End-Date. Click the **Expand** icon to view or edit the diary event.
3. When the user defines the reminder date for a dairy event, the bell icon with the number of reminder events will be displayed. Click the **Bell** icon to view the events that are due for the day.
4. Click the **Add** icon to create a new Diary event

   Add Event pop up screen is displayed.

Figure 1-7 Add Event



5. On **Add Event** pop up screen, specify the fields.

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

Table 1-4 My Diary-Add Event

Field	Description
Title	Enter an appropriate title for the diary event. When event is saved, the title appears on the widget.
Message	Enter details about the diary event.
Reminder	Click on the adjoining calendar icon and specify the reminder date.
Reminder Frequency	Users can define a reminder frequency for the diary event in Days, Months, or Years. By using the increment and decrement button, the frequency can be increased or decreased.

Table 1-4 (Cont.) My Diary-Add Event

Field	Description
End Date	Click on the adjoining calendar icon and specify the End date. On this date, the event will be removed from the widget. **Note** If the Due Date is not specified, the event remains in the widget indefinitely.

6. Click the **Filter** button.

   The applied Filters will appear in the band within the widget.
7. To remove the filters, click the **Filter** icon and click the **Clear** button.

1.1.4 My Pending Tasks

This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

My Pending Tasks widget provides the user list of transactions that are in different statuses such as rejected, failed, and incomplete. Users can click on each section of the widget to access the transactions and proceed to complete them.
My Pending Tasks doughnut is classified as follows:

- Failed
- Incomplete
- Rejected

Figure 1-8 My Pending Tasks

1. To view the Pending Tasks, hover the mouse on each section of the doughnut.
2. Click the **Filter** icon to display the transactions based on process name.

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

Table 1-5 My Pending Tasks-Filter

Field	Description
Process Name	Enter the **Process Name** or click on the search icon to select the processes available under a particular sub-domain.

3. Click the **Filter** button.

   The applied Filters will appear in the band within the widget.

4. To remove the filters, click the **Filter** icon and click the clear button.

1.2 Account Creation

This topic provides the account creation details for the Retail Accounts.

For the detailed explanation on the savings account and current account creation, refer to the following user guides under the *Oracle Banking Origination* product.

- *Current Account Origination User Guide*
- *Savings Account Origination User Guide*

If a user searches for accounts using a minor customer ID, whether directly or indirectly, by employing various search criteria like SSN, mobile number, or email, the accounts managed by the custodians will not appear. The user will be prohibited from conducting any transactions related to a minor account.

1.3 Servicing Charge

You can configure online service charge configure account servicing screens. The system validates the charge amount against the account balance when you modify or waive the charge details. You can define multiples charges for the servicing transactions.

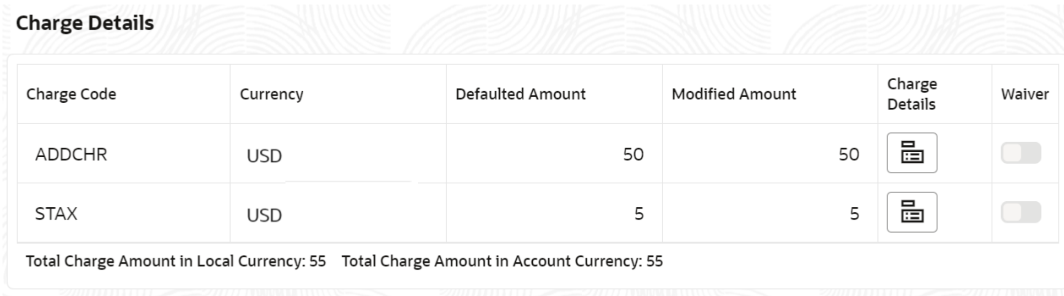
Based on the charge maintenance, you can configure the charges in the following screens:

- **Account Address Update**
- **Activate Inactive/Dormant Account**
- **Check Book Status**
- **Stop Check Request**
- **Account Statement Frequency**
- **Beneficiary Details Update**
- **Joint Holder Maintenance**
- **Account Preferences**
- **Account Status Change**
- **View and Modify Stop Check Payment**

To configure charge details:

1. In the **Charge Details** section, view the required details.

Figure 1-9   Charge Details



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

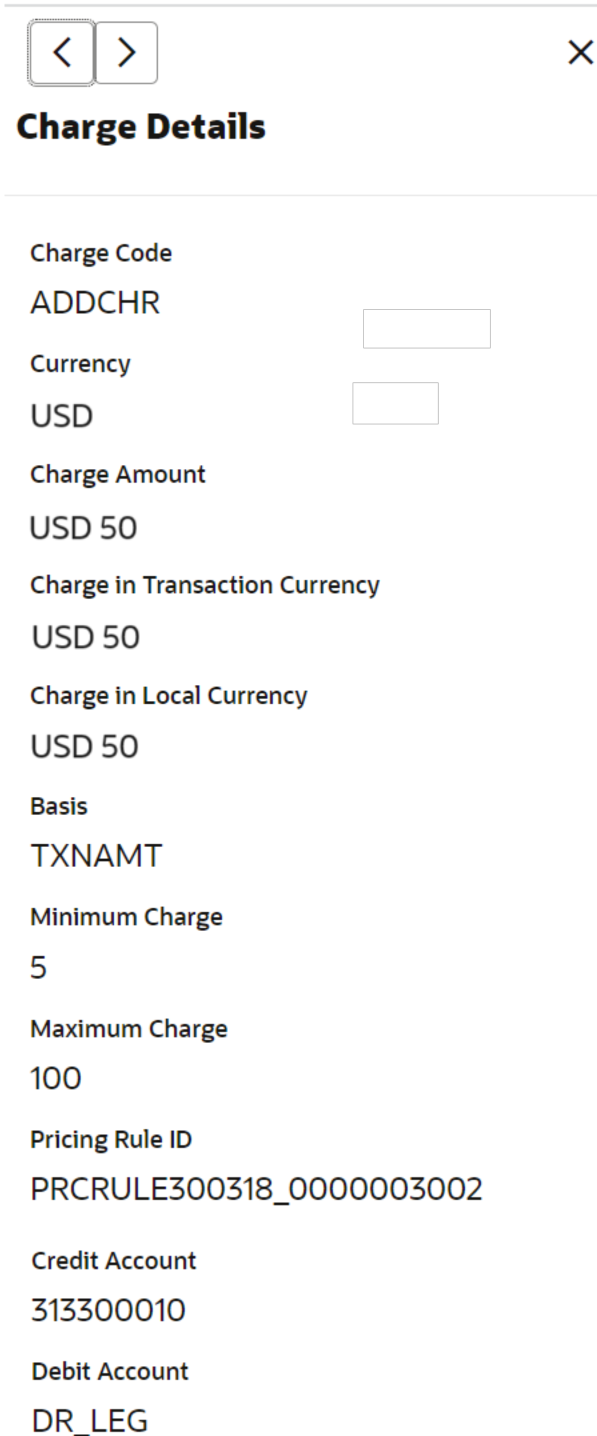
Table 1-6   Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Defaulted Amount	Displays the defaulted charge amount.
Modified Amount	Displays the modified charge amount.
Charge Details	Displays the **Details** icon to view more details on the charge. **Note** For more information, refer *View Charge Details*.
Waiver	Swtich to toggle **ON** to waive the particular charge applied on the account. Swtich to toggle **OFF** to retain the charges applied on the account. **Note** To enabled the field, you need to double click in the field.
Total Charge Amount in Local Currency	Displays the total charge amount in local currency.
Total Charge Amount in Account Currency	Displays the total charge amount in account currency.

View Charge Details

- If you click the **Details** icon from the **Charge Details** field, the following section is displayed:

Figure 1-10 Charge Details



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

Table 1-7 View Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Charge Amount	Displays the charge amount on the account.
Charge in Transaction Currency	Displays the charge amount in transaction currency.
Charge in Local Currency	Displays the charge amount in local currency.
Basis	Displays the basis of the charge.
Minimum Charge	Displays the minimum charge amount applied on the account.
Maximum Charge	Displays the maximum charge amount applied on the account.
Pricing Rule ID	Displays the pricing rule ID applied on the charge.
Credit Account	Displays the credit account number.
Debit Account	Displays the debit account number.

- If there are multiple charges applied on the account, you can click the **Navigate** icon to move forward or backward, to view the details of a specific charge code.

2. Click **Close** icon, to close the section.

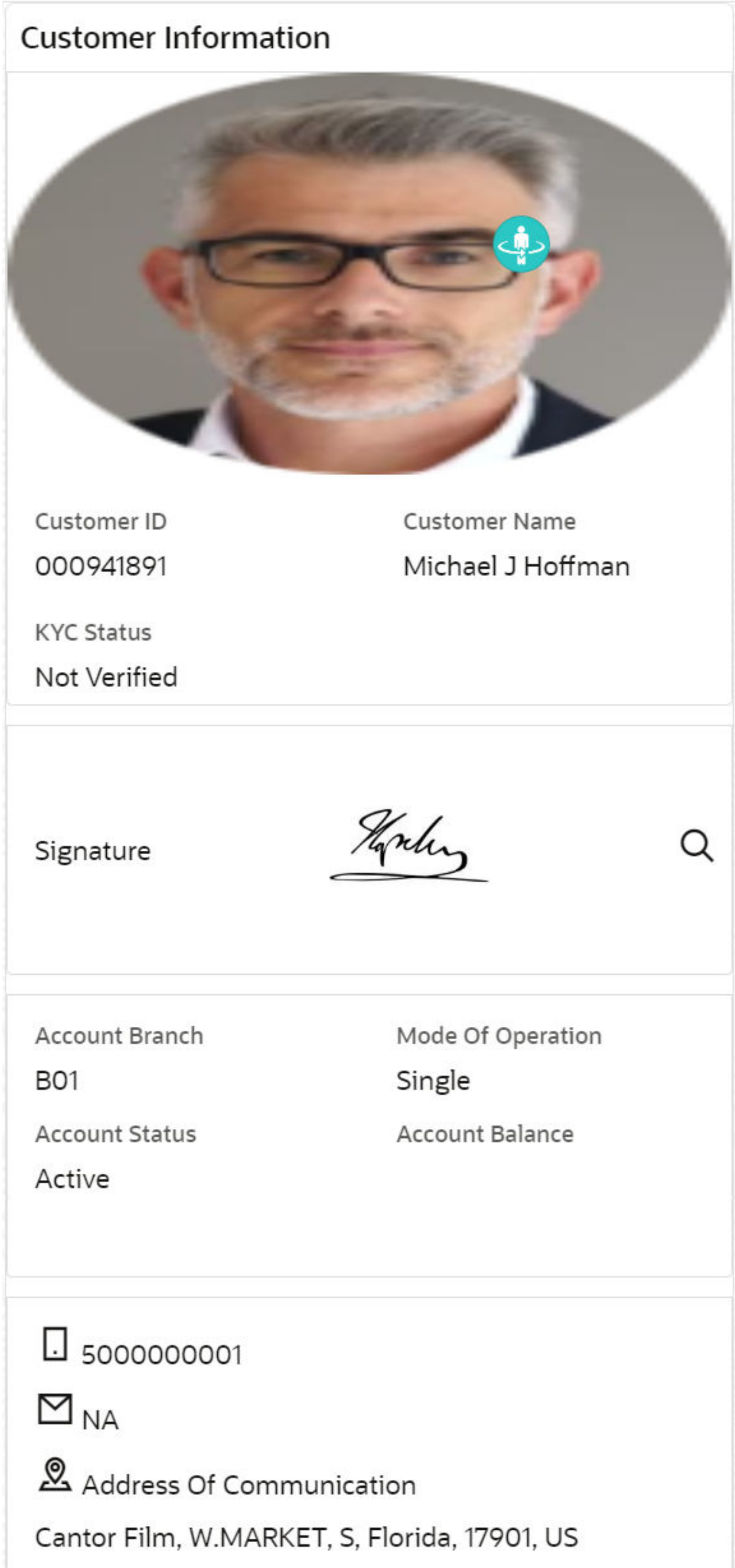
1.4 Customer Information

Customer information includes Customer Name, Customer Id, and KYC details. Based on the selection of the account number in a screen, the Customer Information is displayed in a widget, to the right of a screen.

To view the customer information:

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

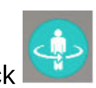
Figure 1-11 Customer Information



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

Table 1-8 Customer Information - Field Description

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

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

1.5 Account View

Under the **Account View** menu, user can view and perform various vital transactions on a CASA account.

This topic contains the following subtopics:

- Account 360
  The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

1.5.1 Account 360

The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

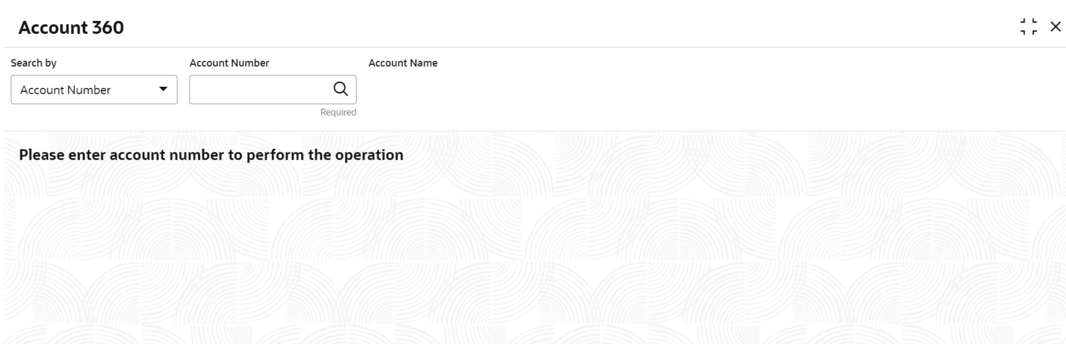
> **Note**
>
> The fields marked as **Required** are mandatory.

To view the 360 account details:

1. On the **Home** screen, from **Retail Account Services**, under **Account View**, click **Account 360**, or specify **Account 360** in the Search icon bar.

   The **Account 360** screen is displayed.

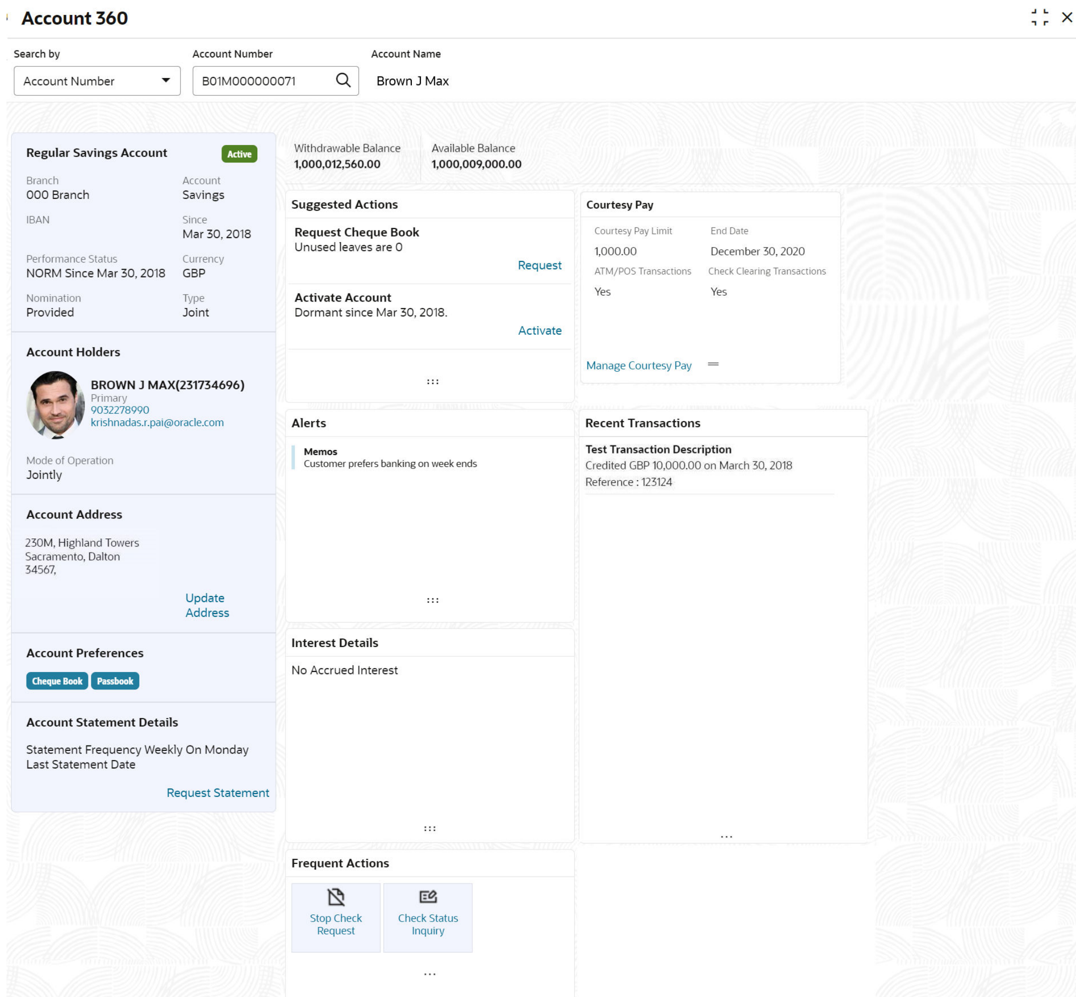
   Figure 1-12 Account 360

2. On **Account 360** screen, specify the account number.

   Account 360 details for account is displayed.

Figure 1-13 Account 360 Details for Active Account



3. On **Account 360** screen, specify the fields.

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

Table 1-9 Account 360 - Field Description

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

4. On the **Account 360** screen, click the **Refresh** icon to refresh the information on the screen.
5. On the **Account 360** screen, click the **Hamburger** icon to browse the account services menu.

- Account Balance
  This topic helps the user to know the account balance details while performing account servicing transactions.
- Account Information
  This topic helps the user to know the account information details while performing account servicing transactions.
- Account Holder Details
  This topic helps the user to know the Account Holder details while performing account servicing transactions.
- Account Address and Account Preferences
  This topic helps the user to know the Account Address details and preferences enabled to the account.
- Account Statement Details
  This topic helps the user to know the statement frequency and the last statement details for the account.

- Suggested Actions
  This topic describes the systematic instruction about the Suggested Actions in Account 360 screen. The Suggested Actions widget in the Account 360 screen displays the account's upcoming events and pending actions. This helps the user to inform the account holder and take the required actions.
- Alerts
  This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.
- Courtesy Pay
  This topic helps the user to know the courtesy pay details for an account.
- Recent Transactions
  This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.
- Interest Details
  This topic describes about Interest Details in the Account 360 screen.
- Frequent Actions
  This topic describes the about the Frequent Actions in the Account 360 screen. The Frequent Actions helps the user to perform account servicing related transactions from the account 360 view screen without navigating to the main menu.

1.5.1.1 Account Balance

This topic helps the user to know the account balance details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following details for the account balance:

- **Withdrawable Balance**
- **Available Balance**
- **Unutilized Limits**
- **Utilized Limits**

Figure 1-14 Account Balance

1.5.1.2 Account Information

This topic helps the user to know the account information details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following account information details:

- Account Product Description
- Account Branch Description
- Account Status

- IBAN
- Account class Type (Savings/Current)
- Account Currency
- Account Opening Date
- Nomination Status
- Performance Status
- Account Type

Figure 1-15 Account Information

Note

Account status is displayed as Active, Inactive, Frozen, Dormant, Closure Initiated, or Closed based on account status.
Following status is displayed when there are combination of account status:

- If the account is frozen and Dormant, then the status is displayed as Frozen.
- If the account is Dormant and Closed, then the status is displayed as Closed.
- If the account is Inactive and Frozen, then the status is displayed as Frozen.

1.5.1.3 Account Holder Details

This topic helps the user to know the Account Holder details while performing account servicing transactions.

On the Account 360 screen, the system displays the following account holder details:

- Account holders photo

- Name
- Customer ID
- Account holder relation (Primary/Joint, first/Joint, other etc)
- Mobile Number with ISD code
- Email Id
- Mode of Operation

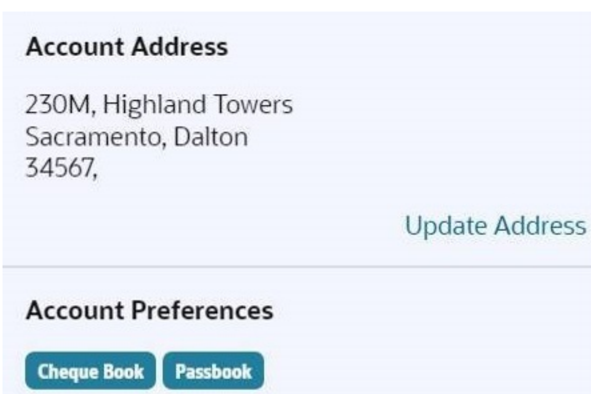
Figure 1-16 Account Holder

1.5.1.4 Account Address and Account Preferences

This topic helps the user to know the Account Address details and preferences enabled to the account.

On the **Account 360** screen, the Account Address widget displays the preferred communication address for the account.

Figure 1-17 Account Details



To update the account address, click **Update Address** hyperlink and the system displays the **Account Address Update** screen.

> **Note**
>
> Fore more information, refer Account Address Update.

On the **Account Address Update** screen, user can modify the below details:

- Building
- Street
- City
- State
- Country
- Zip Code

1.5.1.5 Account Statement Details

This topic helps the user to know the statement frequency and the last statement details for the account.

The below account statement details are displayed:

- Account Statement Frequency and Cycle
- Last Statement Date

Figure 1-18 Account Statement Details

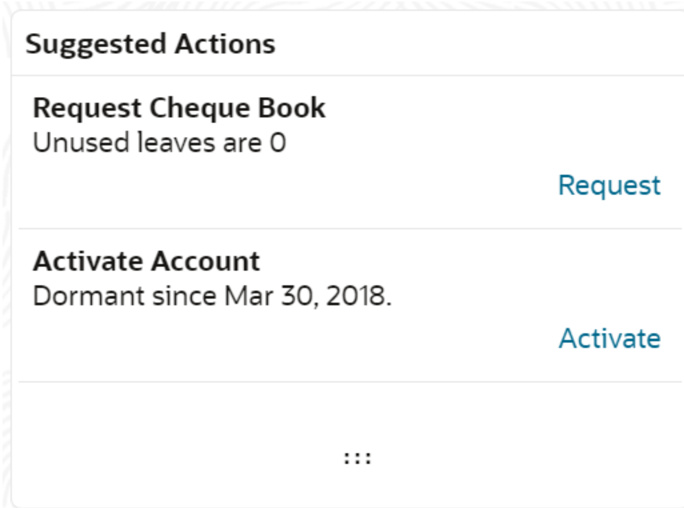
To generate the ad hoc account statement, click the **Request Statement** link.

1.5.1.6 Suggested Actions

This topic describes the systematic instruction about the Suggested Actions in Account 360 screen. The Suggested Actions widget in the Account 360 screen displays the account's upcoming events and pending actions. This helps the user to inform the account holder and take the required actions.

On the **Account 360** screen, the system displays the suggested actions for the account.

Figure 1-19 Suggested Actions



The suggested actions widget displays two suggested actions at a time. If more than 2 suggested actions are present for the account, the **View All** button is enabled to the user.

1. To view all the suggested actions, click on **View All** button.
2. Click the **Close** icon on the **Suggested Actions** pop-up window.

   The view all display is closed.
3. On the **Suggested Actions** widget, the below cases are displayed. If no suggested actions are displayed, the system displays the message as **No Suggested Actions**.

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

Table 1-10 Suggested Actions - Field Description

Field	Description
Deliver Check Book	Displayed, if any check book delivery is pending for the account at branch. To deliver the check book, click on **Deliver** button, and the **Check Book Status** screen is launched. The system displays the message with check book request date and status. For example, Requested on March 30, 2019, pending delivery.
Request Check Book	Displayed, if the number of pending check leaves are less than or equal to the specified limit at Account 360 parameter. By default the limit is 5 and can modify the value. To request new check book, click on **Request** button, and the **Check Book Request** screen is launched. For example, Unused leaves are 5. **Note** The pending check leaves consider unused, stopped, and rejected checks. It excludes canceled and used checks.

Table 1-10 (Cont.) Suggested Actions - Field Description

Field	Description
Activate Dormant Account	Displayed, if the account status is dormant. To activate the dormant account, click on the **Activate** button, and the **Activate Dormant Account** screen is launched. The system displays the message with a dormant date. For example: Dormant since Jan 10, 2022.

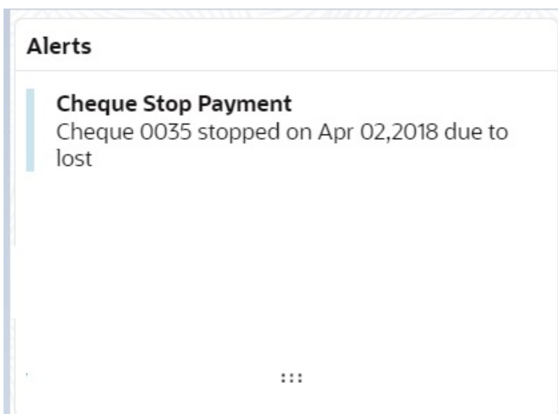
1.5.1.7 Alerts

This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.

1. On the **Account 360** screen, the system displays the alerts of any exceptions, memo, and warnings on the account.

   Account Alert details are displayed.

   Figure 1-20 Alerts

2. The alerts widget displays two alerts at a time. If more than 2 alerts are present for the account, the **View All** button is enabled to the user.
3. To view all alerts, click on **View All** button.

   Alerts pop-up window is displayed.
4. Click the **Close** icon on the **Alerts** pop-up window.

   Alerts pop-up window is closed.
5. On the **Alerts** widget, the below details are displayed.

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

> **Note**
>
> If no alerts are displayed, the system displays the message as **No Alerts**.

Table 1-11 Alerts - Field Description

Alerts	Description
Check Stop Payment	Displayed if any active stop payment is available on the account. The alert message displays the check number, Stop payment date, and stop payment reason. For example, check 0002 stopped on Jan 10, 2022 due to an incorrect amount.
Check Rejected	Displayed if any check clearing is rejected on the account. The alert message displays the check Number, Rejected date, and Reject reason. For example, check CHQ00000003023063 Rejected on Jan 15, 2022, due to Insufficient Balance.
Amount Block	Displayed if any active amount is blocked on the account. The alert message displays the Blocked amount, Date, and Block reason details. For example, GBP 10,000.00 blocked on Dec 10, 2021, due to legal notice.
Memo	Displayed if any active memo is maintained for the account. The memo message is displayed in the alert.
Debit Restricted	Displayed if any debit restriction is there for the account.
Credit Restricted	Displayed if any credit restriction is there on the account.

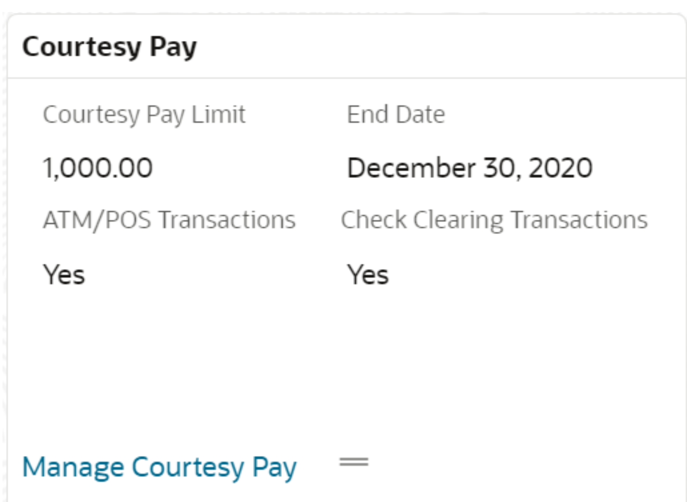
1.5.1.8 Courtesy Pay

This topic helps the user to know the courtesy pay details for an account.

If courtesy pay is enabled for an account, the below details are displayed:

- Courtesy Pay Limit
- End Date
- ATM/POS Transactions
- Check Clearing Transactions
- Manage Courtesy Pay

Figure 1-21 Courtesy Pay



To launch the courtesy pay maintenance screen, click **Manage Courtesy Pay** link.

1.5.1.9 Recent Transactions

This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.

1. On the **Account 360** screen, the system displays the Recent Transactions performed for the account.

   Recent Transactions details for the account are displayed.

   Figure 1-22 Recent Transactions

   :::

2. The Recent Transactions widget displays latest 5 transaction details at a time. If more than 5 transaction details are present for the account, the **View more** button is enabled to the user.
3. To view more Recent Transactions, click on **View more** button.

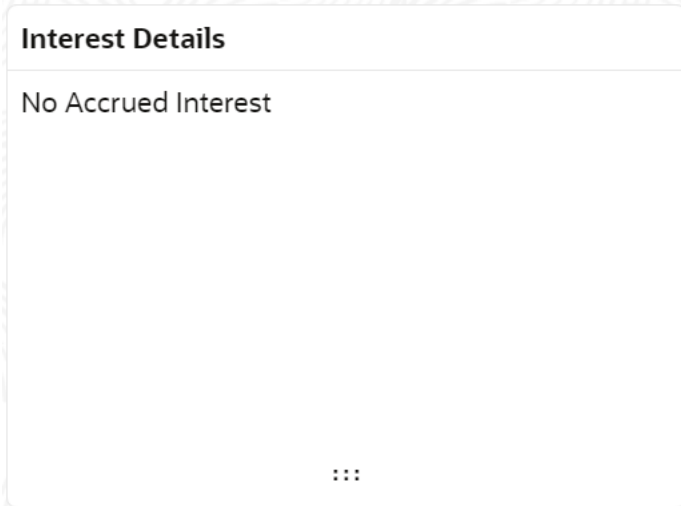
   Account Transaction screen is displayed.

> **Note**
>
> In this view, 15 records are shown at a time and can be configured in Account 360 parameter.

1.5.1.10 Interest Details

This topic describes about Interest Details in the Account 360 screen.

Figure 1-23 Interest Details

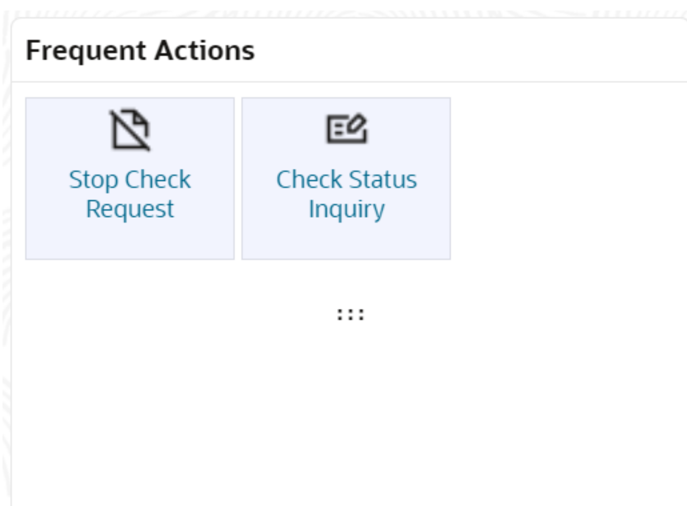


1.5.1.11 Frequent Actions

This topic describes the about the Frequent Actions in the Account 360 screen. The Frequent Actions helps the user to perform account servicing related transactions from the account 360 view screen without navigating to the main menu.

The Frequent Actions widget displays the frequently used account servicing transactions.

Figure 1-24 Frequent Actions



> **Note**
>
> A maximum of 6 transactions are allowed for frequent actions.

Users can configure the frequently used account servicing transactions screens.

When users click on the configured account servicing transactions, the system launches the related transaction screen by defaulting the account number.

> **Note**
>
> If any widget fails to fetch the details, the system displays the related error message and the retry option is provided to fetch the details.

1.6 Maintenance

Under the **Maintenance** menu, User can maintain the details of a CASA account.

This topic contains the following subtopics:

- 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.
- Joint Holder Maintenance
  User can either add joint holders for the first time or modify the existing joint holder relationship using this screen.
- Beneficiary Details Update
  You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.
- 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.
- Customer Relationship Maintenance
  The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

1.6.1 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.

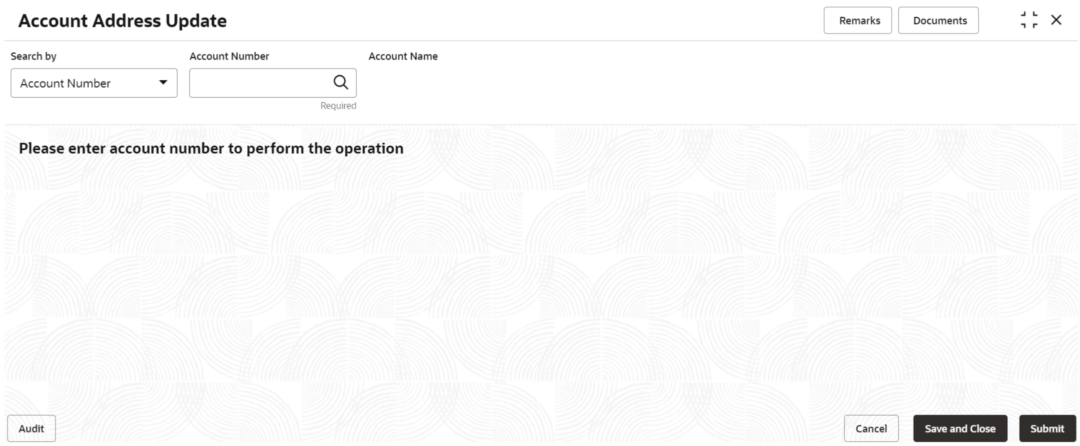
> **Note**
>
> This screen is applicable only for IRA Accounts.

To update the account address:

1. On the **Home** screen, from **Retail Account Services**, under **Maintenance,**, click **Account Address Update**, or specify the **Account Address Update** in the Search icon bar.

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

Figure 1-25 Account Address Update

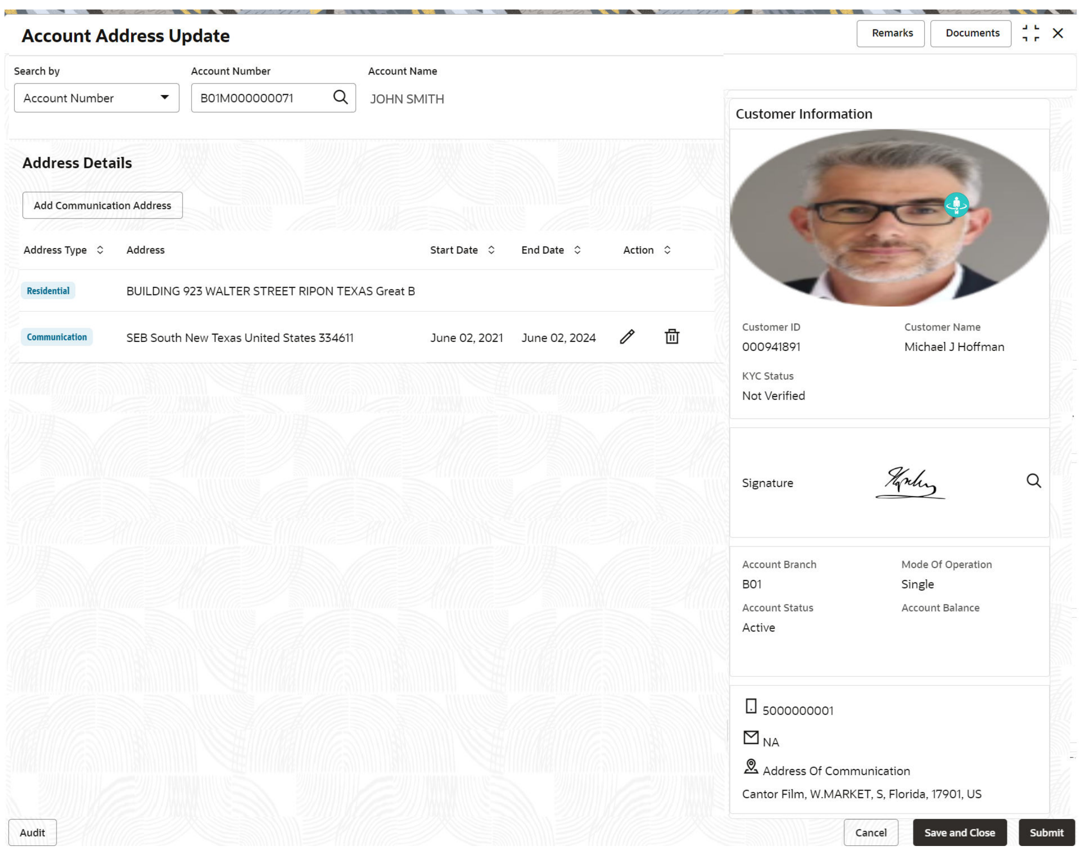


> **Note**
>
> The fields marked as Required are Mandatory.

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 1-26 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.

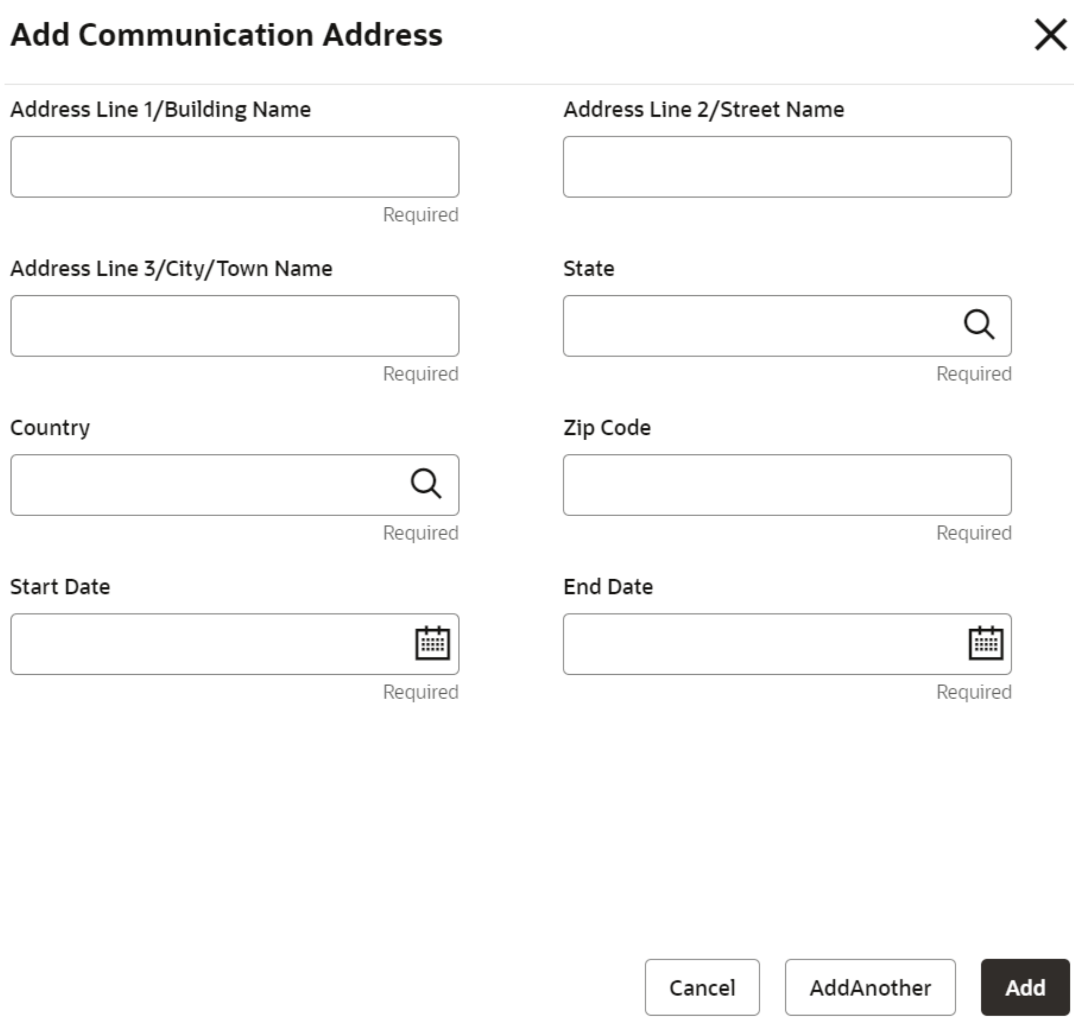
Table 1-12 Account Address Update - Field Description

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. 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.
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 1-27 Add Communication Address



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

Table 1-13 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 1-13 (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.

1.6.2 Joint Holder Maintenance

User can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

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

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

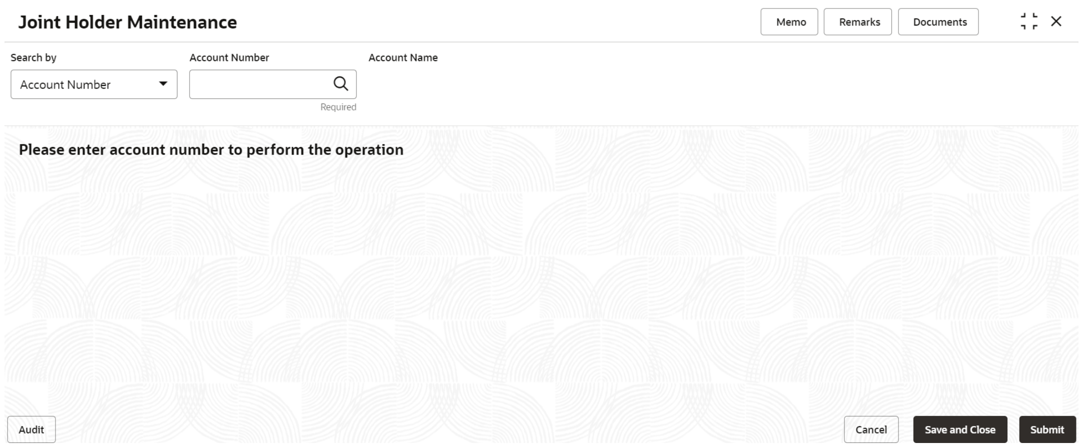
> **Note**
>
> - If the user enters or chooses a minor account number, the system will show a notification indicating that the account holder is a minor and that joint holders cannot be added. Consequently, the user will be unable to take any further actions on the screen.
> - When a user enters a major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

To maintain joint holder details:

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

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

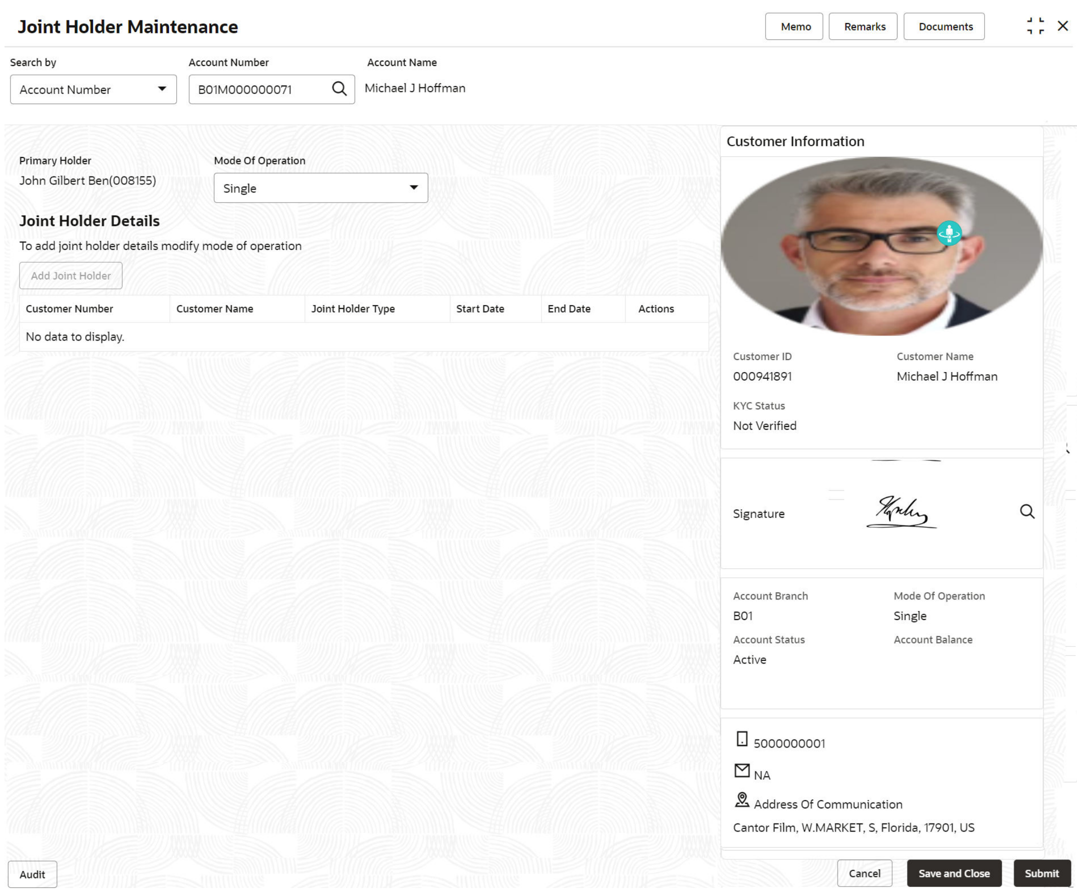
Figure 1-28 Joint Holder Maintenance



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 1-29 Joint Holder Details



3. User can view the details of the account selected. For more information on fields, refer to the field description table.

Table 1-14 Joint Holder Maintenance – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Primary Holder	Displays the name of the primary holder of the CASA account.
Mode of Operation	Specify the mode of operation in the drop-down. The available options are: • **Former or Survivor Tenants by the Entirety** • **Tenants in Common** • **Single** • **Joint Tenants with Right of Survivorship** The options in the list is maintained in Retail Account Configurations. **Note:** • If no joint holders are linked to the account, the system will display only **Single**. • The values in this filed are based on maintenance in the **Account Operating Instruction Type**, where the **Category** is set as **Joint**. But there is one exception for the value **Single**, which is pre-shipped in the routing hub configuration.
Joint Holder Details	This section displays the existing joint holder details. **Note:** You can perform the following actions in this section: • **Add Joint Holder Details**: For details on this action, refer Add Joint Holder. • **Edit Joint Holder Details**: For details on this action, refer Edit Joint Holder Details. • **Delete Joint Holder Details**: From the **Actions** field, click the **Delete** icon. A confirmation message is displayed that the action cannot be recovered. Click **Delete** to proceed with the deletion. • **Convert Joint Account to Single Account**: From the **Mode of Operations** field, select the **Single** option. A confirmation message is displayed. Click **Confirm** to proceed with the conversion.

4. Click **Submit**.

The screen is successfully submitted for authorization.

- Maintain Joint Holder Details
  User can add, edit, or delete a joint holder of an account. Also, User can covert a joint holder account to single holder account.

1.6.2.1 Maintain Joint Holder Details

User can add, edit, or delete a joint holder of an account. Also, User can covert a joint holder account to single holder account.

To maintain the joint holder details:

1. From the **Joint Holder Maintenance** screen, perform any of the following actions as required:
   - **Add Joint Holder**

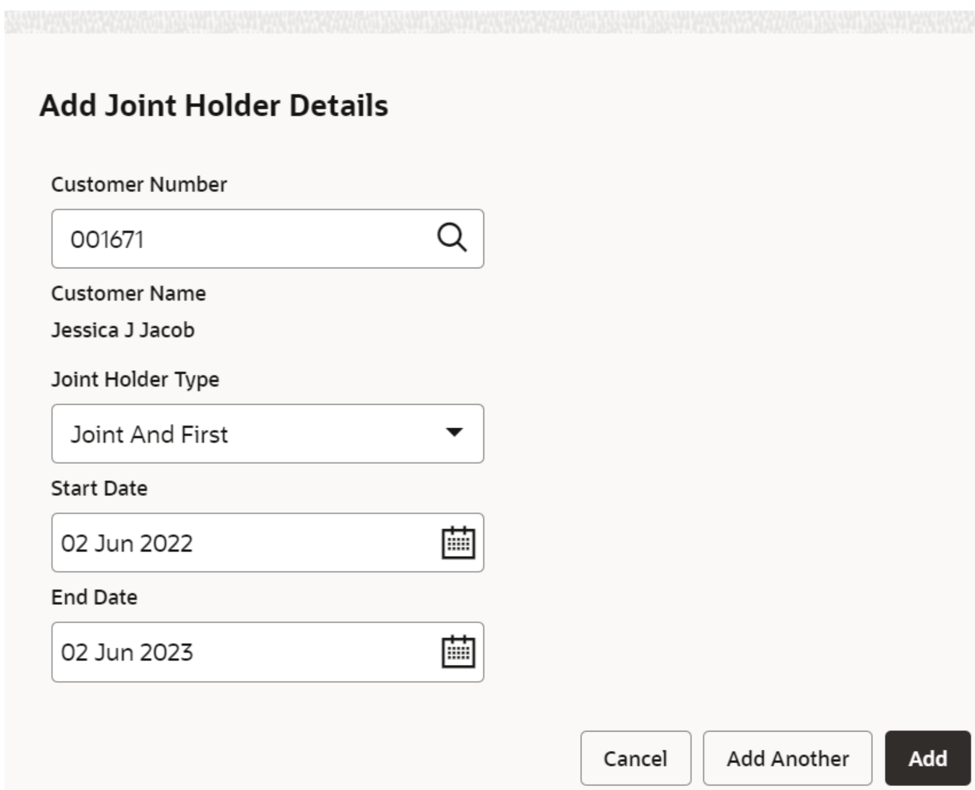
     > **Note**
     >
     > Addition of joint holders to inactive and dormant accounts is not valid.

     a. Select the **Jointly** option from the **Mode of Operation** field.

     b. In the **Joint Holder Details** section, click **Add Joint Holder**.

     The **Add Joint Holder Details** section is displayed.

Figure 1-30 Add Joint Holder Details



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

Table 1-15 Add Joint Holder – Field Description

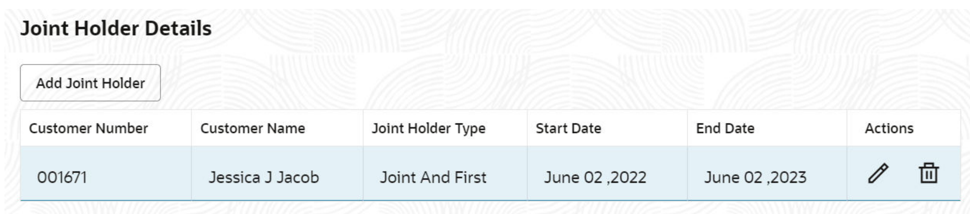
Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder to be added to the account.

d. Click **Add**.

– User can add multiple joint holders to the account by clicking **Add Another**.

The added joint holder details are displayed in the **Joint Holder Details** section.

Figure 1-31 Joint Holder Details

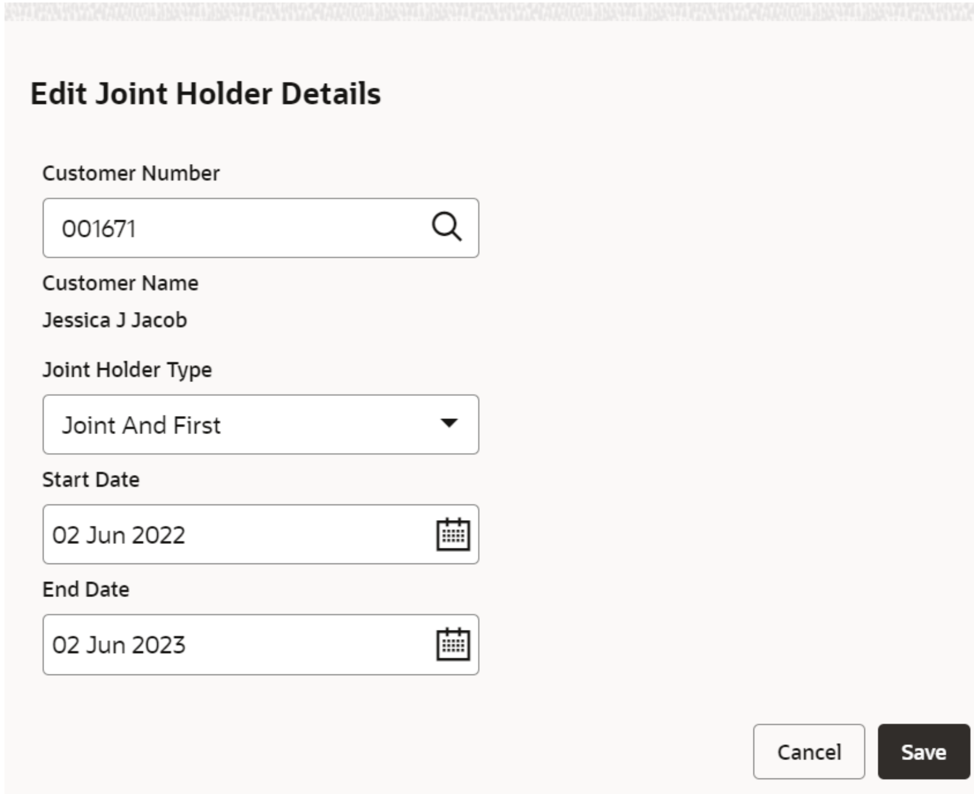


- **Edit Joint Holder Details**

a. In the **Joint Holder Details** section, click the **Edit** icon, from the **Actions** field.

The **Edit Joint Holder Details** section is displayed.

Figure 1-32 Edit Joint Holder Details



b. User can update the joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer Add Joint Holder.

2. Click **Submit**.

1.6.3 Beneficiary Details Update

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

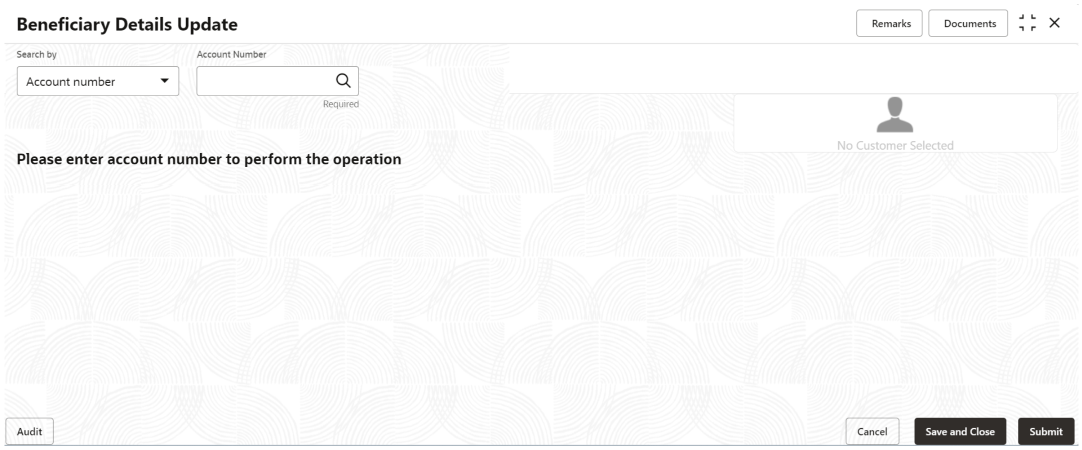
> **Note**
>
> The fields marked as **Required** are mandatory.

To update beneficiary details:

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

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

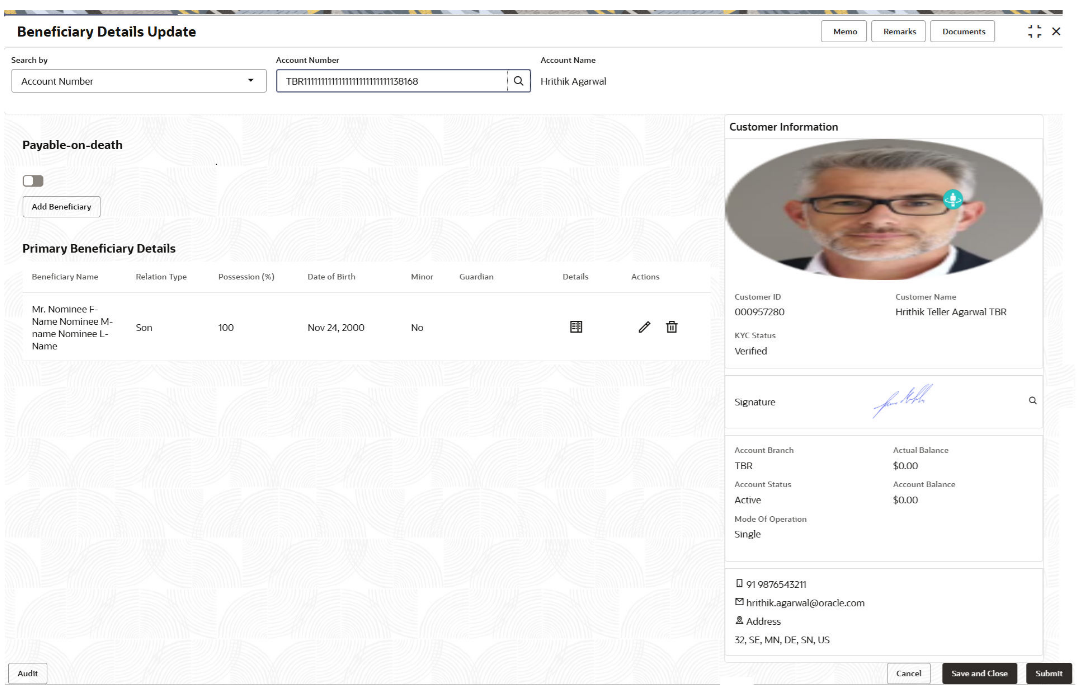
Figure 1-33 Beneficiary Details Update



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 1-34 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 the field description table.

Table 1-16 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.
Account Name	Displays the name of the account holder for the selected account number.
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 eneficiary, refer Add Beneficiary.
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 1-16 (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.

- Add Beneficiary
  You can add a beneficiary to a CASA account.
- View Beneficiary Details
  You can view the details of the beneficiary added to a CASA account.
- Edit Beneficiary Details
  You can edit the beneficiary details that are already added to a CASA account.

1.6.3.1 Add Beneficiary

You can add a beneficiary to a CASA account.

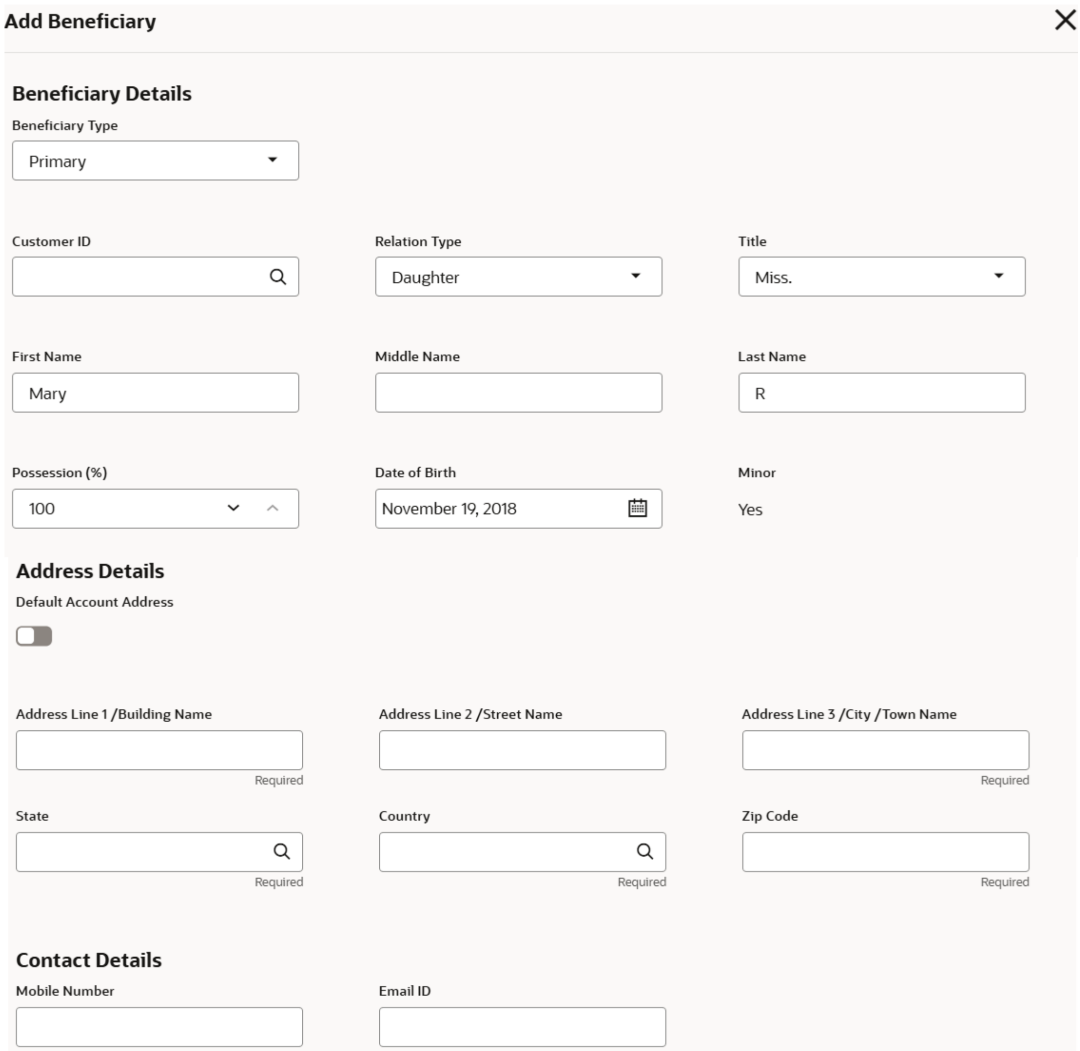
> **Note**
>
> The fields marked as **Required** are mandatory.

To add a beneficiary:

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

   The **Add Beneficiary** section is displayed.

Figure 1-35 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 1-17 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 1-17 (Cont.) Add Beneficiary Details – Field Description

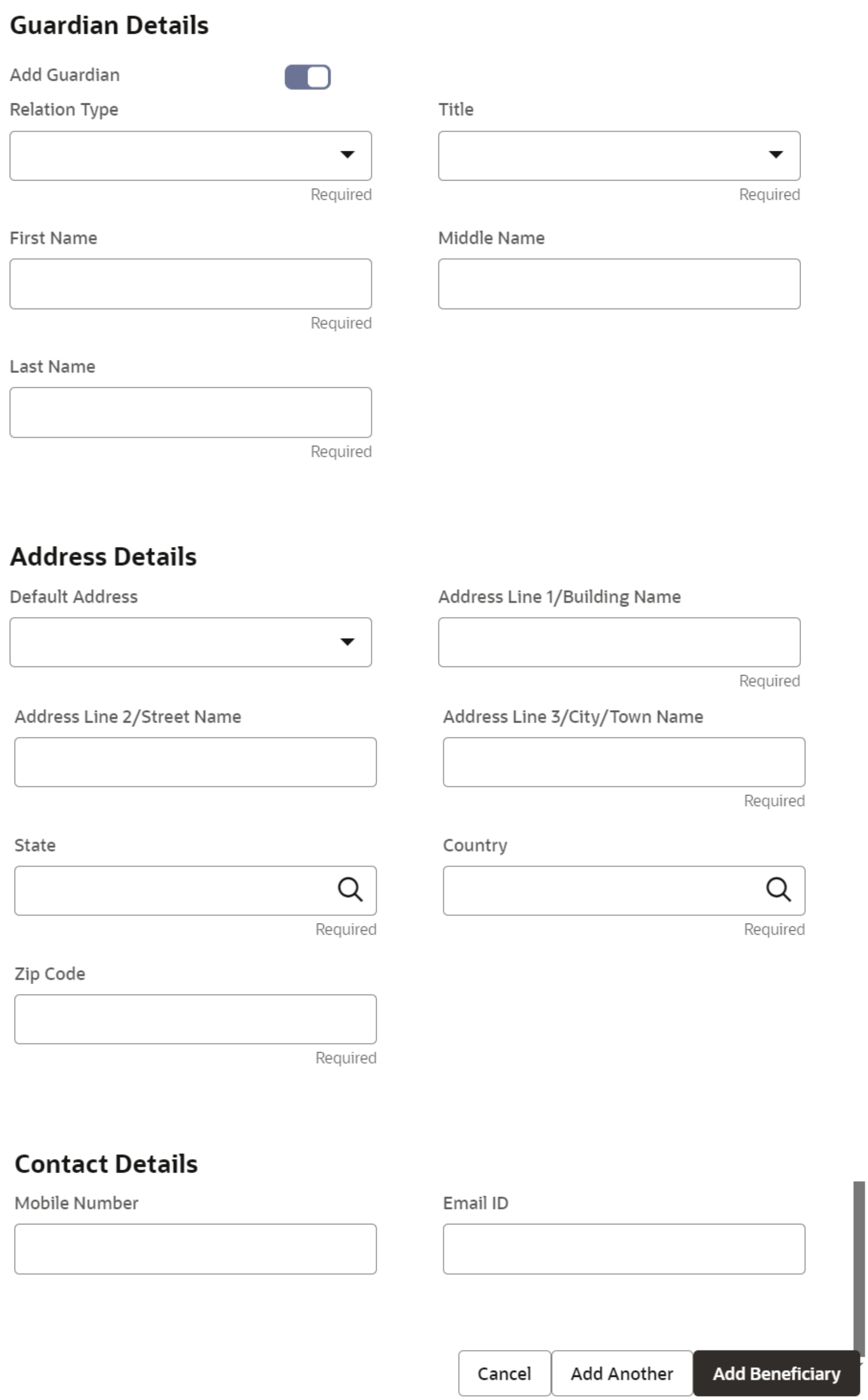
Field	Description
Date of Birth	Select or specify the beneficiary's date of birth.

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 *Oracle Banking Common Core User Guide* 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 1-36   Add Guardian Details



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

Table 1-18 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.

1.6.3.2 View Beneficiary Details

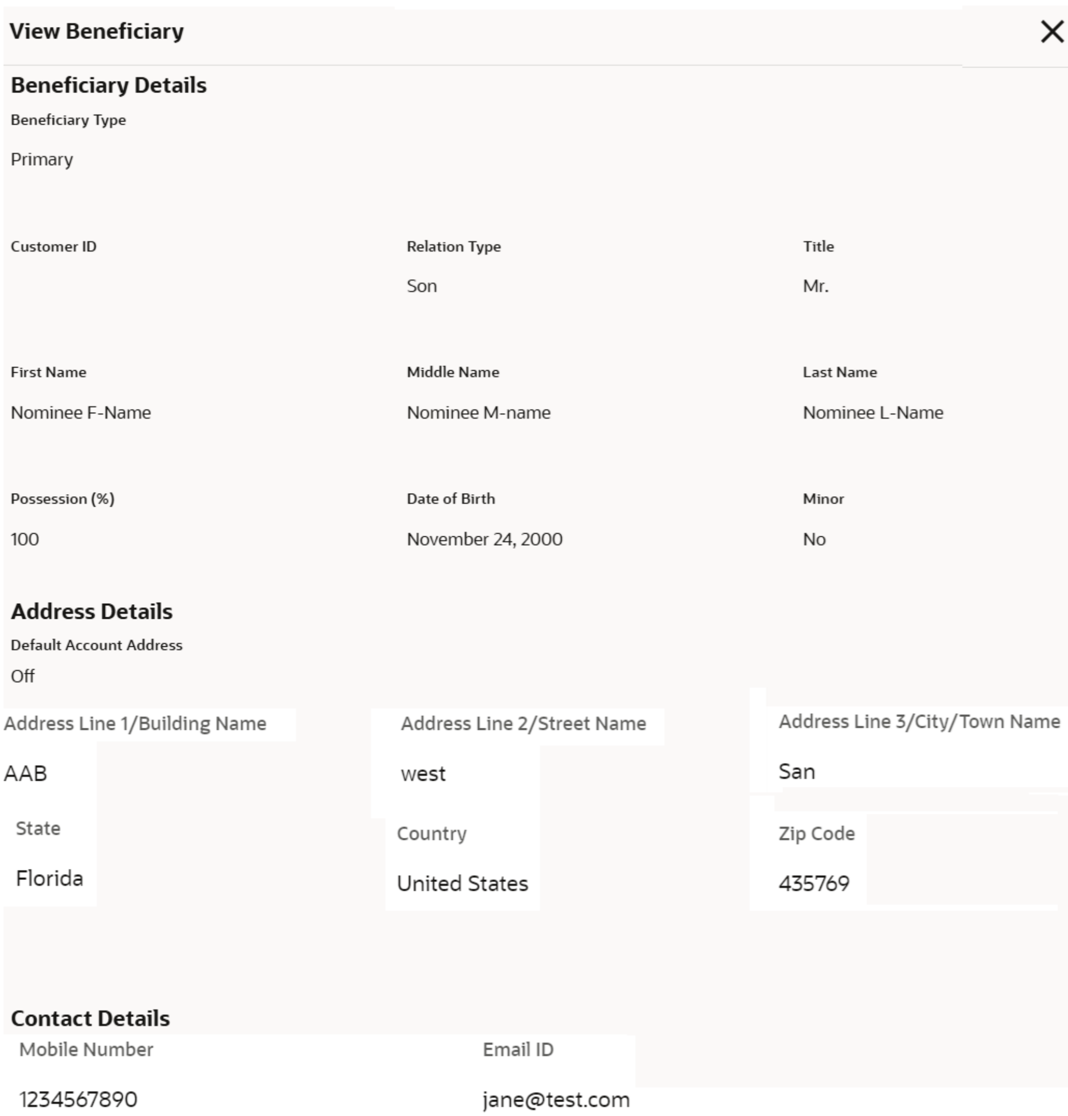
You can view the details of the beneficiary added to a CASA account.

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 1-37 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**.

1.6.3.3 Edit Beneficiary Details

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**.

1.6.4 Account Preferences

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

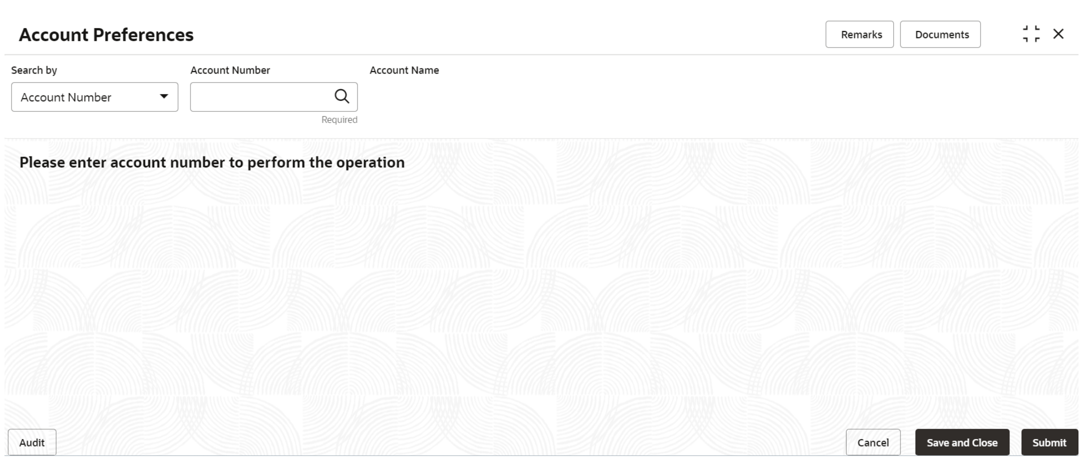
> **Note**
>
> The fields marked as **Required** are mandatory.

To set the account preferences:

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

   The **Account Preferences** screen is displayed.

Figure 1-38 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**.

> **Note**
>
> The system validates if the check book facility is enabled for the account number specified at the product level. If it is not enabled, then an information message is displayed that check book facility is not available for the account.

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

Figure 1-39 Set Account Preferences

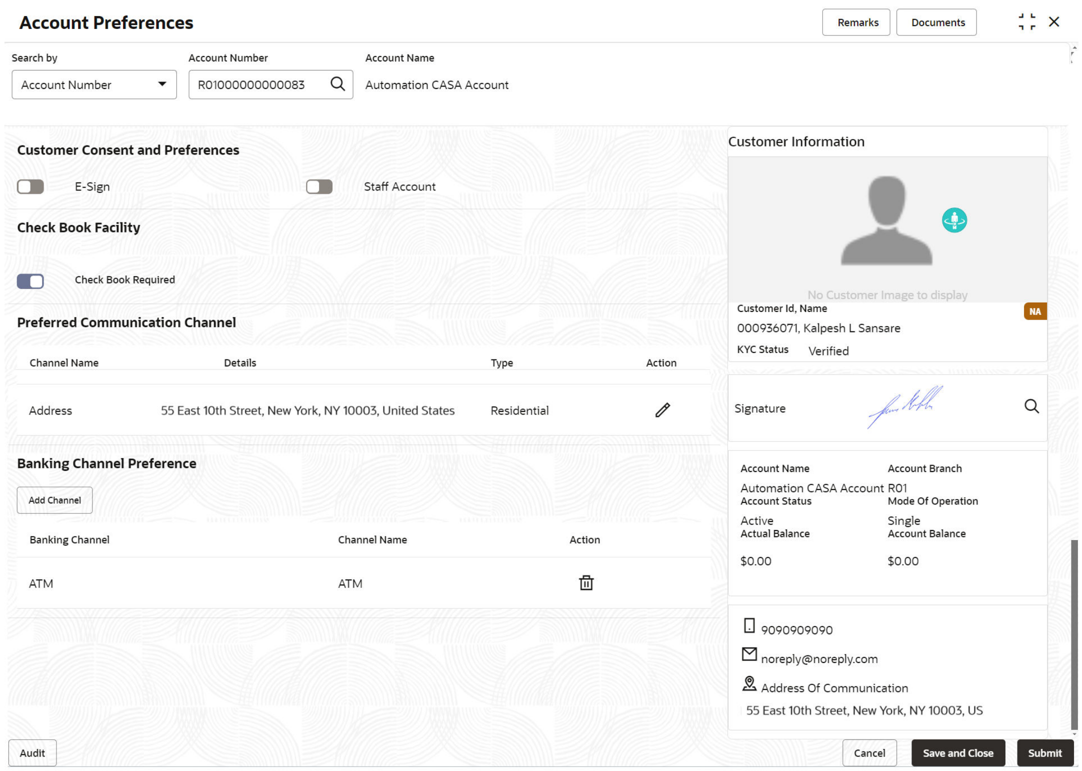
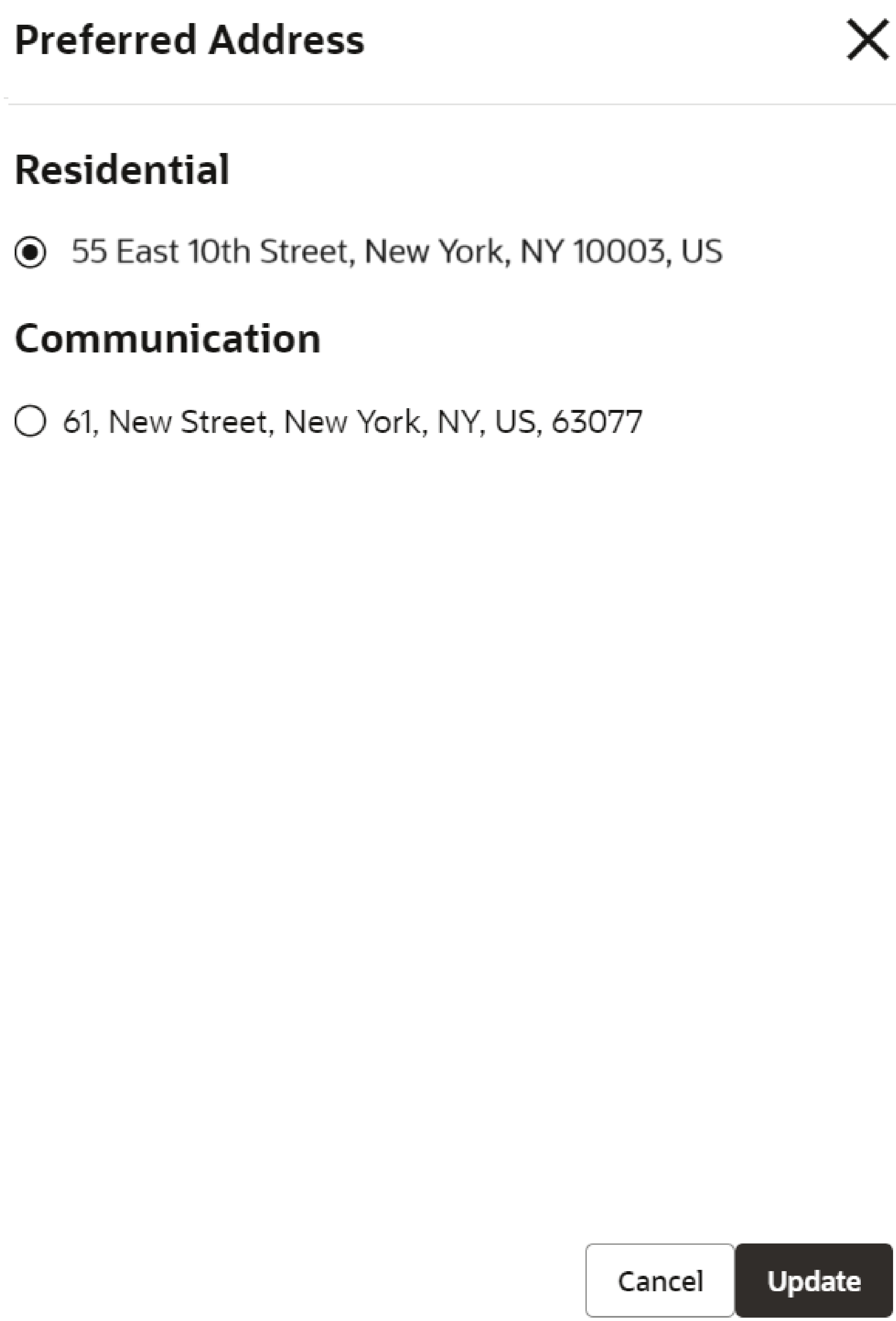


Figure 1-40 Preferred Communication Channel



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

Table 1-19 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. 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.
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	Swtich toggle **ON** to subscribe for check book facility for the account. Switch Toggle **OFF** to unsubcribe for check book facility for the account. **Note:** This field is enabled only if the check book facility is enabled for the account at the product level. Check book facility is not applicable for IRA products.
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.

Table 1-19 (Cont.) Account Preferences - Field Description

Field	Description
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:** The **Banking Channel Required** field is enabled only if banking channels are enabled for the specified account number at the product level.
Channel Name	Displays the available Banking Channels configured at the Product level.
Action	Click **Delete** icon to delete the banking channel set for the account.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

1.6.5 Account Closure

This topic describes about the process the account closure request.

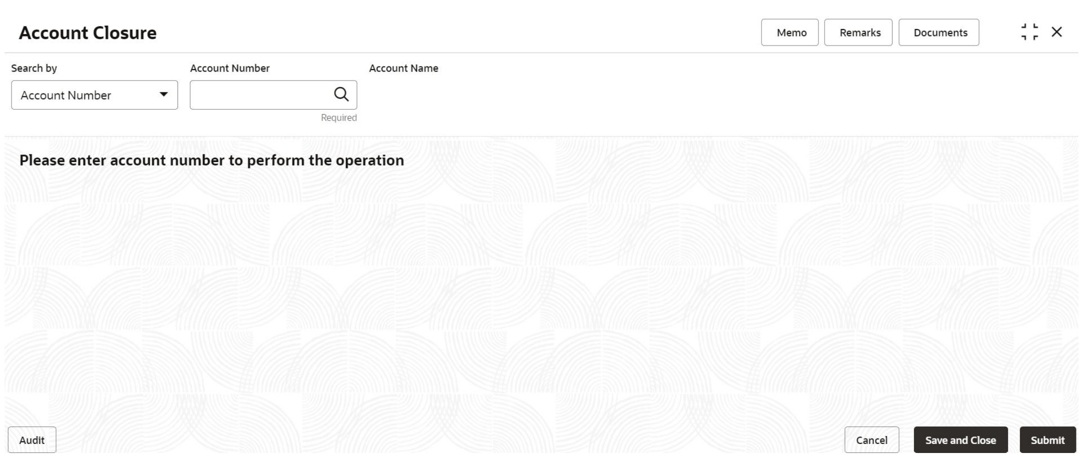
> **Note**
>
> This screen is applicable only for IRA Accounts.

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 **Home** screen, from **Retail Account Services**, under **Maintenance**, click **Account Closure**, or specify the **Account Closure** in the Search icon bar.

   The **Account Closure** screen is displayed.

   Figure 1-41 Account Closure

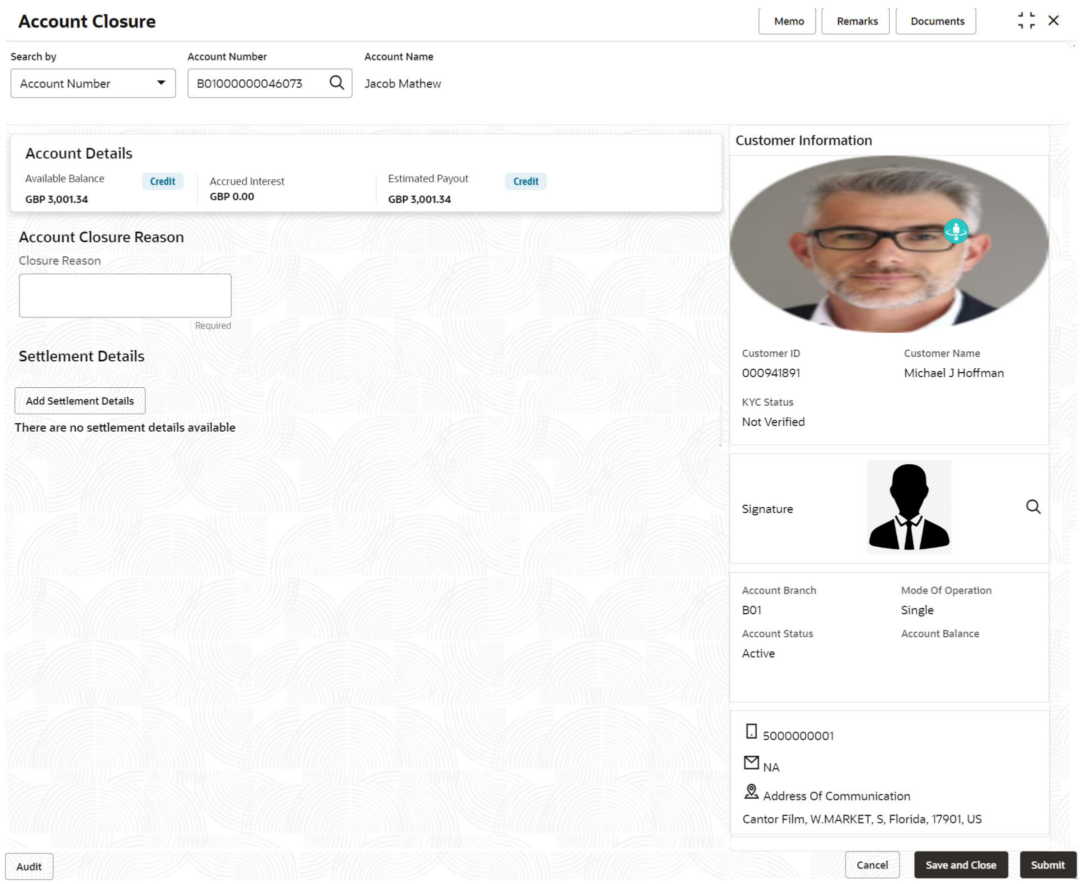


> **Note**
>
> The fields marked as **Required** are mandatory.

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 1-42 Account Closure Details



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

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

Table 1-20 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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account 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.

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 1-43 Add Settlement Details - Account

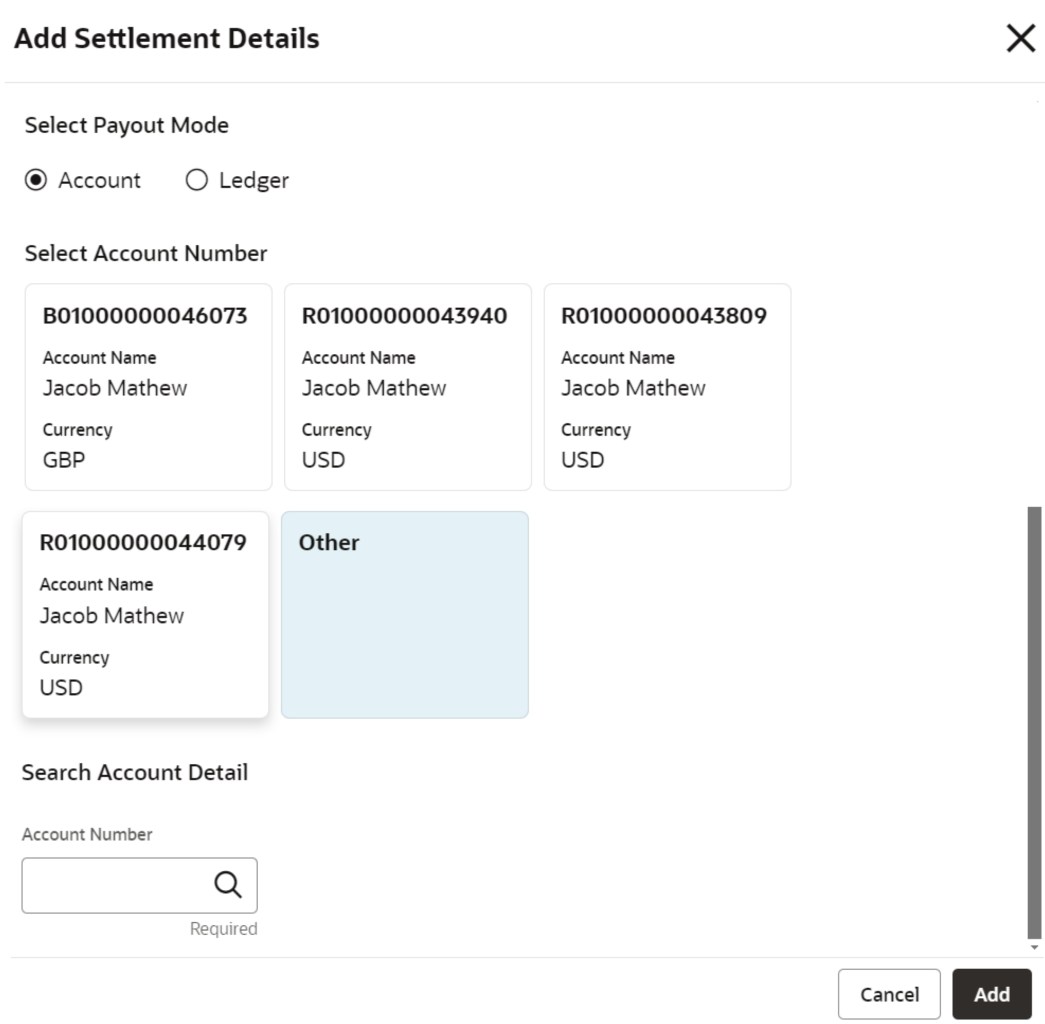
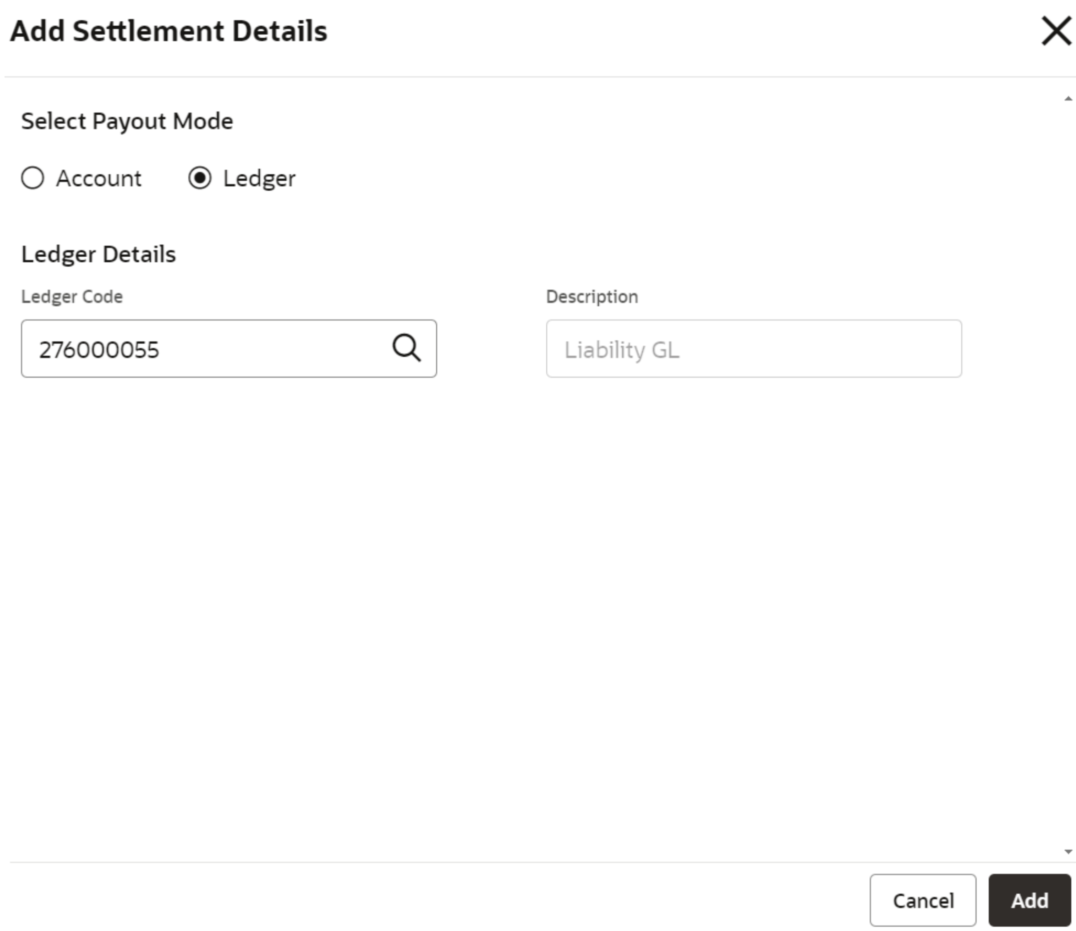


Figure 1-44 Add Settlement Details - Ledger



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 the field description table.

Table 1-21 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 the field description table.

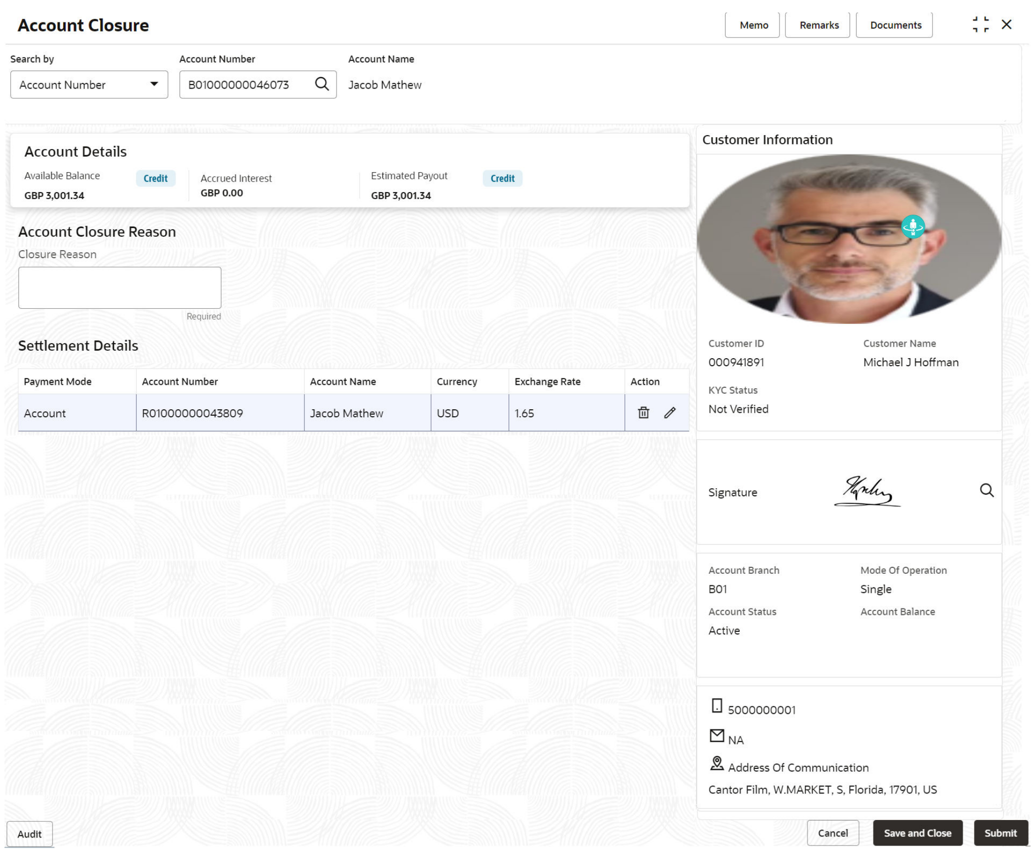
Table 1-22 Add Payout Details as Ledger

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 1-45 Account Closure - Settlement Details Added



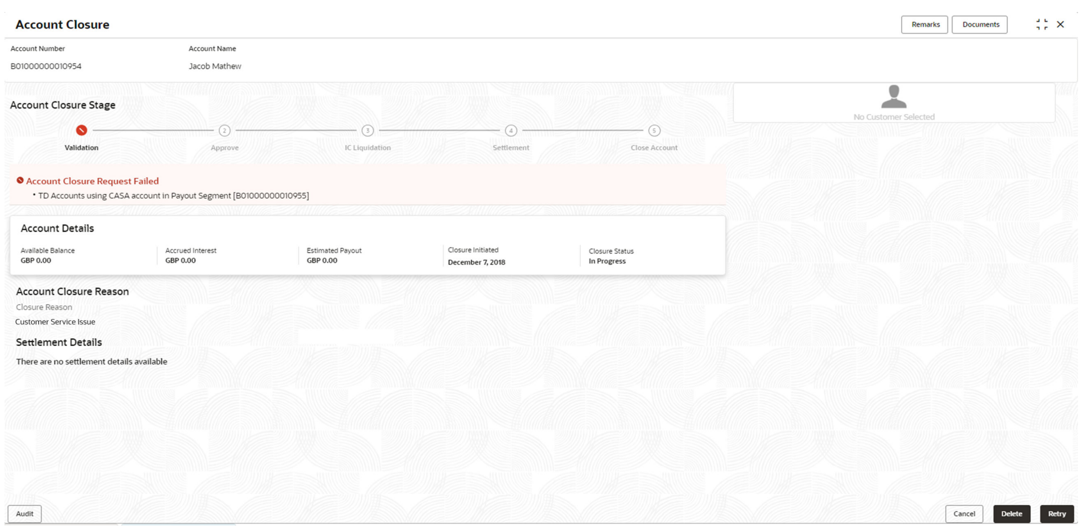
For more information on fields, refer to the field description table.

Table 1-23 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 1-46 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**
>
> - If an account has debit balance, then the debit balance to be settled before closing an account.
> - 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.

1.6.6 Customer Relationship Maintenance

The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

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

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

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

Figure 1-47 Customer Relationship Maintenance

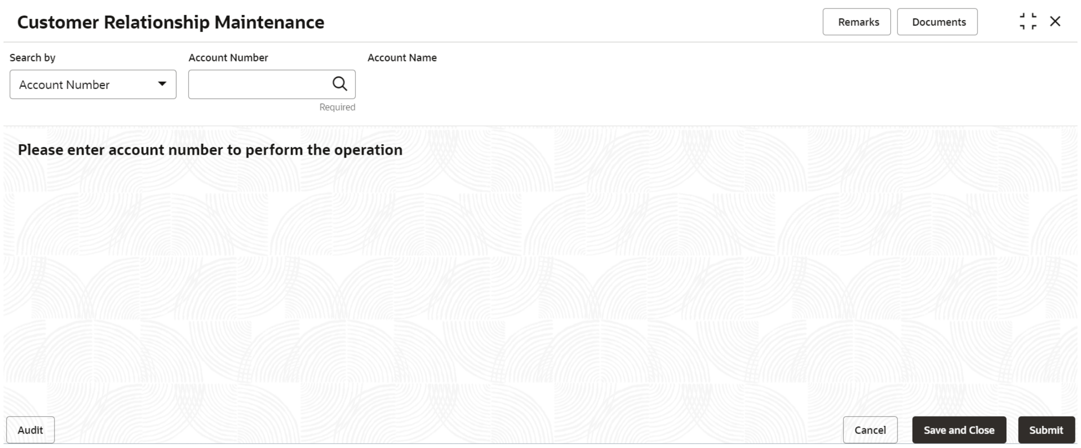
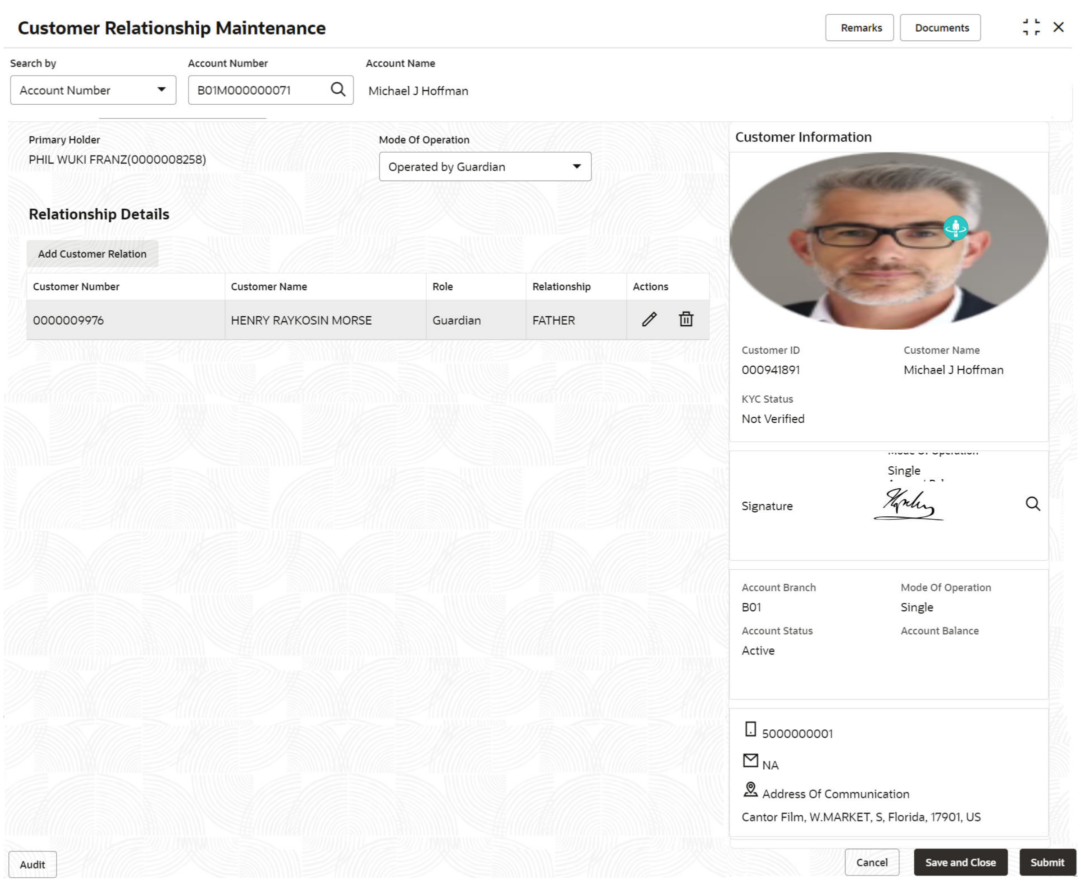


Figure 1-48 Customer Relationship Maintenance Details



2. On **Customer Relationship Maintenance** screen, specify the fields.

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

Table 1-24 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	Once the account number is entered and tabbed out, the primary customer number and name is displayed.
Mode of Operation	Select the value from the drop-down. The value are as follows: • **Operated by Guardian** • **Operated by Custodian** If a custodian or a guardian is being added as customer relationship, the mode of operation should also be chosen either as **Operated by Custodian** or **Operated by Guardian** respectively.

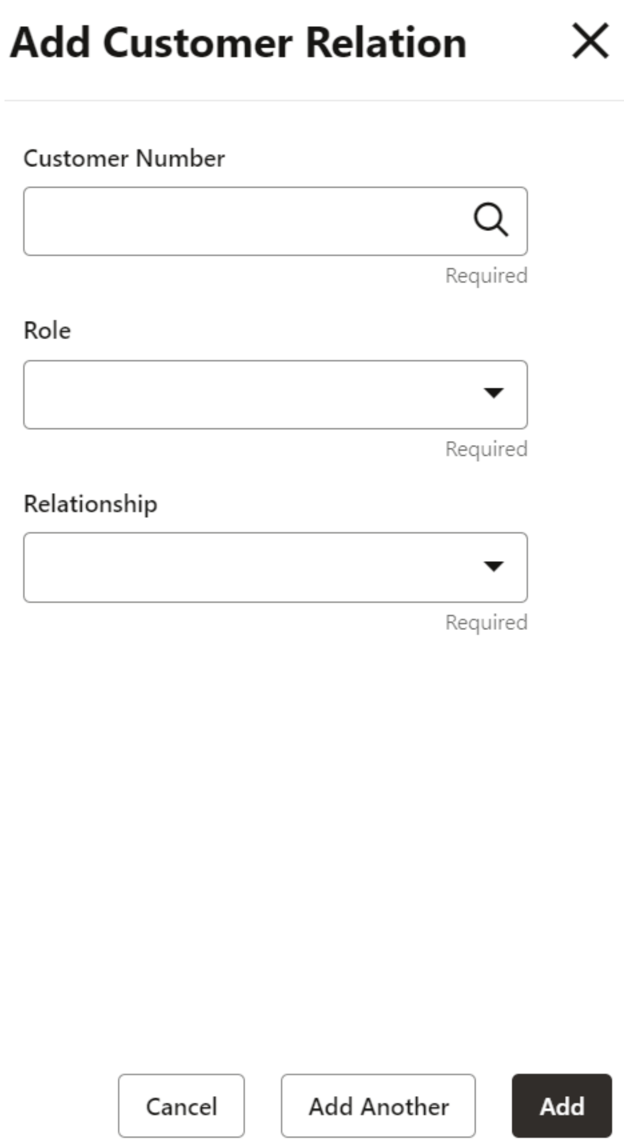
Note

- If an account has only joint holders, the mode of operation in joint holder maintenance will be applicable.
- If an account has only a customer relationship, the mode of operation in customer relationship will be applicable.
- If an account has existing joint holders and a customer relationship, then the mode of operation in joint holders is defaulted into the customer relationship maintenance screen and it is non-editable.
- If joint holders are deleted from the account, the account will become a **Single** account, the user need to change the Mode of Operation.

3. Click **Add Customer Relation** button in the **Relationship Details** section.

   The **Add Customer Relation** screen is displayed.

Figure 1-49 Add Customer Relation



4. On **Add Customer Relation** screen, specify the fields.

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

Table 1-25 Add Customer Relation - Field Description

Field	Description
Customer Number	Enter the **Customer Number** or click the **Search** icon to view the **Customer Number** pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Number by providing **Customer ID**, or **Customer Name** and click **Fetch**. **Note** The minor customer cannot be linked as a custodian or guardian. where a Primary account holder is a major, only Guardian is allowed to be added. Custodian and Guardian can be added either to a major or a minor account holder. The Customer Name is displayed below to this field once the customer number is selected.
Role	Select the value from the drop-down. The values are as follow: • **Custodian** • **Guardian** **Note** The value should be same for **Role** and **Mode of Operation**.
Relationship	Select the relationship type from the drop-down options.
Action	Select the **Edit** icon to edit the details in **Add Customer Relation** screen. Select the **Delete** icon to delete the added relationship details.

5. Click **Add** button to add the relationship details in **Customer Relationship Maintenance** screen.
6. Click **Submit**.

   The screen is successfully submitted for authorization.

1.7 Statement

Under the **Statement** menu, User can perform the required actions related to statement of an account.

This topic contains the following subtopics:

- 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.
- Masking of Account Number in Statements
  This topic describes the masking of account number in statements.

1.7.1 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.

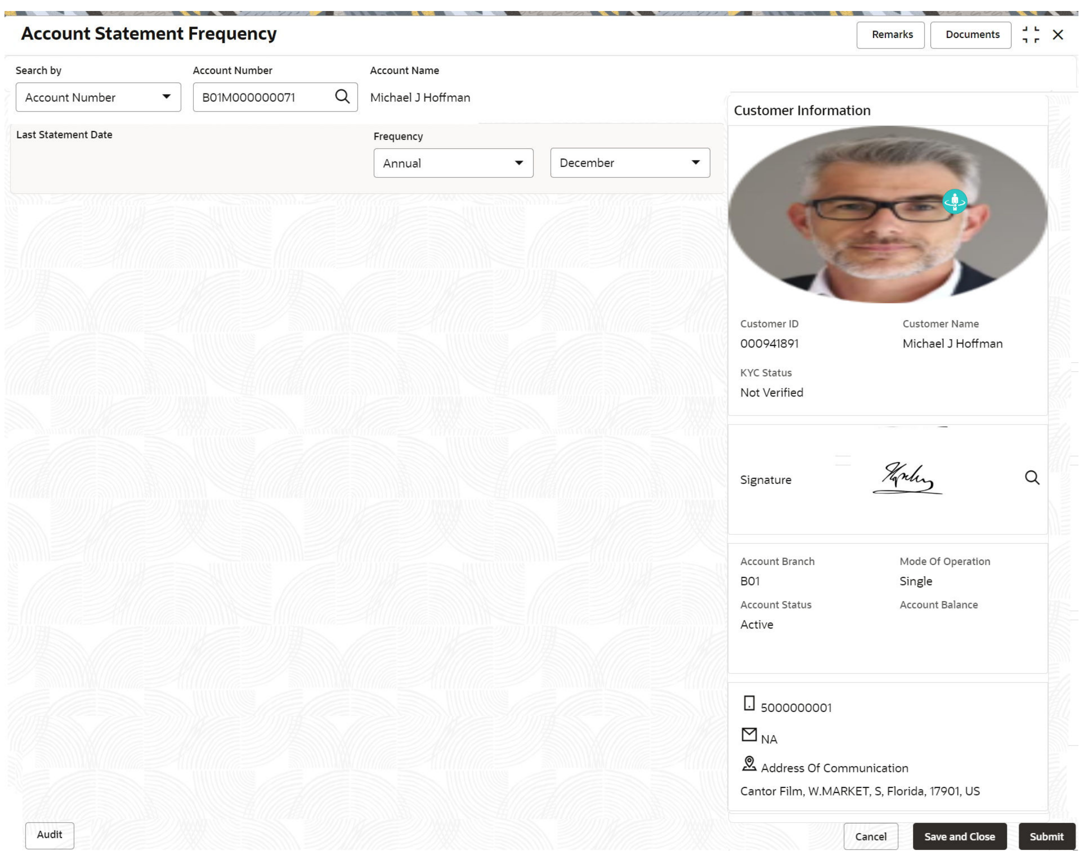
> **Note**
>
> This screen is applicable only for IRA Accounts.

To modify the account statement frequency:

1. On the **Home** screen, from **Retail Account Services**, under **Statement**, click **Account Statement Frequency**, or specify the **Account Statement Frequency** in the Search icon bar.

   Account Statement Frequency screen is displayed.

Figure 1-50 Account Statement Frequency



2. On **Account Statement Frequency** screen, specify the account number. For more information on fields, refer to the field description table.

Table 1-26 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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	**Account Name** is displayed by default based on the account selected.
Last Statement Date	The last statement generation date will be displayed.

Table 1-26 (Cont.) Account Statement Frequency - Field Description

Field	Description
Frequency	Users can modify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The available options are • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily For the Annual, Semiannual, Quarterly, and Daily cycles, the account statement will be generated on the last day of that cycle. For a weekly and fortnightly statement, the user can specify the day of the week on which account statements must be generated. To specify weekly and fortnightly statements, click on the adjoining drop-down list. The available options are: • Sunday • Monday • Tuesday • Wednesday • Thursday • Friday • Saturday For monthly statements the user can specify the dates of the month, between 1 and 31(corresponding to the system date). For example: • If the user selected the statement date to 30, then account statements will be generated on the last working day for months with < 30 days. • If the user sets the statement date to 31, then account statements will be generated on the last working day for months with <31 days. • If 30th or 31st is a holiday on the next working day the account statement gets generated.

3. Click **Submit**.

1.7.2 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.

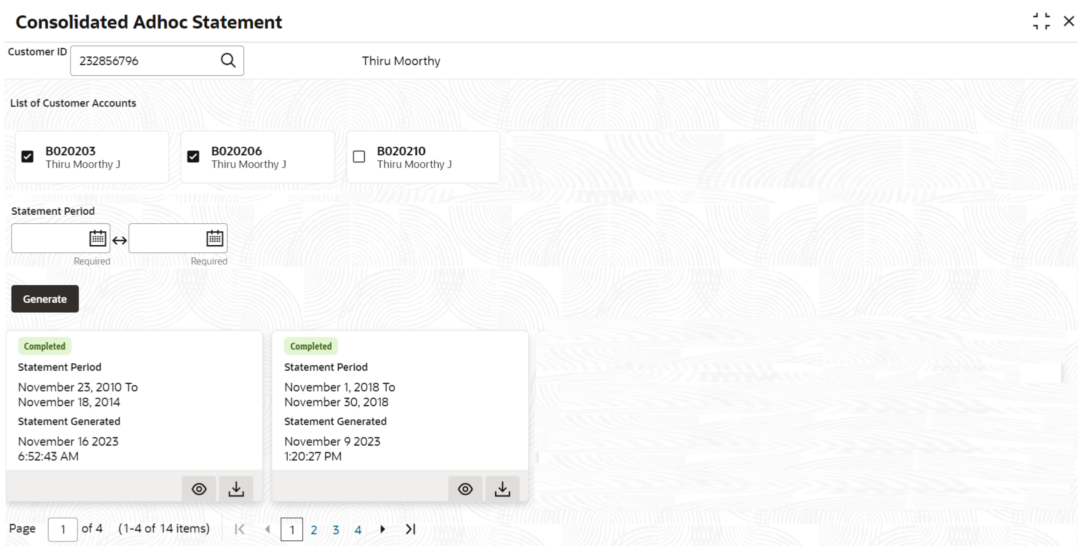
> **Note**
>
> The fields marked as **Required** are mandatory.

To generate a consolidated adhoc statement:

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

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

Figure 1-51 Consolidated Adhoc Statement



2. On **Consolidated Adhoc Statement** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 1-27 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 ID is selected.
List of Customer Accounts	Select the account(s) from the list to generate the statement. The type of accounts that are displayed as follow: • Accounts that are open and authorised. • Accounts where customer is the primary account holder. • Joint accounts where the customer is a joint holder. The Account Name is displayed under each account number.

Table 1-27 (Cont.) Consolidated Adhoc Statement - Field Description

Field	Description
Statement Period	Click the calendar and specify the from date and to date to generate the statements. **Note** The start date cannot be future dated and the end date cannot be lesser than start date.

3. On **Consolidated Adhoc Statement** screen, click **Generate Statement** button to generate the account statement for the selected accounts and period.

   The multiple ad hoc statements can be generated on the same day. All the generated statements are displayed as tiles with date and time stamps.

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

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

1.7.3 Masking of Account Number in Statements

This topic describes the masking of account number in statements.

In the United States, the requirement is to mask (hide) a portion of the account number in the statements being generated.

A bank-level configuration in Oracle Banking Retail Accounts allows the user to define if masking of account numbers is required on the statement and if yes, then the system allows the user to mask a set of characters as required in the account number when the same is displayed on the generated statement. For Example: If the account number is 10 characters and the number of characters to mask is 6 - then the account number is displayed as xxxxxx8376 in the statements.

> **Note**
>
> The masking of the account number is always from left to right for United States market.

> **Note**
>
> For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

1.8 Status Update

Under the **Status Update** menu, User can update the status of an account.

This topic contains the following subtopics:

- [Activate Inactive/Dormant Account]
  You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.
- [Inactive and Dormancy Processing in Oracle Banking Retail Accounts]
  This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.
- [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.

1.8.1 Activate Inactive/Dormant Account

You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.

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

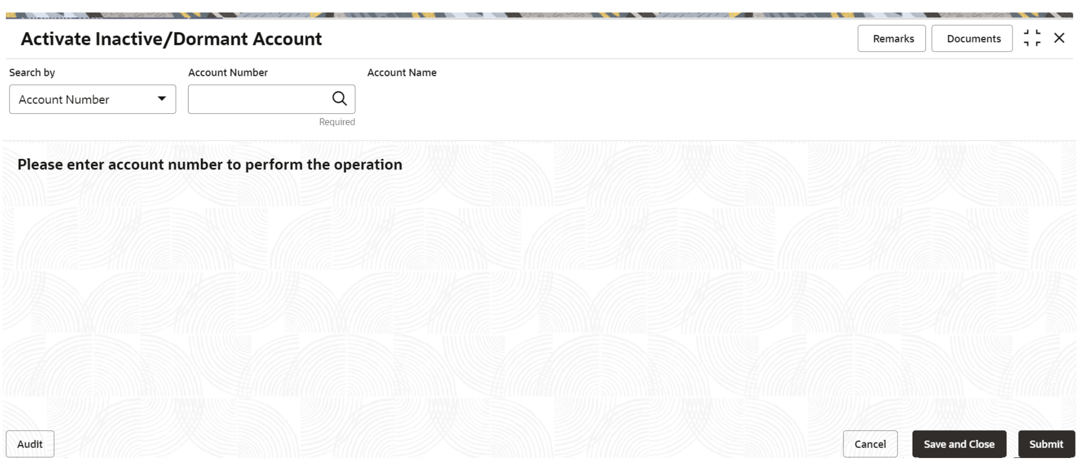
Based on the configurations in Oracle Banking Retail Accounts for the inactive days, an account will move from Active status to Inactive and Dormant status automatically.

To update an account status:

1. On the **Home** screen, from **Retail Account 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** screen is displayed.

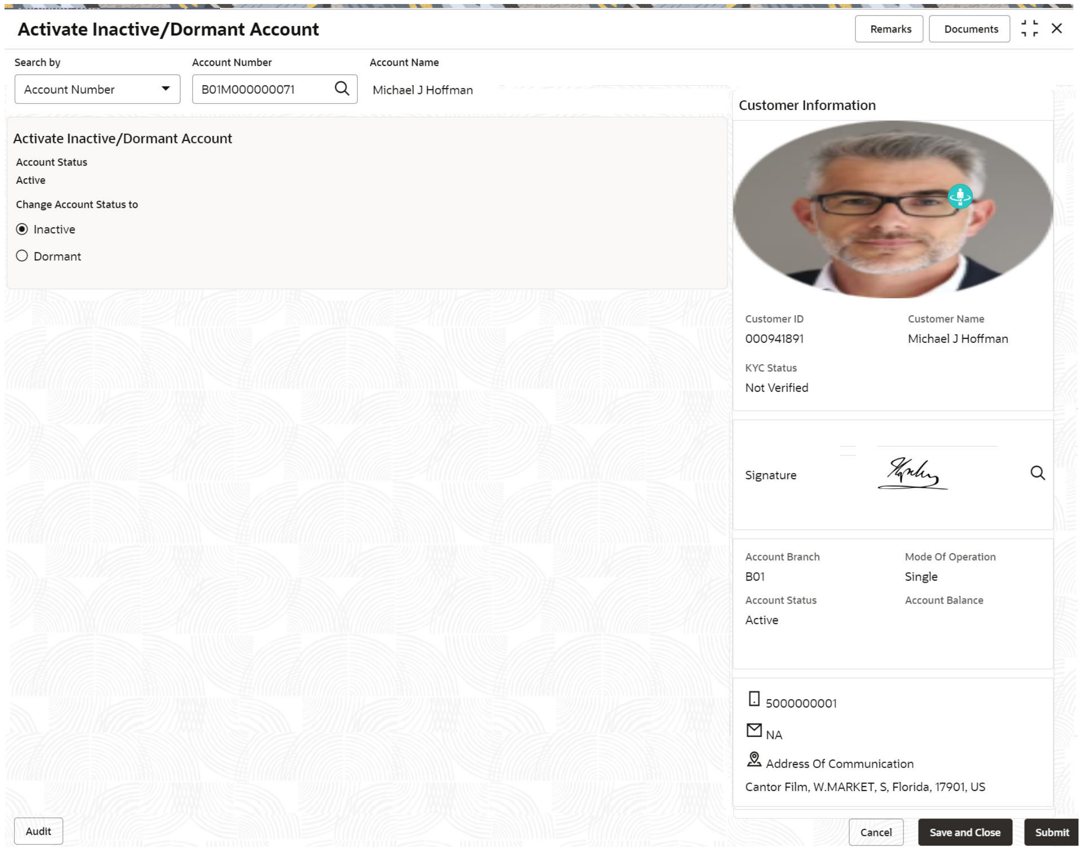
   Figure 1-52 Activate Inactive/Dormant Account

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

   The account status details are displayed.

Figure 1-53 Activate Account



3. On the **Activate Inactive/Dormant Account** screen, update the account status. For more information on fields, refer to the field description table.

Table 1-28 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 account status details.
Account Status	Displays the current status of the account. The possible options are: • **Active** • **Inactive** • **Dormant**
Dormant Since	Displays the date on which the account became dormant. **Note** This field is displayed if the account status is **Dormant**.
Inactive Since	Displays the date on which the account became inactive. **Note** This field is displayed if the account status is **Inactive**.

Table 1-28 (Cont.) Activate Inactive/Dormant Account - Field Description

Field	Description
Change Account Status to	Displays . The options are: • **Active**: This option is displayed, when the account status is **Inactive** or **Dormant**. • **Inactive**: This option is displayed, when the account status is **Active**. • **Dormant**: This option is displayed, when the account status is **Active**.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

1.8.2 Inactive and Dormancy Processing in Oracle Banking Retail Accounts

This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.

In the United States, the inactive and dormancy parameters like Inactive/ dormancy days, and first and second notice prior days vary by State.

Inactive and Dormancy marking is automatic and is based on the inactive and dormancy days configured for the customer's residential address state.

State group parameter configuration by currency for Inactive, Dormancy, and Escheatment processing and mapping of the state group parameter code to the respective business product is done as part of Oracle Banking Retail Accounts configurations. The dormancy batch in Oracle Banking Retail Accounts will determine the inactive, and dormancy processing based on this state-wise configuration.

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

1.8.3 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.

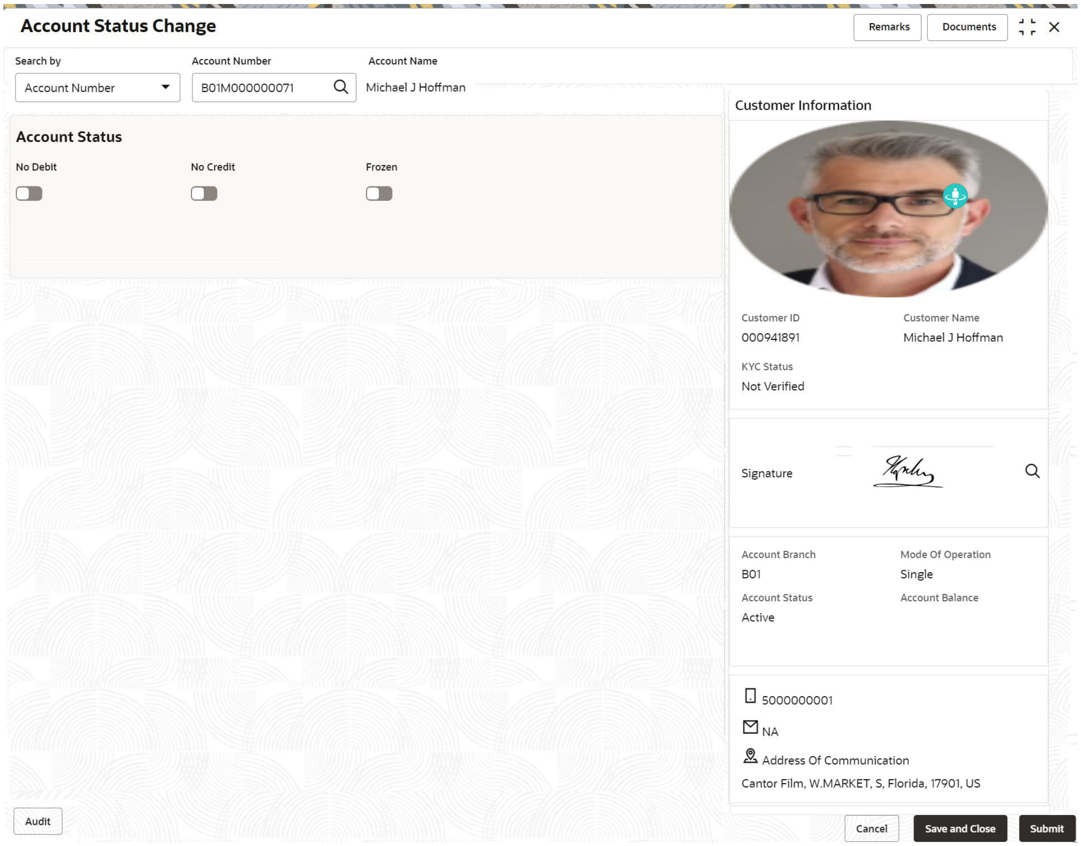
> **Note**
>
> This screen is applicable only for IRA Accounts.

To change account status:

1. On the **Home** screen, from **Retail Account Services**, under **Status Update**, click **Account Status Change**, or specify the **Account Status Change** in the Search icon bar.

   Account Status Change screen is displayed.

Figure 1-54 Account Status Change



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

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

Table 1-29 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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account 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.

1.9 Limits

Under the **Limits** menu, User can perform actions related to limits for an account.

This topic contains the following subtopics:

- Courtesy Pay Maintenance
  You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay Maintenance** screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.
- Courtesy Pay Processing in Oracle Banking Retail Accounts
  This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

1.9.1 Courtesy Pay Maintenance

You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay Maintenance** screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.

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

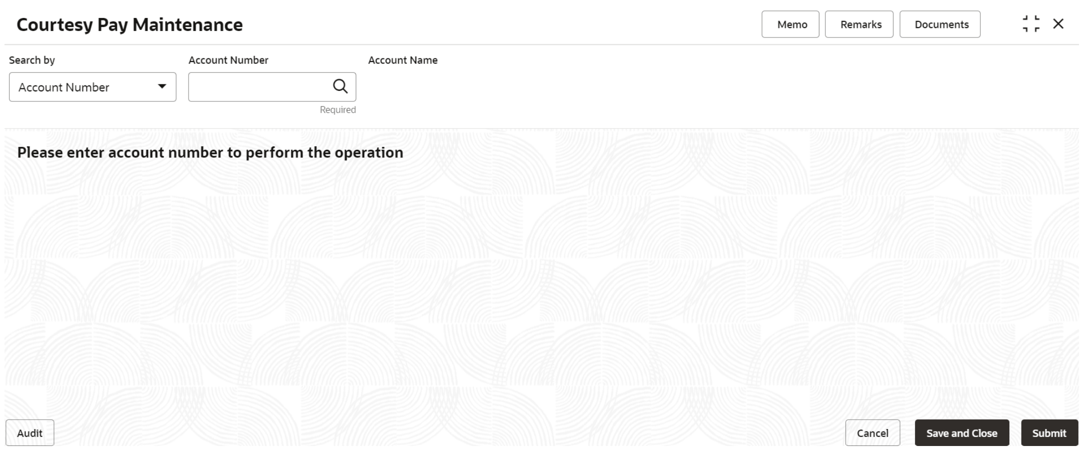
Courtesy Pay is a feature that the account holder can use while a debit transaction is being processed on the account, provided the functionality is enabled on the account.

To maintain the courtesy pay:

1. On the **Home** screen, from **Retail Account Services**, under **Limits**, click **Courtesy Pay Maintenance**, or specify the **Courtesy Pay Maintenance** in the Search icon bar.

   The **Courtesy Pay Maintenance** screen is displayed.

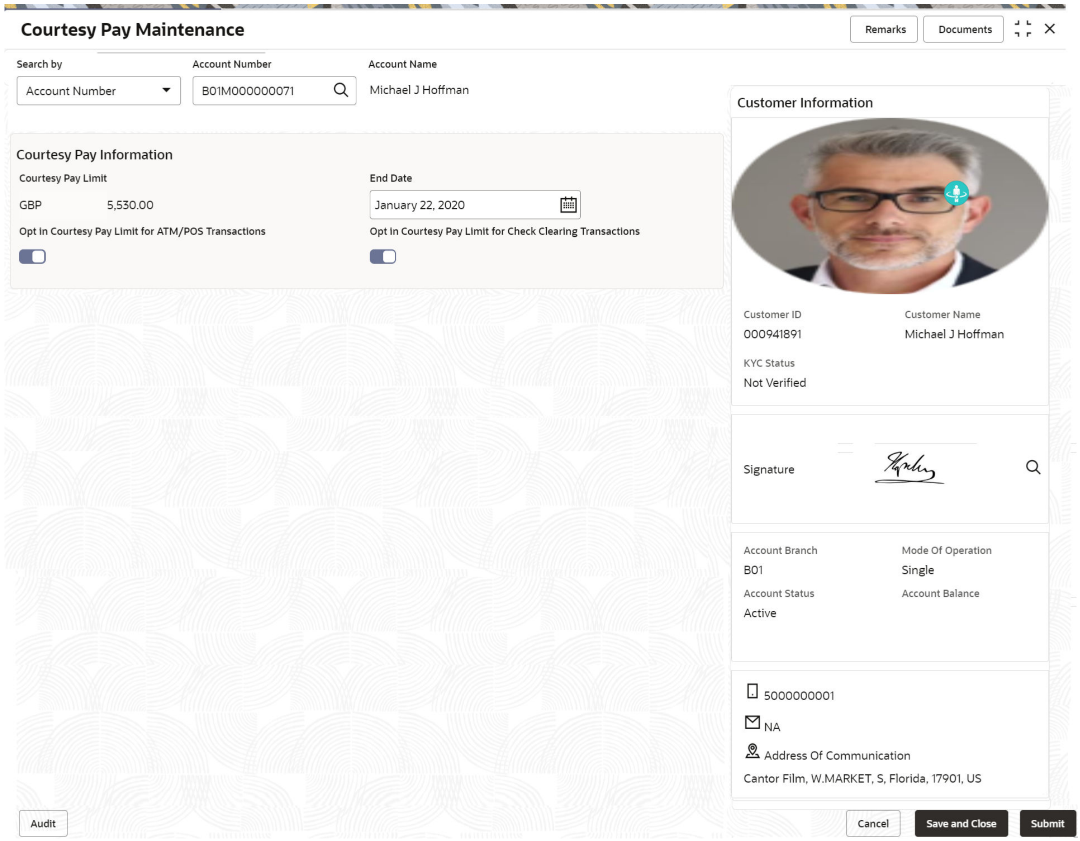
   Figure 1-55 Courtesy Pay Maintenance

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

   The details are displayed in the **Courtesy Pay Information** section.

Figure 1-56 Courtesy Pay Information



3. In the **Courtesy Pay Information** section, maintain the details. For more information on fields, refer to the field description table.

Table 1-30 Courtesy Pay 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.
Courtesy Pay Information	This section displays the fields to maintain the courtesy pay information.
Courtesy Pay Limit	Displays the courtesy pay limit amount along with currency.
End Date	Displays end date for the courtesy pay limit. **Note** You should specify the date greater than the current branch date.
Opt in Courtesy Pay Limit for ATM/POS Transactions	Switch **Toggle On** to enable the ATM/POS transactions for courtesy pay limit. Switch to **Toggle Off** to stop the ATM/POS transactions for courtesy pay limit.
Opt in Courtesy Pay Limit for Check Clearing Transactions	Switch **Toggle On** to enable check clearing transactions for courtesy pay limit. Switch **Toggle Off** to stop check clearing transactions for courtesy pay limit.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

1.9.2 Courtesy Pay Processing in Oracle Banking Retail Accounts

This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

Customers shall have the privilege of getting honored a transaction, even though there is no sufficient balance in the account when opting for Courtesy Pay and should repay the overdrawn amount within a given time window. No other limits will apply to the account if courtesy pay is enabled for the account. On utilizing Courtesy Pay, courtesy pay utilization fees will be charged to the account.

The system has been enhanced to configure the courtesy pay limit, charge code, and charge fee account at the business product definition level. Also, the courtesy pay opt-in/ opt-out for transactions with source as ATM, POS, or check clearing is supported as part of account servicing. Based on this opt-in/ opt-out definition, the Courtesy Pay limit utilization for the source transactions is determined.

> **Note**
>
> - Courtesy Pay fees are charged as part of the End of the Day process.
> - The Product processor code should be `OBRACC` for Courtesy Pay charge code creation.

> **Note**
>
> For more information about the configurations, refer to the section *Business Product* in this User Guide.

1.10 Amount Block

Under the **Amount Block** menu, User can perform the amount block related actions for an account.

This topic contains the following subtopics:

- Account Garnishment
  You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.
- Account Garnishment Processing in Oracle Banking Retail Accounts
  This topic describes the processing of account garnishment in Oracle Banking Retail Accounts.

1.10.1 Account Garnishment

You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.

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

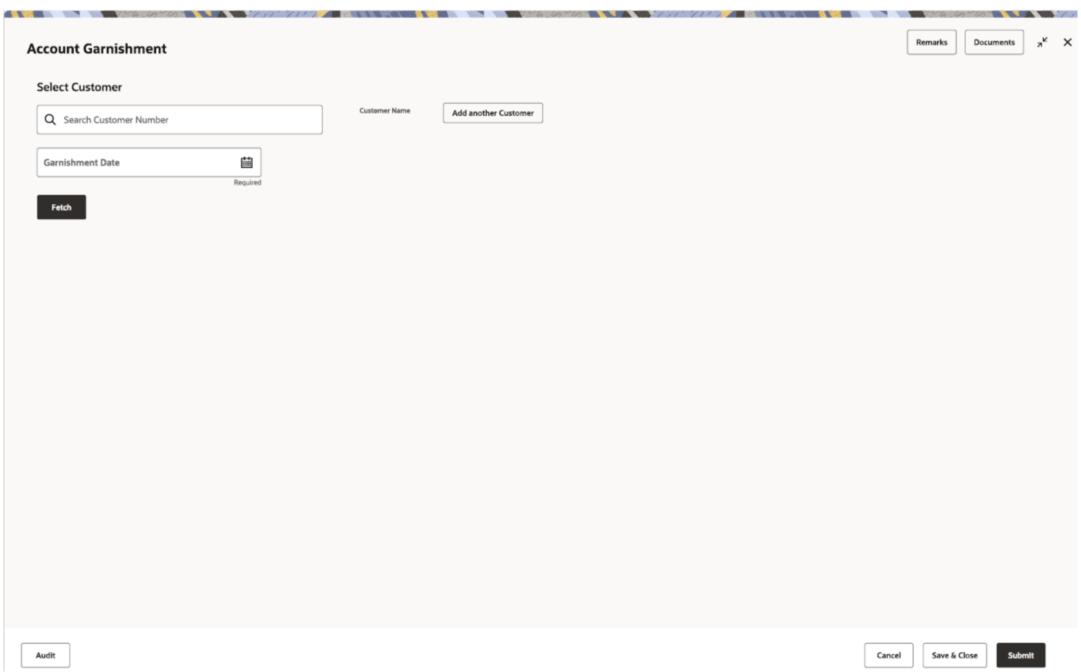
A garnishment order is received from the Federal Government for a customer and at the discretion of the Operations Officer, garnishment related holds are placed on a specific account or multiple accounts of the customer. Post garnishment set up on the account, the customer can withdraw only the protected amount (eligible credits calculated in look back period) and the credits received after the garnishment start date plus the balance over and above the blocked balance.

To apply garnishment:

1. On the **Home** screen, from **Retail Account Services**, under **Amount Block**, click **Account Garnishment**, or specify the **Account Garnishment** in the Search icon bar.

   The **Account Garnishment** screen is displayed.

   Figure 1-57 Account Garnishment

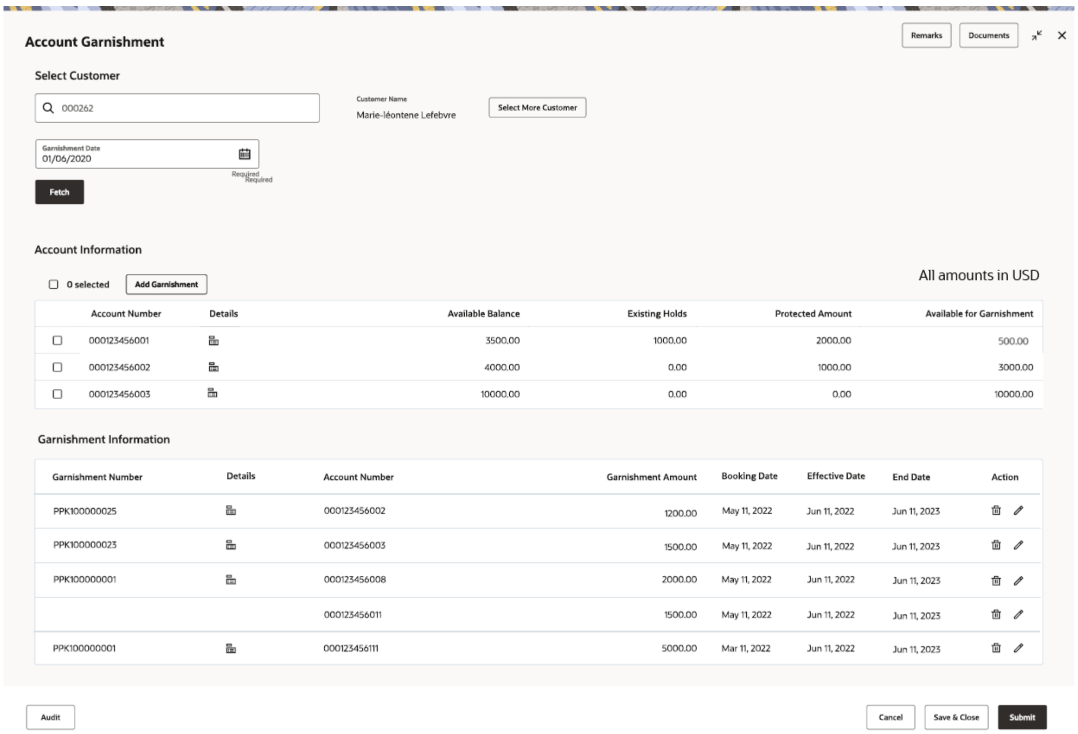
2. On the **Account Garnishment** screen, click the **Search** icon or specify the account number in the**Customer ID** field, and press **Tab** or **Enter**.
3. Select the date from the **Garnishment Date** field.

> **Note**
>
> You can add multiple customers to view the garnishment details by clicking **Add another Customer**.

4. Click **Fetch**.

   The existing customer's garnishment details are displayed.

Figure 1-58 Account and Garnishment Information



5. You can view the details in the **Account Information** and **Existing Garnishments** sections. For more information on fields, refer to the field description table.

Table 1-31 Account Garnishment - Field Description

Field	Description
Select Customer	Select or specify the customer ID to view the garnishment details. **Note** The customer name is displayed adjacent to this field.
Garnishment Date	Select or specify the date of garnishment.

Table 1-31 (Cont.) Account Garnishment - Field Description

Field	Description
Account Information	This section displays the accounts and term deposit accounts, where the customer is the sole owner. Also, the joint accounts that were opened after the garnishment date. When multiple customer ID are selected, then single active accounts of the specified party IDs and joint accounts where these multiple party IDs are only joint holders are displayed.
<Select>	Select the option to place the garnishment for that specific account. **Note** As you select the accounts, the total selected accounts count are displayed above the table.
Account Number	Displays the account number of the customer.
Details	Displays the **Details** icon to view more account details.
Account Description	Displays the account description. **Note** This field is displayed, if you click the **Details** icon from the **Details** field.
Product Type	Displays the product type of the account. The possible options are: • **Savings** • **Current** • **Term Deposit** **Note** This field is displayed, if you click the **Details** icon from the **Details** field.
Account Type	Displays the type of account. The possible options are: • **Single** • **Joint** **Note** This field is displayed, if you click the **Details** icon from the **Details** field.

Table 1-31 (Cont.) Account Garnishment - Field Description

Field	Description
Holding Type	Displays the type of holding. The possible options are: • **Primary** • **Joint** **Note** This field is displayed, if you click the **Details** icon from the **Details** field.
Available Balance	Displays the available balance in each account.
Existing Holds	Displays the existing hold amount.
Protected Amount	Displays the protected amount for the account.
Available for Garnishment	Displays the amount available for garnishment.
Garnishments Information	This section displays the existing garnishments on customer account.
Garnishment Number	Displays the unique garnishment number.
Details	Displays the **Details** to view more garnishment details.
Garnishment Amount	Displays the total garnishment amount. **Note** This field is displayed, if you click the **Details** icon from the **Details** field.
Garnished Amount	Displays the total garnished amount. **Note** This field is displayed, if you click the **Details** icon from the **Details** field.
Shortfall	Displays the total shortfall amount. **Note** This field is displayed, if you click the **Details** icon from the **Details** field.
Garnishment Issued For	Displays for whom the garnishment is issued.
Account Number	Displays the account number.
Garnishment Amount	Displays the garnishment amount.
Booking Date	Displays the booking date of garnishment.
Effective Date	Displays the start date of the garnishment.
End Date	Displays the end date of the garnishment.

Table 1-31 (Cont.) Account Garnishment - Field Description

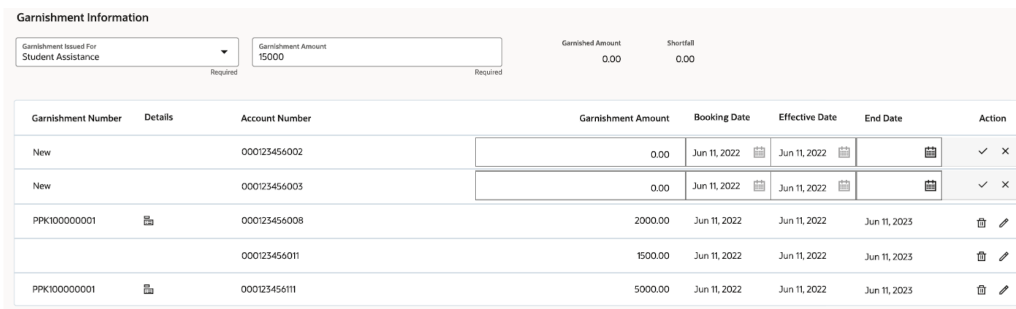
Field	Description
Action	Displays the following actions: • **Edit**: Click to edit the garnishment details. • **Delete**: Click to delete the garnishment order. ⓘ **Note** The editing or deletion will happen at garnishment order level and not at individual account level under a garnishment order.

You can add new garnishment ordre to the account by performing the following action:

a. From the **Account Information** section, click **Add Garnishment**.

   The **Garnishment Information** section is displayed.

Figure 1-59 Garnishment Information



b. Specify or select the required garnishment details. For more information on fields, refer to the field description table.

Table 1-32 Add Garnishment - Field Description

Field	Description
Garnishment Issued For	Select for whom the garnishment is issued.
Garnishment Amount	Specify the garnishment amount.
Garnished Amount	Displays the total garnished amount.
Shortfall	Displays the total shortfall amount.
Garnished Number	Displays the unique garnished number generated.
Details	Displays the **Details** icon to view more account details.
Account Number	Displays the account number.
Available for Garnishment	Displays the amount available for garnishment.
Garnishment Amount	Specify the garnishment amount.
Booking Date	Displays the garnishment booking date.
Effective Date	Displays the effective date of the garnishment.

Table 1-32 (Cont.) Add Garnishment - Field Description

Field	Description
End Date	Select or specify the end date of the garnishment.
Action	Displays the following actions: • **Save**: Click to save the details specified. • **Edit**: Click to edit the details. • **Close**: Click to remove the entry.

c. Click **Save**.

> **Note**
>
> Once the details are saved, a **New Garnishment** section is displayed above the **Existing Garnishment** section in the screen.

6. Click **Submit**.

   The screen is successfully submitted for authorization.

1.10.2 Account Garnishment Processing in Oracle Banking Retail Accounts

This topic describes the processing of account garnishment in Oracle Banking Retail Accounts.

A Garnishment Order is a Court Order or Statutory/regulatory authority order instructing a garnishee (i.e., to a bank) to hold funds in a customer account and should not be released until directed by the court. The order may instruct the bank to hold/block aparticular amount or all the available funds in the customer account(s). A garnishment block fee will be charged to the account on placing a block for the garnishment amount.

Garnishment screen at account servicing level will allow for the branch user to select the customer accounts(s) on which garnishment block needs to be placed. System has been enhanced to do the protected amount calculation based on the look-back period configured in the garnishment parameters configuration screen.

> **Note**
>
> - The Garnishment fee will be applied to the account upon completion of placing a block or hold for the required amount. If there is no sufficient balance to fulfill the charge amount, subsequent actions of retrying the fee collection have to be operationally dealt with by the bank.
> - Removal of garnishment block to transfer the amount as per the court order is to be operationally handled.
> - The Product processor code should be `OBRACC` for Garnishment charge code creation.

> **Note**
>
> For more information about the configurations, refer to the section *Garnishment Parameters* in this User Guide.

1.11 Cheque Book

Under the **Cheque Book** menu, User can perform the check book related actions for an account.

This topic contains the following subtopics:

- Check Book Order
  You can capture check book request made by a customer using the **Check Book Order** screen.
- Check Book Status
  This topic describes the systematic instructions about the Check Book Status.
- Stop Check Request
  You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.
- Stop Check Request Processing in Oracle Banking Retail Accounts
  This topic describes the processing of stop check request in Oracle Banking Retail Accounts.
- View and Modify Stop Check Payment
  You can modify or delete an existing stopped payment check, based on the customer request.
- External Check Book Processing in Oracle Banking Retail Accounts
  This topic describes the processing of external check book in Oracle Banking Retail Accounts.

1.11.1 Check Book Order

You can capture check book request made by a customer using the **Check Book Order** screen.

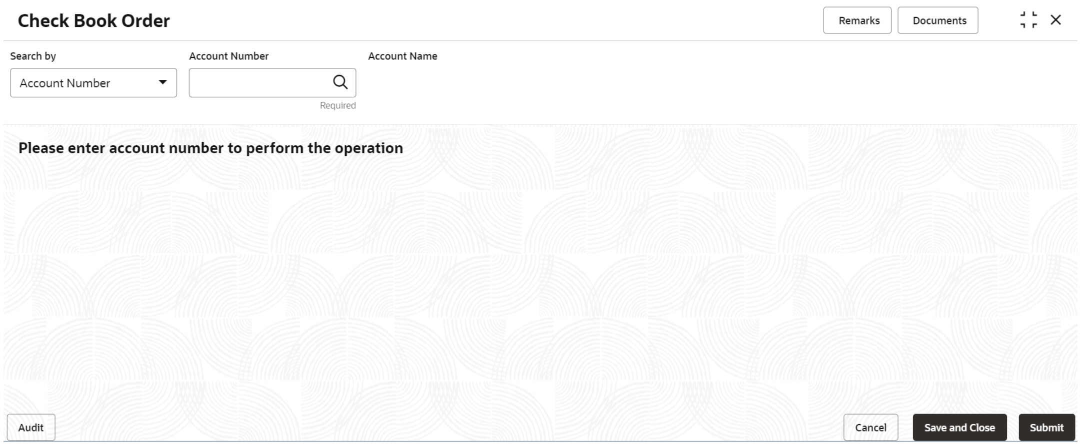
> **Note**
>
> The fields marked as **Required** are mandatory.

To order check book:

1. On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Check Book Order**, or specify the **Check Book Order** in the Search icon bar.

   The **Check Book Order** screen is displayed.

Figure 1-60 Check Book Order

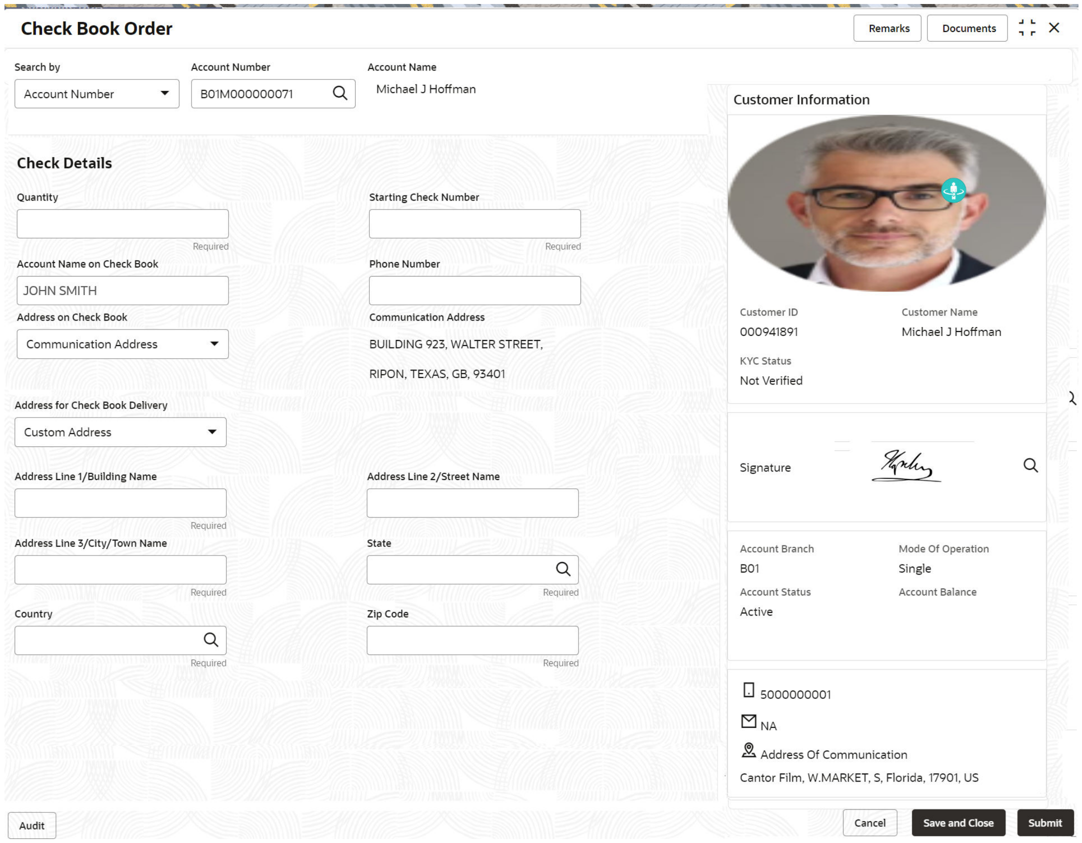


> **Note**
>
> When the user specifies the Account Number, the system validates whether **Check Book Required** option is enabled for the specified account number in the **Account Preference** screen. Only if its enabled, user can proceed with screen or else a message is displayed that the check book preference is not set at the account preference level.

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

   The account status details are displayed.

Figure 1-61 Check Book Order Details



3. On the **Check Book Order** screen, specify the required details for ordering the check book. For more information on fields, refer to the field description table.

Table 1-33   Check Book Order - 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.
Check Details	This section displays the fields to capture the check details.
Quantity	Specify the number of leaves required in per check book.
Starting Check Number	Specify the starting check number for the check book that is being ordered.
Account Name on Check Book	Specify the account name to be printed on the check book. **Note** By default, the account name is displayed in this field. You can edit the name, if required.
Phone Number	Specify the account holder's phone number. **Note** By default, the account holder's phone number is displayed in this field. You can edit the number, if required.

Table 1-33 (Cont.) Check Book Order - Field Description

Field	Description
Address on Check Book	Select the address which will be printed on the check book. By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well. If **None** is selected, address will not be printed on the check book. **Note** By default, the **Communication Address** is selected and the address is displayed in the adjacent field.
Address for Check Book Delivery	Select the address for check book delivery. The options are: • **Communication Address** • **Custom Address** By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well. You can select **Custom Address**, to provide the different address details for check book delivery.
Address Line 1/Building Name	Specify the address in line 1 or building name for check book delivery. **Note** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.
Address Line 2/Street Name	Specify the address in line 2 or street name for check book delivery. **Note** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.
Address Line 3/City/Town Name	Specify the address in line 3 or city for check book delivery. **Note** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.

Table 1-33 (Cont.) Check Book Order - Field Description

Field	Description
State	Specify the state or select it from LOV for check book delivery. **Note** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.
Country	Based on the state selected, the country name is displayed.
Zip Code	Specify the Zip code for check book delivery address in line 3 or city. **Note** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

1.11.2 Check Book Status

This topic describes the systematic instructions about the Check Book Status.

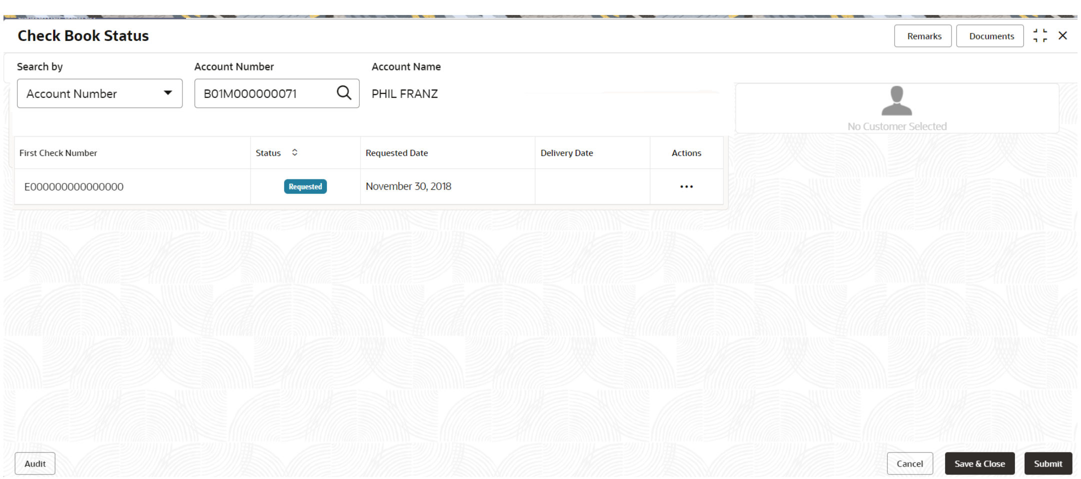
The Check Book Status screen helps the user to inquire about the delivery status of the check book that the customer has requested for and be able to update its status to Delivered once it is delivered to the customer.

To view the check book status:

1. On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Check Book Status**, or specify the **Check Book Status** in the Search icon bar.

   Check Book Status screen is displayed.

Figure 1-62 Check Book Status



2. On **Check Book Status** specifiy the fields. For more information on fields, refer to the field description table.

Table 1-34 Check Book Status - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	**Account Name** is displayed based on the account selected.
First Check Number	By default, the system displays the most recent check book request that the customer has made.
Status	The system displays the following status of the check book request. • Requested • Delivered • Destroyed Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction. **Note** When the check book is updated as **Destroyed**, the delivery date is updated to the current business date and highlighted in red.
Requested Date	The system displays the date on which the customer requested the check book.

Table 1-34 (Cont.) Check Book Status - Field Description

Field	Description
Delivery Date	The system displays the date on which the check book is delivered to the customer. Automatically the current business date is updated when the status of the check book is changed to **Delivered**. The delivery date is blank for check books where the status is **Requested**.
Actions	Click the **Actions** icon to update the check book status from updated to: • Deliver • Destory

3. On click of the **Deliver** option, the status is updated as **Delivery Pending**. Upon authorization the status is updated as **Delivered**.
4. On click of the **Destory** option, the status is updated as **Destruction Pending**. Upon authorization the status is updated as **Destroyed**.
5. Click **Submit**.

   The screen is successfully submitted for authorization.

1.11.3 Stop Check Request

You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.

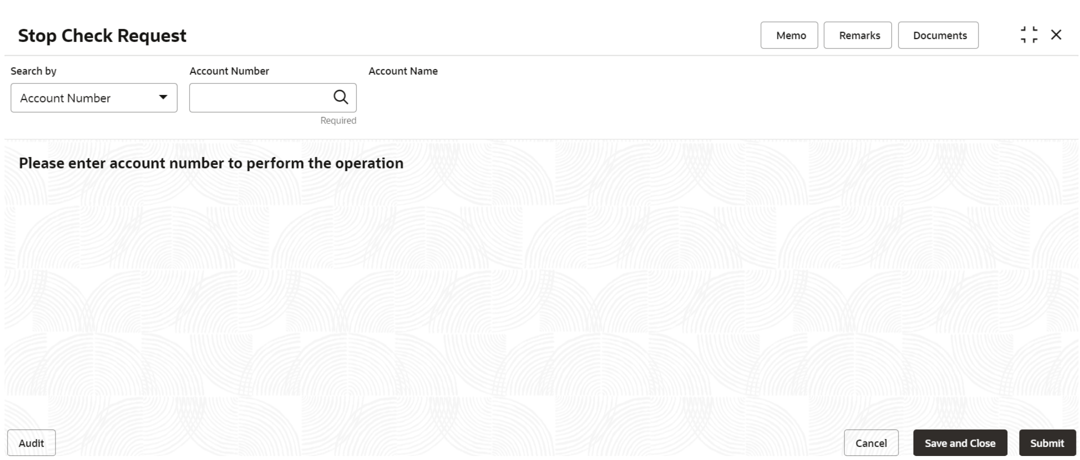
> **Note**
>
> The fields marked as **Required** are mandatory.

To stop check payment:

1. On the **Home** sreen, from **Retail Account Services**, under **Check Book**, click **Stop Check Request**, or specify the **Stop Check Request** in the Search icon bar.

   The **Stop Check Request** screen is displayed.

Figure 1-63 Stop Check Request



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

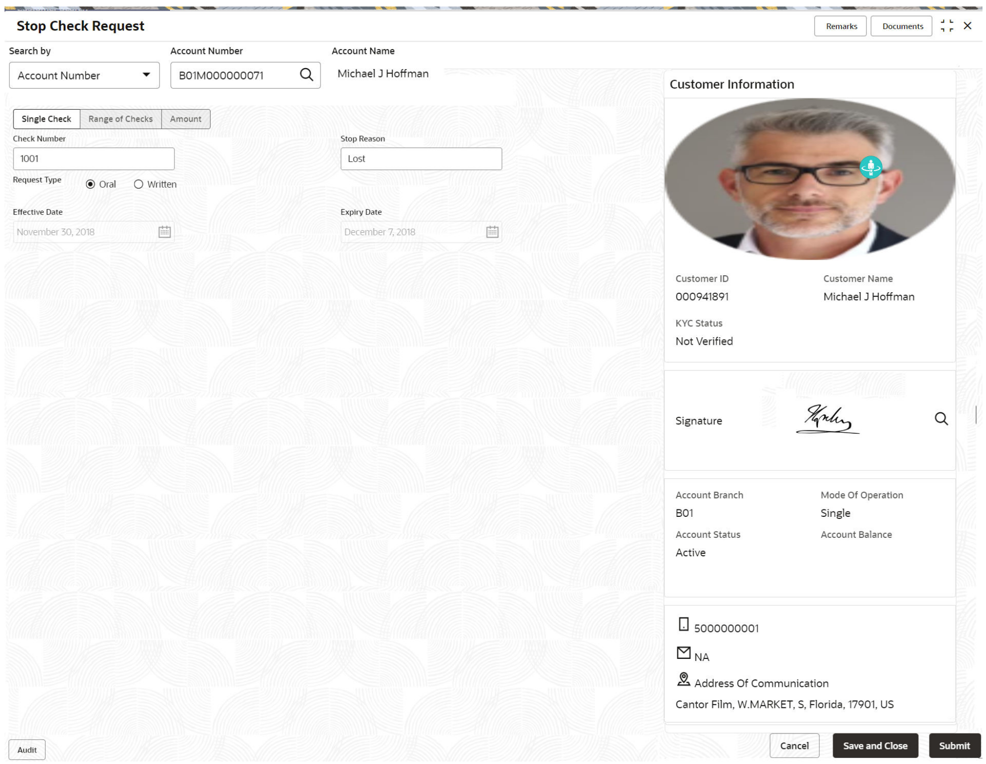
   The account name and customer information details are displayed.

3. You can stop the check request by selecting any of the following options:

   - **Single Check**

     a. Select the **Single Check** option.

Figure 1-64 Stop Check Request - Single Check tab



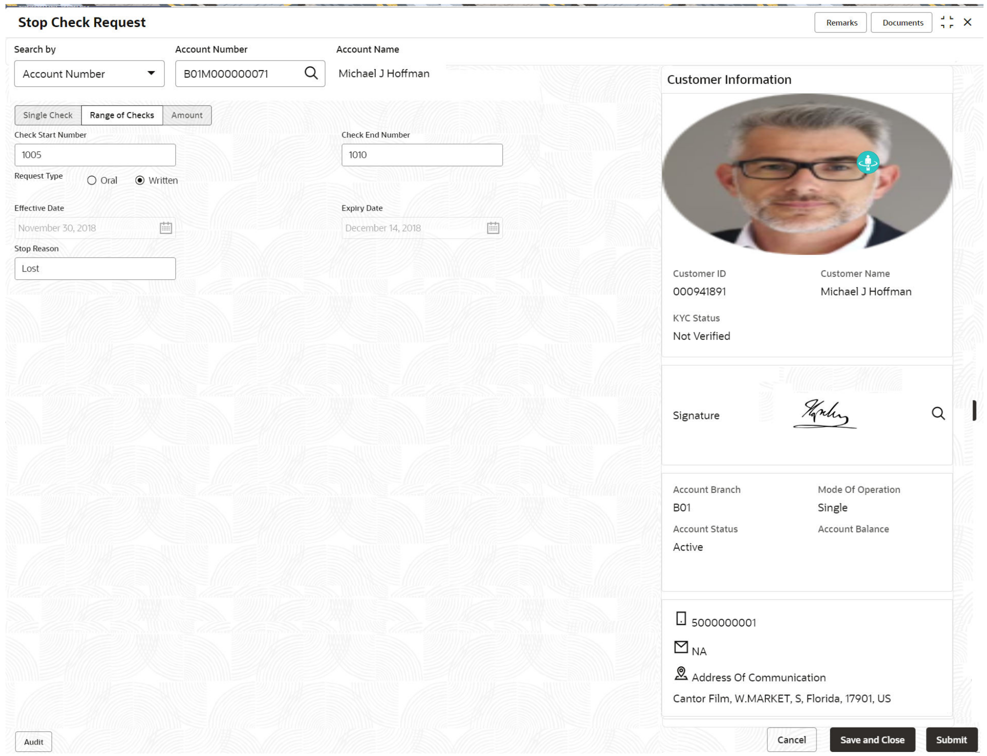
     b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 1-35 Stop Check Request - Single Check - 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.
Check Number	Specify the check number on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	Select the type of request received from the customer. The options are: – **Oral** – **Written**
Effective Date	Displays the current business date for the stop check payment instruction based.
Expiry Date	Displays the end date for the stop check payment instruction. **Note** – Expiry date is populated based on the option selected from the **Request Type** field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters.

- **Range of Checks**
  a. Select the **Range of Checks** option.

Figure 1-65 Stop Check Request - Range of Checks tab



  b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 1-36 Stop Check Request - Range of Check - Field Description

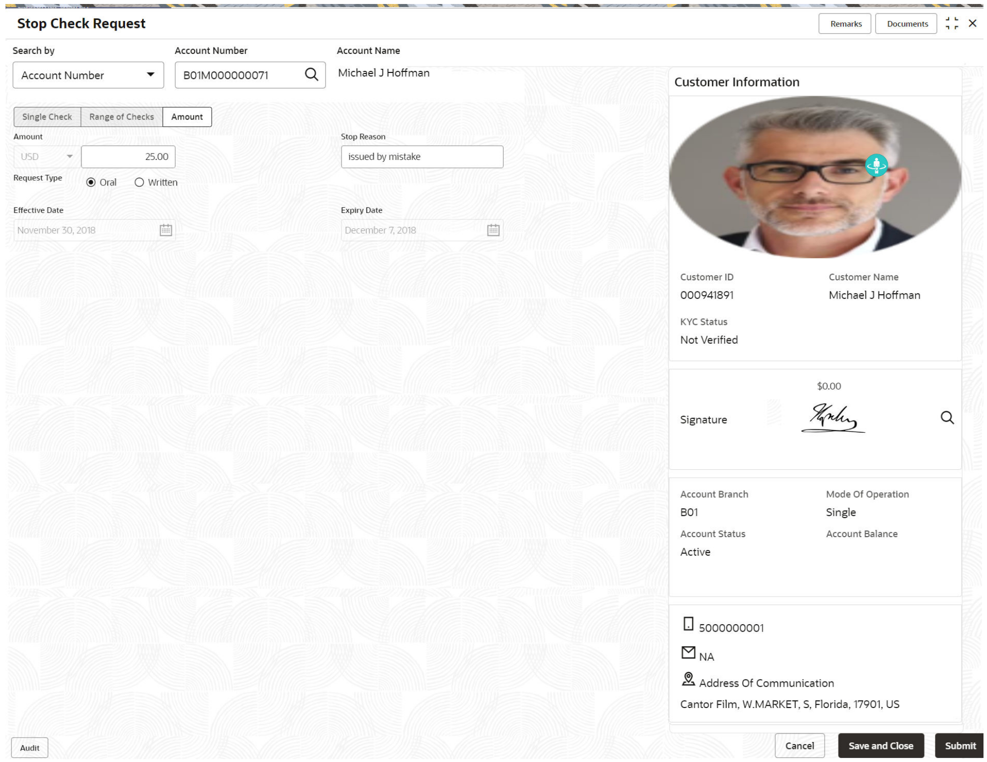
Field	Description
Account Number	Specify the **Account Number** or click the search icon to view the **Account Number** pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing **Customer ID**, **Account Number**, or **Account Name** and clicking on the **Fetch** button. **Note** – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen.
Check Start Number	Specify the start number of the check in the series of checks on which payment has to be stopped.

Table 1-36 (Cont.) Stop Check Request - Range of Check - Field Description

Field	Description
Check End Number	Specify the last check number in the series of checks on which payment has to be stopped.
Request Type	Select the type of request received from the customer. The options are: – **Oral** – **Written**
Effective Date	Displays the current business date for the stop check payment instruction based. **Note** The effective date will be of future date but not back dated.
Expiry Date	Displays the end date for the stop check payment instruction. **Note** – Expiry date is populated based on the option selected from the **Request Type** field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters.
Stop Reason	Specify the reason for stop payment instruction.

- **Amount**
  a. Select the **Amount** option.

Figure 1-66 Stop Check Request - Amount tab



b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 1-37 Stop Check Request - Amount - Field Description

Field	Description
Account Number	Specify the **Account Number** or click the search icon to view the **Account Number** pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing **Customer ID**, **Account Number**, or **Account Name** and clicking on the **Fetch** button. **Note** – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen.
Amount	Specify the amount on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	Select the type of request received from the customer. The options are: – **Oral** – **Written**

Table 1-37 (Cont.) Stop Check Request - Amount - Field Description

Field	Description
Effective Date	Displays the current business date for the stop check payment instruction based.
Expiry Date	Displays the end date for the stop check payment instruction. **Note** – Expiry date is populated based on the option selected from the **Request Type** field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

1.11.4 Stop Check Request Processing in Oracle Banking Retail Accounts

This topic describes the processing of stop check request in Oracle Banking Retail Accounts.

In the United States, customers can request a stop payment of a check either orally or in written.

A branch-level configuration in Oracle Banking Retail Accounts allows users to define the stop-payment auto revoke days for both oral and written stop-payment requests. The branch service will return these values for the account servicing application to auto-calculate the stop-check expiry date based on the request type. This expiry date cannot be modified, and the account servicing application will proceed to initiate the stop-payment request on the check. On the expiry date - the stop check process will automatically revoke the stop-payment request placed on the check.

> **Note**
>
> For more information about the configurations, refer to the section *Branch Parameters* in the *Account Configurations User Guide*.

1.11.5 View and Modify Stop Check Payment

You can modify or delete an existing stopped payment check, based on the customer request.

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

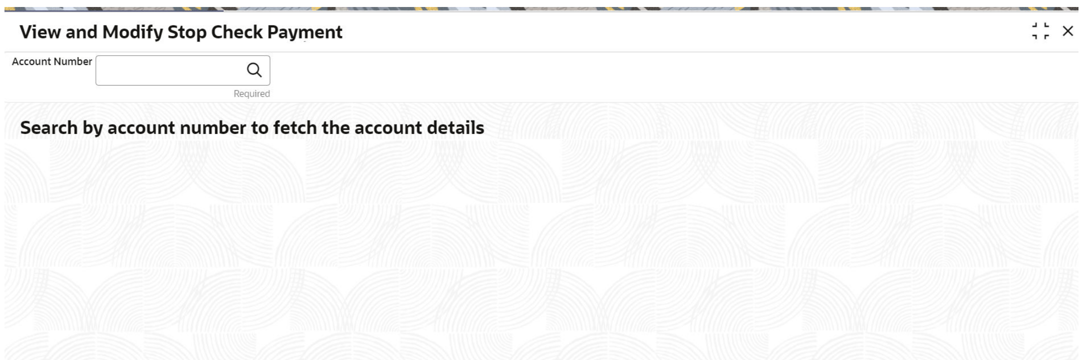
When a stop payment instruction on a check or a series of checks is deleted, it is available for use. In future, when a check based transaction is initiated by the customer using any of these check numbers, payments are honored by the bank.

To manage the stop check payment details:

1. On the **Home** screen, from **Account Services**, under **Check Book**, click **View and Modify Stop Check Payment**, or specify the **View and Modify Stop Check Payment** in the Search icon bar.

   The **View and Modify Stop Check Payment** screen is displayed.

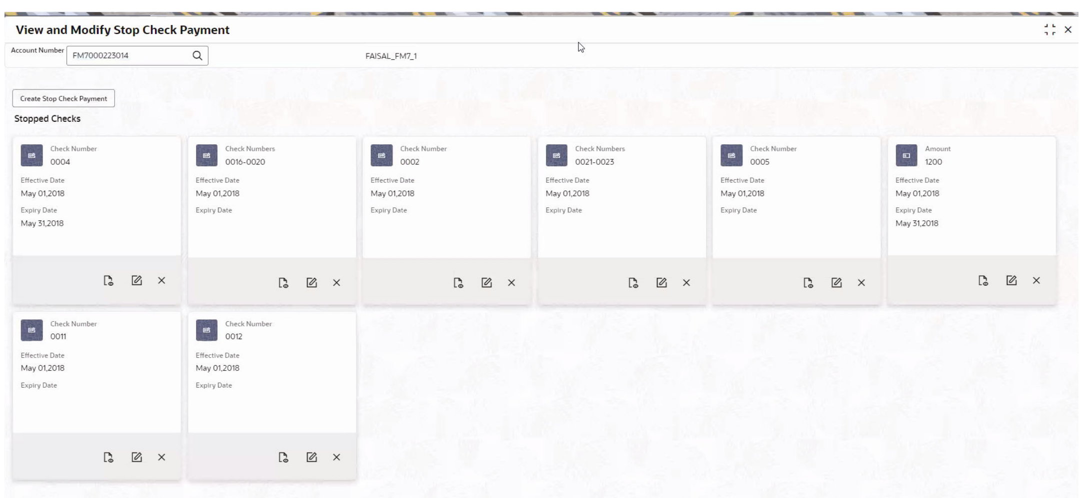
   Figure 1-67 View and Modify Stop Check Payment

2. On the **View and Modify Stop Check Payment** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

   The details are dislayed in the **Stopped Checks** section.

   Figure 1-68 Stopped Checks

> **Note**
>
> If there are no stop payment records available for a given account number, the system displays a message that there are no stopped payments for the account.

3. On the **View and Modify Stop Check Payment** screen, you can view a summary of the stopped checks for the account. For more information on fields, refer to the field description table.

Table 1-38 View and Modify Stop Check Payment - Field Description

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Account Number</td><td>Sepcify the Account Number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click on the Fetch button.

Note
As you specify or select the account number:
• The account name is displayed adjacent to the Account Number field.</td></tr>
<tr><td>Stopped Checks</td><td>This section lists all the checks for which the payments are stopped.</td></tr>
<tr><td>Amount, Check Numbers, or Check Number</td><td>Displays the type of stop check payment created for the account.

Note
While creating the stop check payment:
• If you select the Amount option, then Amount is displayed in the widget.
• If you select the Range of Checks option, then Check Numbers is displayed in the widget.
• If you select the Single Check option, then Check Number is displayed in the widget.
For more informtion on creating stop check payment, refer Stop Check Payment screen.</td></tr>
<tr><td>Effective Date</td><td>Displays the effective date from when the stop check payment is active.</td></tr>
<tr><td>Expiry Date</td><td>Displays the end date till when the stop check payment should be active.</td></tr>
</table>

4. On the **View and Modify Stop Check Payment** screen, you can perform any of the following actions:
   - **Create Stop Check Payment**: The Stop Check Payment screen is displayed. You can perform the required action in this screen. For more information, refer the Stop Check Request screen.
   - **View Stop Check Payment Details**: The Stop Check Payment screen is displayed. For more information, refer View Stop Check Payment.
   - **Modify Stop Check Payment**: The Stop Check Payment screen is displayed. For more information, refer Modify Stop Check Payment.
   - **Close Stop Check Payment**: The Stop Check Payment screen is displayed. For more information, refer Close Stop Check Payment.

> **Note**
>
> While performing a reversal of stop check payment, you are allowed to select only one action, that is View, Edit, or Close.

- View Stop Check Payment
  You can view the detailed information of the stop check payment in this screen.
- Modify Stop Check Payment
  You can modify the required information of the stop check payment in this screen.
- Close Stop Check Payment
  You can close or delete a stop payment request placed on a check, series of checks, or stop payments based on amounts before the expiry date of the instruction using this screen.

1.11.5.1 View Stop Check Payment

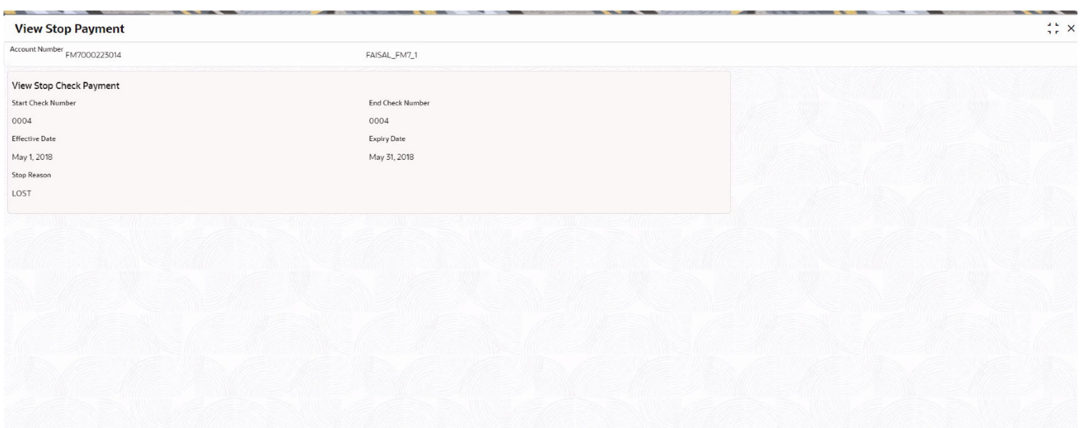
You can view the detailed information of the stop check payment in this screen.

To view the stop check payment details:

1. From the **View and Modify Stop Check Payment** screen, click the **View** icon from the required widget, in the **Stopped Checks** section.

   The **Stop Check Payment** screen is displayed.

   Figure 1-69 View Stop Check Payment

2. You can view the details in the **View Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 1-39 View Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are viewed. **Note** • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right.
View Stop Check Payment'ro	This section displays the stop check payment details.
Start Check Number	Displays the start number of the check issued for the stop payment.
Start Check Number	Displays the start check number issued for the stop check payment. **Note** This field is displayed if the stop check payment is of **Single Check** and **Range of Checks**
End Check Number	Displays the end check number issued for the stop check payment. **Note** This field is displayed if the stop check payment is of **Single Check** and **Range of Checks** types.
Amount	Displays the check amount for stop check payment. **Note** This field is displayed if the stop check payment is of **Amount** type.
Effective Date	Displays the effective date from when the stop check payment is active. **Note** This field is displayed if the stop check payment is of **Single Check**, **Range of Checks**, and **Amount** types.

Table 1-39 (Cont.) View Stop Check Payment - Field Description

Field	Description
Expiry Date	Displays the end date till when the stop check payment should be active. **Note** This field is displayed if the stop check payment is of **Single Check**, **Range of Checks**, and **Amount** types.
Stop Reason	Displays the reason for stop check payment. **Note** This field is displayed if the stop check payment is of **Single Check**, **Range of Checks**, and **Amount** types.

3. Click **Submit**.

   The **View and Modify Stop Check Payment** screen is displayed.

1.11.5.2 Modify Stop Check Payment

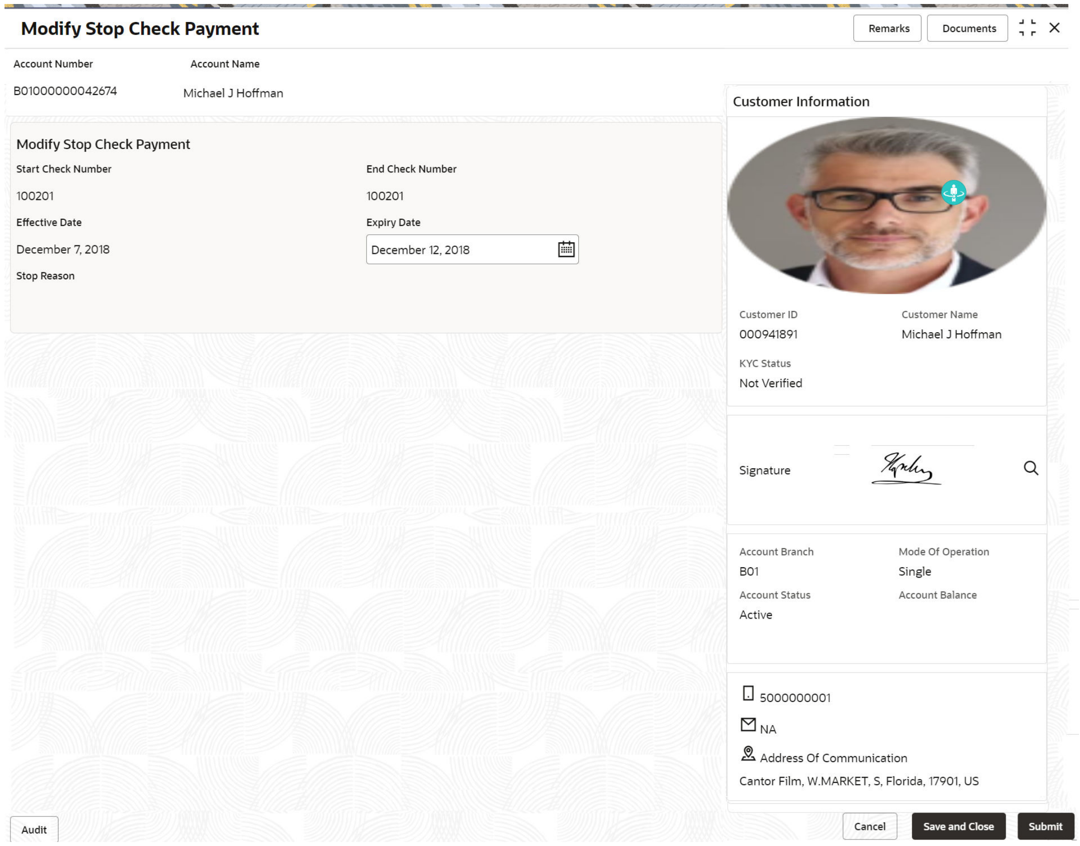
You can modify the required information of the stop check payment in this screen.

To modify the stop check payment details:

1. From the **View and Modify Stop Check Payment** screen, click the **Edit** icon from the required widget, in the **Stopped Checks** section.

   The **Stop Check Payment** screen is displayed.

Figure 1-70 Modify Stop Check Payment



2. You can modify the details in the **Modify Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 1-40 Modify Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are being modified. **Note** • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right.
Modify Stop Check Payment	This section displays the stop check payment details.

Table 1-40 (Cont.) Modify Stop Check Payment - Field Description

Field	Description
Start Check Number	Displays the start check number initiated for the stop check payment. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.
End Check Number	Displays the end check number initiated for the stop check payment. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.
Effective Date	Displays the effective date from when the stop check payment should be active. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.
Expiry Date	Specify the end date till when the stop check payment will be active. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.
Stop Reason	Displays the reason for stop check payment. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.

3. Click **Submit**.

   The transaction is submitted for authorization. The **View and Modify Stop Check Payment** screen is displayed.

1.11.5.3 Close Stop Check Payment

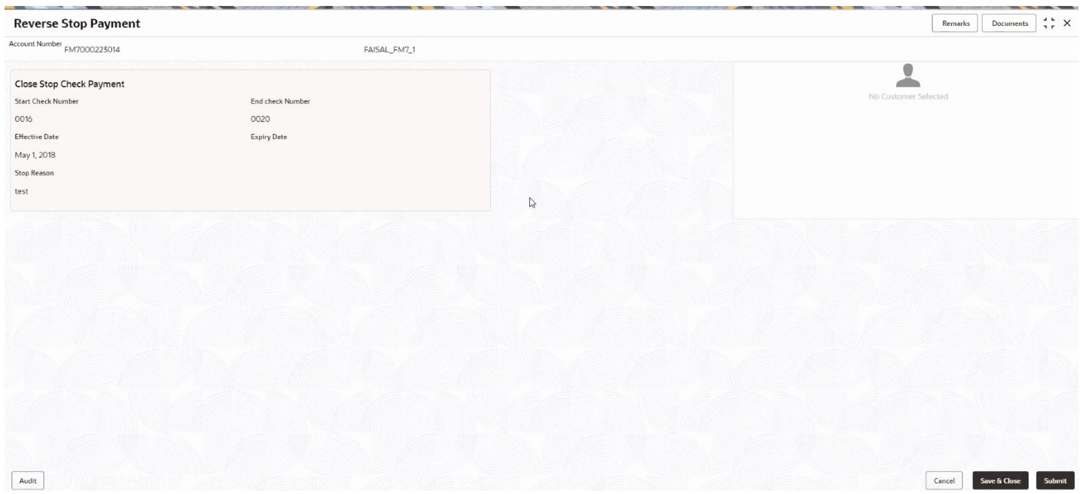
You can close or delete a stop payment request placed on a check, series of checks, or stop payments based on amounts before the expiry date of the instruction using this screen.

To close the stop check payment:

1. From the **View and Modify Stop Check Payment** screen, click the **Close** icon from the required widget, in the **Stopped Checks** section.

   The **Stop Check Payment** screen is displayed.

Figure 1-71 Close Stop Check Payment



2. You can view the details in the **Close Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 1-41 Close Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are viewed. **Note** • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right.
Close Stop Check Payment	This section displays the stop check payment details of the account.

Table 1-41 (Cont.) Close Stop Check Payment - Field Description

Field	Description
Start Check Number	Displays the start check number of the check initiated for stop check payment. **Note** This field is displayed if the stop cheuqe payment is of **Check Number** and **Check Numbers** types.
End Check Number	Displays the end check number of the check initiated for stop check payment. **Note** This field is displayed if the stop cheuqe payment is of **Check Number** and **Check Numbers** types.
Effective Date	Displays the effective date from when the stop check payment is active. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Check Number**, and **Check Numbers** types.
Expiry Date	Displays the end date till when the stop check payment should be active. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Check Number**, and **Check Numbers** types.
Stop Reason	Displays the reason for stop check payment was initiated. **Note** This field is displayed if the stop cheuqe payment is of **Amount**, **Check Number**, and **Check Numbers** types.

Table 1-41 (Cont.) Close Stop Check Payment - Field Description

Field	Description
Amount	Displays the check amount for stop check payment. **Note** This field is displayed if the stop cheuqe payment is of **Amount** type.

3. Click **Submit**.

   The **View and Modify Stop Check Payment** screen is displayed.

1.11.6 External Check Book Processing in Oracle Banking Retail Accounts

This topic describes the processing of external check book in Oracle Banking Retail Accounts.

In the United States, the checkbook request is done by the customers mostly from third-party service providers and there is no bank involvement in requesting a check book. Therefore, any validations with respect to check numbers will not be applicable for the United States (except stop check validation).

A bank level configuration allows the user to define **External Checkbook Request** option in case of United States, where the checkbook request is placed directly with the third party.

If the bank in United States, allows the customer to also place the order with the bank, then the bank will hold the check book request related data for the third-party service provider to access for processing the request.

In United States, there will be no validations with respect to check status based on check numbers when a check is presented for clearing. The only exception to this being validation of stop check - which will be based on check number irrespective of the above selections.

> **Note**
>
> For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

1.12 Inquiry

Under the **Inquiry** menu, User can perform inquire the details of a CASA account.

This topic contains the following subtopics:

- Account Transactions
  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.

- [Regulation-D Transaction Inquiry]
  This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.
- [Account Closure Inquiry]
- [Account Balance Inquiry]
  This screen provides a systematic instructions to perform an inquiry on the account balance details.
- [Online Account Sweep History]
  This screen provides the systematic instructions to view the history of the online account sweep.

1.12.1 Account Transactions

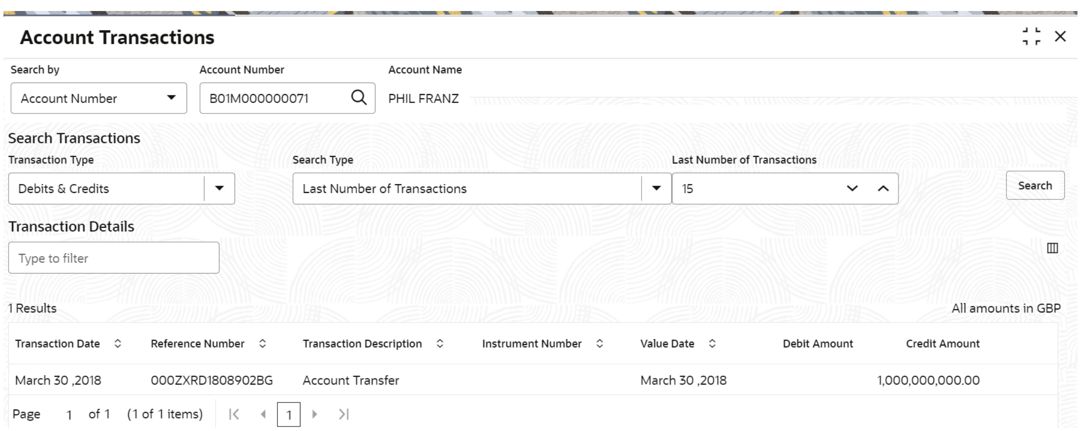
This topic provides the systematic instructions for the users to view and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.

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

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Transactions**, or specify the **Account Transaction Inquiry** in the Search icon bar.

   Account Transactions screen is displayed.

   Figure 1-72 Account Transactions

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

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

Table 1-42 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. 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 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.

Table 1-42 (Cont.) Account Transactions - Field Description

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

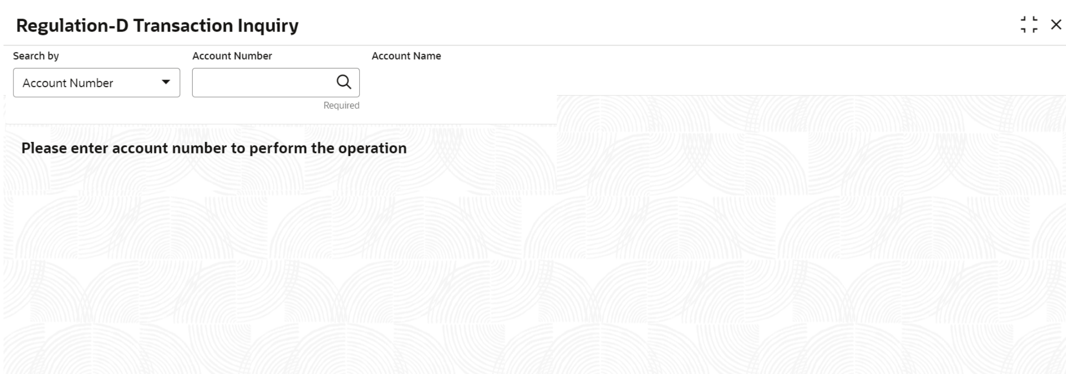
1.12.2 Regulation-D Transaction Inquiry

This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.

1. On **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Regulation-D Transaction Inquiry**, or specify the **Regulation-D Transaction Inquiry** in the Search icon bar.

   The **Regulation-D Transaction Inquiry** screen is displayed.

Figure 1-73 Regulation-D Transaction Inquiry



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

Figure 1-74 Regulation-D Transaction Inquiry with Last 12 Month Rolling Period Checked

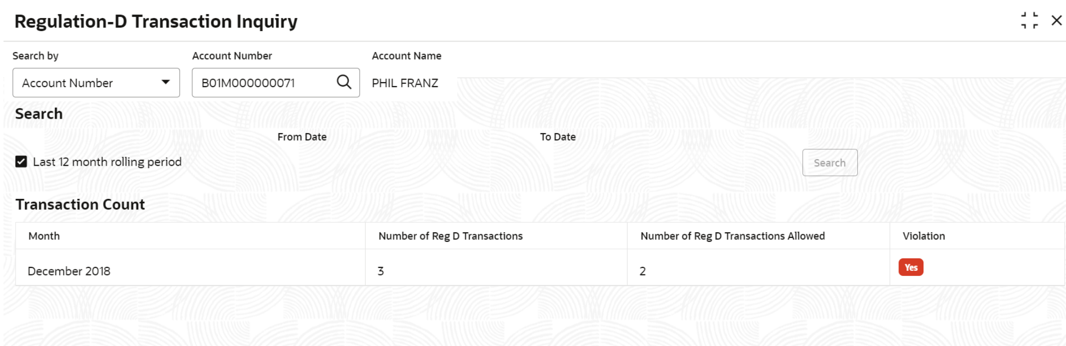
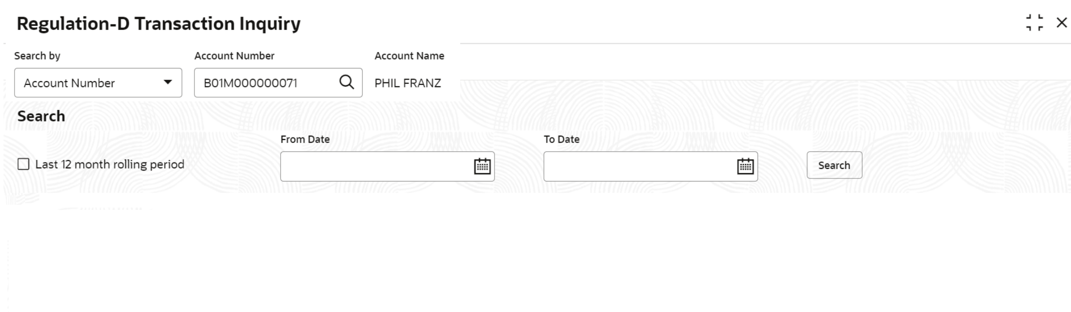


Figure 1-75 Regulation-D Transaction Inquiry with Date Range



2. On **Regulation-D Transaction Inquiry** screen, specify the fields.

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

Table 1-43 Regulation-D Transaction Inquiry - 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.
Last 12 Month Rolling Period	This check box is checked by default. When it is checked, the system displays the data for previous 12 months rolling period.
From Date	This is the date from which the Reg D transactions must be displayed. This field is mandatory only when the **Last 12 Month Rolling Period** is unchecked. This date cannot not be lesser than the account opened date.
To Date	This is the date up to which the Reg D transactions must be displayed. This field is mandatory only when the **Last 12 Month Rolling Period** is unchecked. This date cannot be greater than the current business date.
Month	The calendar months are displayed in this field depending on whether the **Last 12 Month Rolling Period** is checked or unchecked. If the **Last 12 Month Rolling Period** is checked, then the previous 12 rolling months are displayed. If the **Last 12 Month Rolling Period** is unchecked, then the months chosen in the **From Date** and **To Date** fields will be displayed as the starting month and the end month respectively.
Number of Reg D Transactions	This is a calculated value derived from the host system. The **Number of Reg D Transaction** that occured during a particular month is displayed in this field.

Table 1-43 (Cont.) Regulation-D Transaction Inquiry - Field Description

Field	Description
Number of Reg D Transactions Allowed	The value for this field is derived from the business product definition for the product that the account belongs. **Number of Reg D Transactions** allowed per month configured in the Reg D data segment is derived and displayed in this field.
Violation	This field displays either **Yes** or **No**. It is the difference between **Number of Reg D Transactions Allowed** and **Number of Reg D Transactions**. If the Number of Reg D Transactions are more than the allowed transactions in a month, then this column displays **Yes**, else it displays **No**.

1.12.3 Account Closure Inquiry

This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process and view the below details,

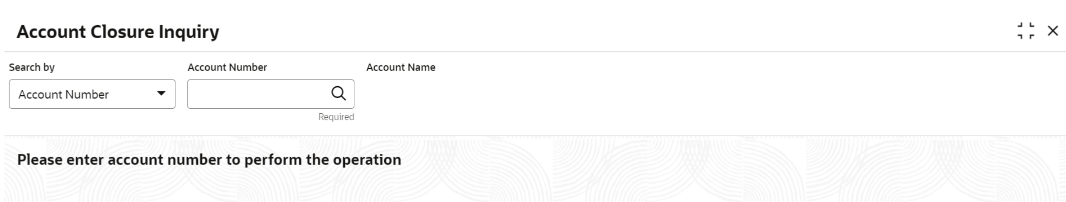
- Display all the applicable stages of account closure and status
- Failure Reason/Related error message in case of failure
- Account closure request details
- Account closure status
- Closure Initiation Date
- Closure Date
- Estimated Payout (Applicable before IC online Liquidation)
- Final Settlement 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 **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Closure Inquiry**, or specify the **Account Closure Inquiry** in the Search icon bar.

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

Figure 1-76 Account Closure Inquiry

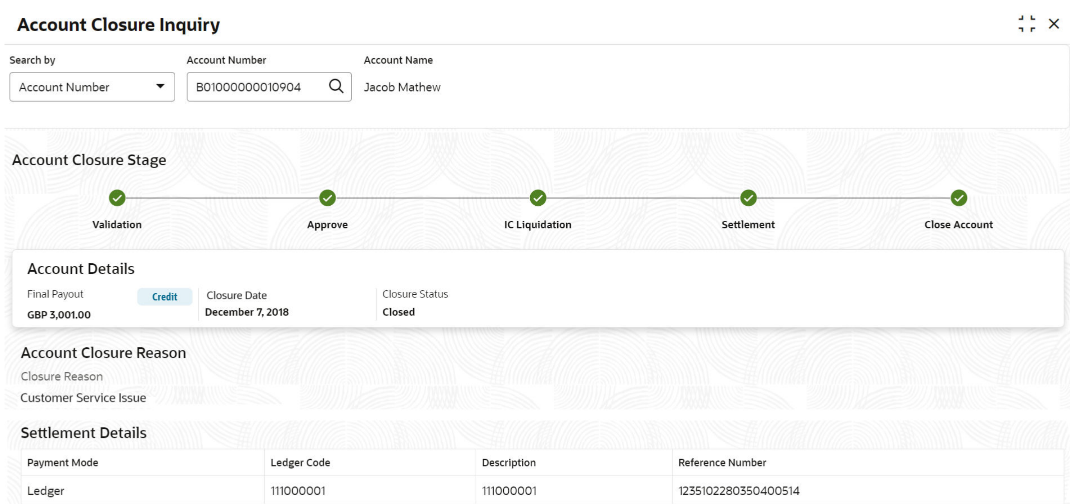


> **Note**
>
> The fields marked as **Required** are mandatory.

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 1-77 Account Closure Inquiry Details



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

Table 1-44 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. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account 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.
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.

Table 1-44 (Cont.) Account Closure - Field Description

Field	Description
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.

1.12.4 Account Balance Inquiry

This screen provides a systematic instructions to perform an inquiry on the account balance details.

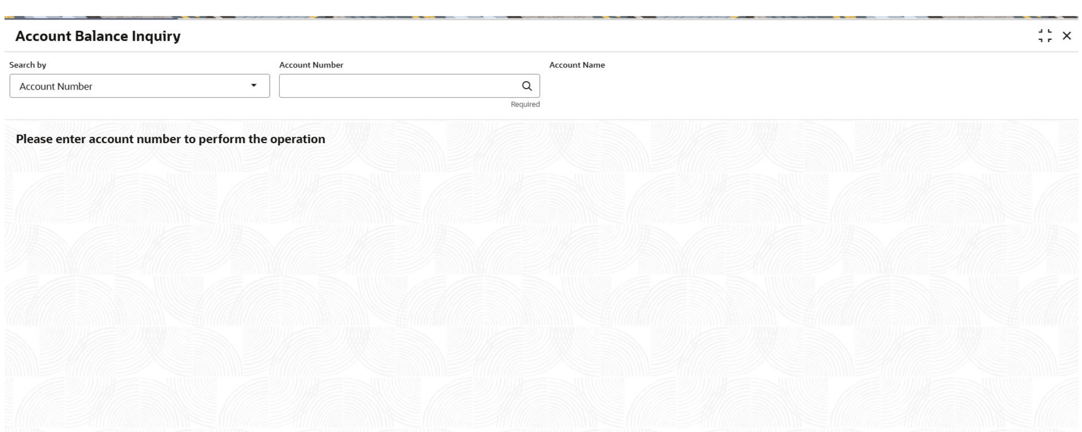
> **Note**
>
> The fields marked as **Required** are mandatory.

To inquire the account balance:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Balance Inquiry**, or specify the **Account Balance Inquiry** in the Search icon bar.

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

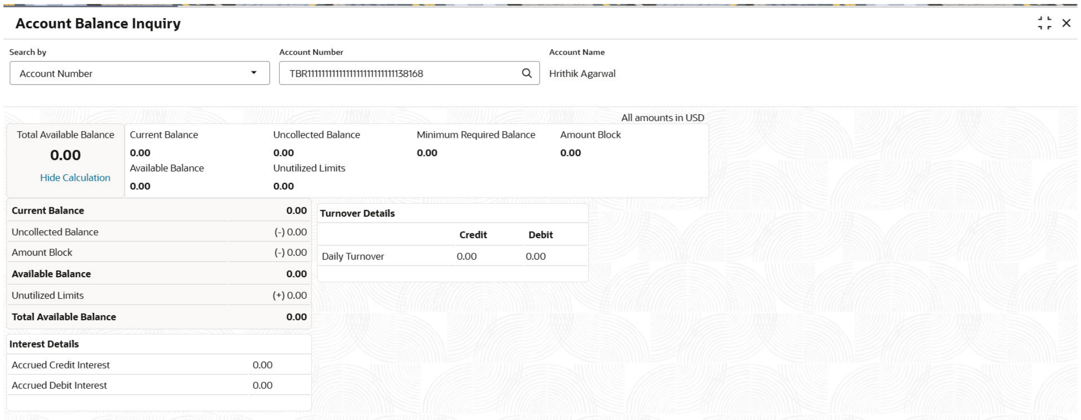
Figure 1-78 Account Balance Inquiry



2. On **Account Balance Inquiry** screen, specify the fields.

   The existing account balance details are displayed in respective fields and sections.

Figure 1-79 Account Balance Details



3. On **Account Balance Inquiry** screen, view the required details. For more information on fields, refer to the field description table below.

Table 1-45 Account Balance Inquiry - 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.

Table 1-45 (Cont.) Account Balance Inquiry - Field Description

Field	Description
Total Available Balance	Displays the total available amount in the account. If user clicks the **Show Calculation** link, the formula used to calculate the total available balance amount is displayed. To hide the formula, click the **Hide Calculation** link.
Current Balance	Displays the current balance in the account.
Available Balance	Displays the available balance in the account.
Uncollected Balance	Displays the uncollected balance amount in the account.
Unutilized Limits	Displays the unutilized limit amount in the account.
Minimum Required Balance	Displays the account's minimum required balance.
Amount Block	Displays the account's amount block.
Interest Details	This section displays the interest details of the account.
Accrued Credit Interest	Displays the accrued credit interest of the account.
Accrued Debit Interest	Displays the accrued debit interest of the account.
Turnover Details	This section turnover details.
Credit	Displays the credit amount in the account.
Debit	Displays the debit amount in the account.

1.12.5 Online Account Sweep History

This screen provides the systematic instructions to view the history of the online account sweep.

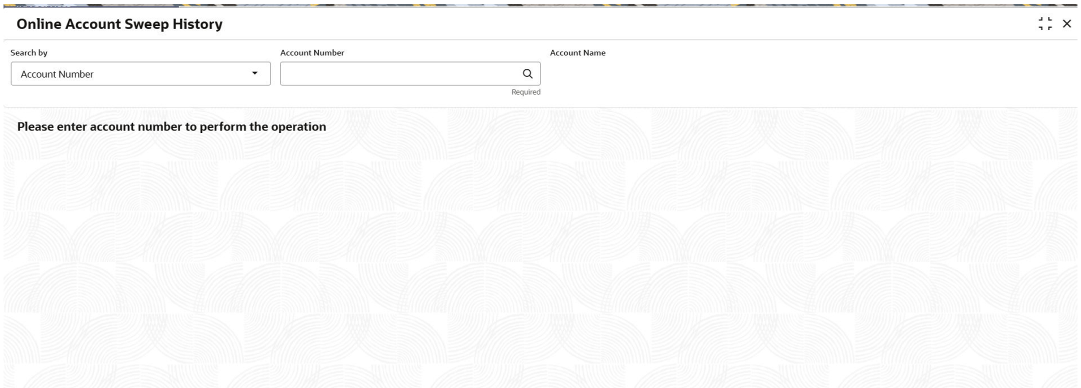
> **Note**
>
> The fields marked as **Required** are mandatory.

To view the online account sweep history:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Online Account Sweep History**, or specify the **Online Account Sweep History** in the Search icon bar.

   The **Online Account Sweep History** screen is displayed.

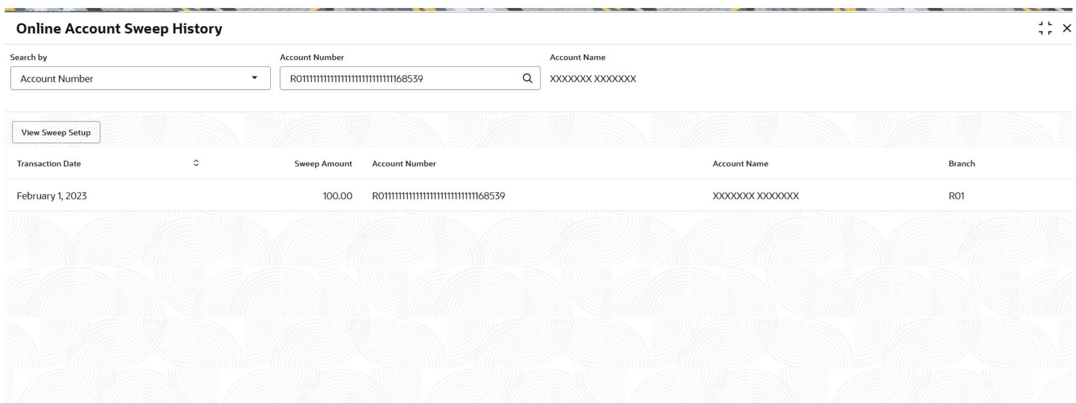
Figure 1-80 Online Account Sweep History



2. On **Online Account Sweep History** screen, specify the fields.

   The online account sweep history details are displayed.

Figure 1-81 Online Account Sweep History Details



3. On **Online Account Sweep History** screen, view the required details. For more information on fields, refer to the field description table below.

Table 1-46 Online Account Sweep History - 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.
Transaction Date	Displays the date on which the transaction was initiated.
Sweep Amount	Displays the sweep amount of the account.
Account Number	Displays the account number.
Account Name	Displays the name for the selected account.
Branch	Displays the branch code from where the transaction was initiated.

- To view the online sweep setup details, click **View Sweep Setup**. The **Online Account Sweep In** screen is displayed.

1.13 Standing Instructions

This topic describes about the standing instructions. Under the **Standing Instructions** menu, you can perform the standing instruction related actions for a CASA account.

This topic contains the following subtopics:

- Online Account Sweep In
  This topic describes the Systematic instructions to Online sweep that enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

1.13.1 Online Account Sweep In

This topic describes the Systematic instructions to Online sweep that enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

Savings and checking accounts of the customer can be used to link as cover accounts in a sweep structure. All accounts should belong to the same customer, must be created in the same branch, and should have the same currency.

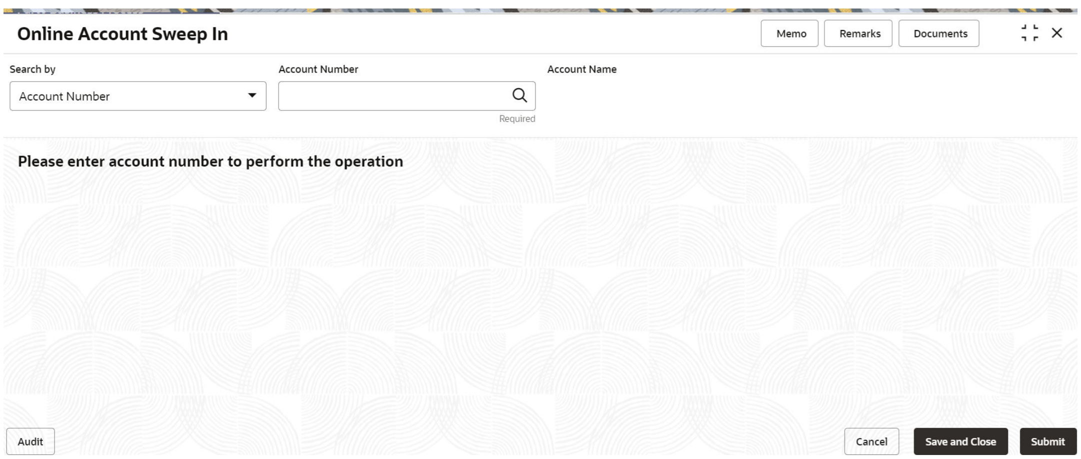
Online sweep enables the customer to utilize funds available in other saving and checking accounts when there is a short fall of balance in the primary account during a debit transaction.

To perform online sweep in:

1. On the **Home** screen, from the **Retail Account Services** mega menu, under **Standing Instructions**, click **Online Account Sweep In** or specify **Online Account Sweep In** in the search icon bar and select the screen.

   The **Online Account Sweep In** screen is displayed.

   Figure 1-82 Online Account Sweep In

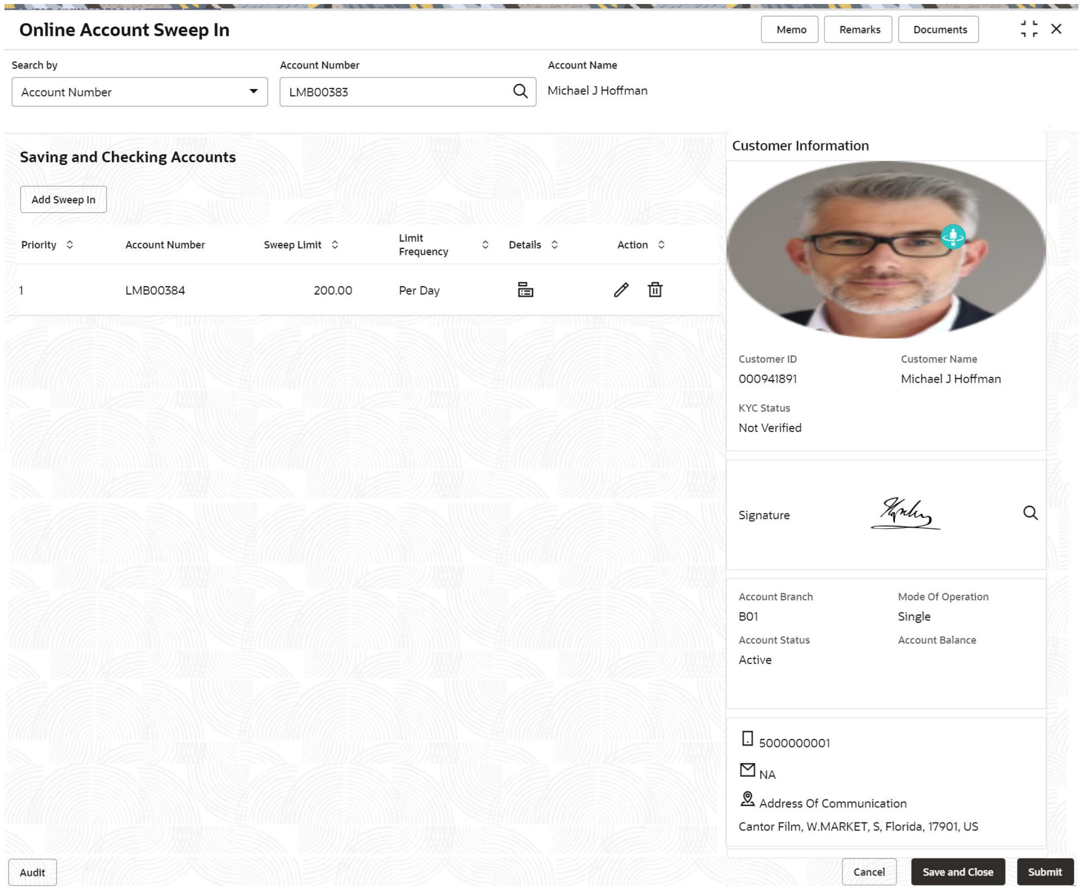
   

   > **Note**
   >
   > The fields marked as **Required** are mandatory.

2. Select an option from the **Search by** field and perform the search action.

   The details are displayed in the **Savings and Checking Account** section.

Figure 1-83 Online Account Sweep In Details



> **Note**
>
> The details are displayed in the **Savings and Checking Account** section if sweep in is already added to the account.

3. In the **Savings and Checking Account** section, you can view the sweep in details. For more information on fields, refer to the field description table.

Table 1-47 Online Account Sweep In – Field Description

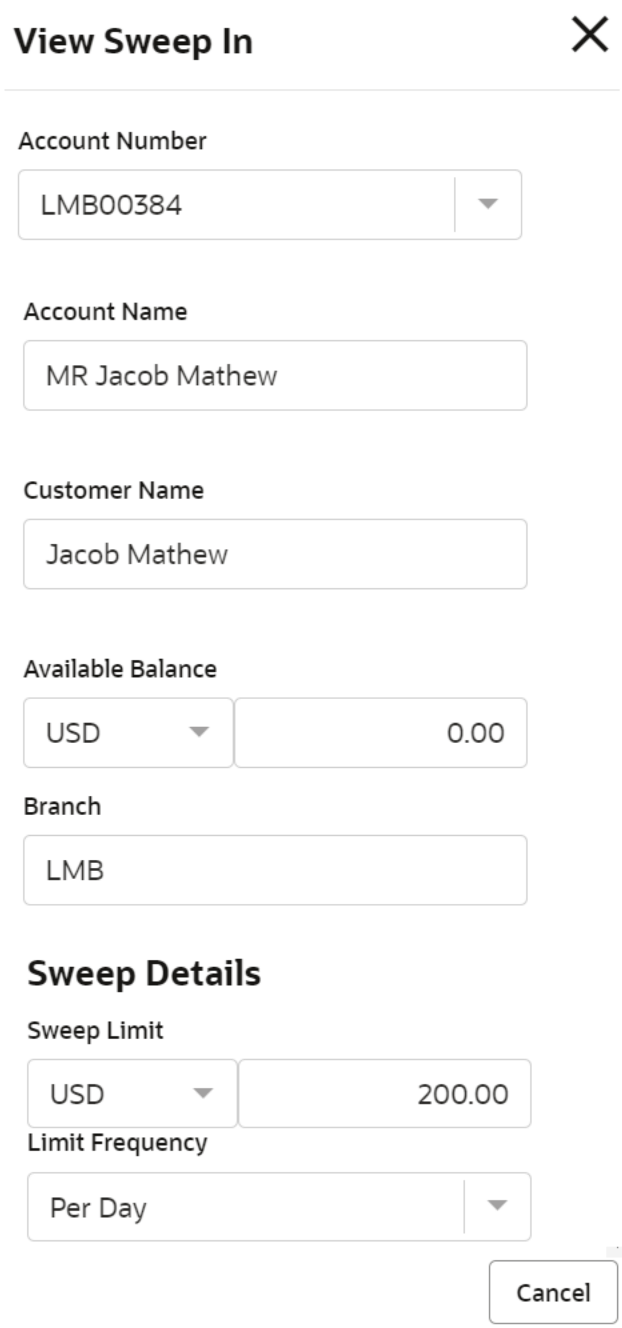
Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. 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.
Savings and Checkings Accounts	This section displays the sweep in details that are already added. **Note** In this section, a **Add Sweep In** button is displayed. For more information, refer Add Sweep In.
Priority	Displays the priority of the order in which a sweep transaction should be executed on the child accounts linked to the parent account.
Account Number	Displays the CASA account number for the sweep in.
Sweep Limit	Displays the sweep limit defined for the account.
Limit Frequency	Displays the limit frequency for the CASA account.
Details	Displays the icon to view the sweep in details. For more information, refer View Sweep In Details.
Action	Displays the following icons to perform the required action: • : Click this icon to edit the sweep in details that are added for the account. For more information, refer Edit Sweep In. • : Click this icon to delete a sweep in added for an account.

To view the sweep in details:

a. In the **Savings and Checking Accounts** section, click the  icon from the **Details** field.

   The **View Sweep In** section is displayed.

   Figure 1-84 View Sweep In



b. In the **View Sweep In** section, view the sweep in details. For more information on fields, refer to the field description table.

Table 1-48 View Sweep In - Field Description

Field	Description
Account Number	Displays the account number for adding the sweep in details.
Account Name	Displays the account name based on the account number selected.
Customer Name	Displays the customer name for the account selected.
Available Balance	Displays the currency and amount of available balance.
Branch	Displays the branch of the account.
Sweep Details	This section displays the fields to add sweep details.
Sweep Limit	Displays the amount for sweep limit.
Limit Frequency	Displays the limit frequency for the sweep in.

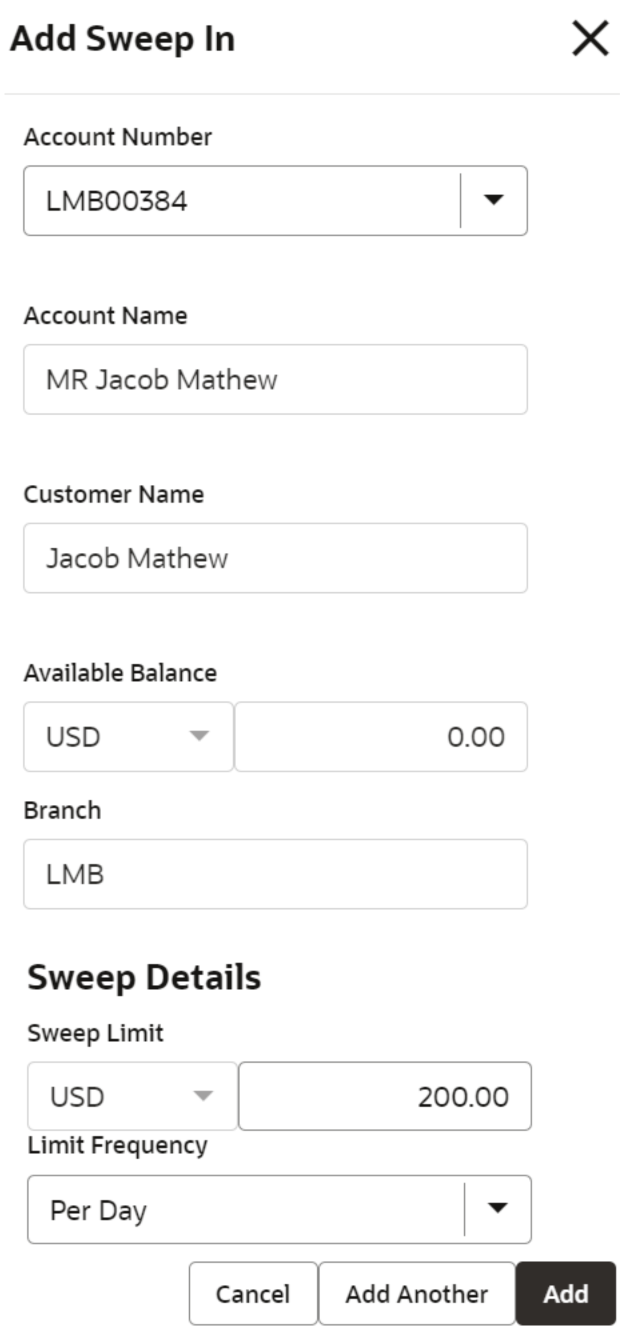
c. Click **Cancel** to close the section.

To add sweep in details:

a. In the **Savings and Checking Accounts** section, click **Add Sweep In**.

The **Add Sweep In** section is displayed.

Figure 1-85 Add Sweep In



b. In the **Add Sweep In** section, edit the sweep in details. For more information on fields, refer to the field description table.

Table 1-49 Add Sweep In - Field Description

Field	Description
Account Name	Displays the account name based on the account number selected.
Customer Name	Displays the customer name for the account selected.
Available Balance	Displays the currency and amount of available balance.

Table 1-49 (Cont.) Add Sweep In - Field Description

Field	Description
Branch	Displays the branch of the account.
Sweep Details	This section displays the fields to add sweep details.
Sweep Limit	Specify the amount for sweep limit.
Limit Frequency	Select the limit frequency for the sweep in.

c. Click **Add**.

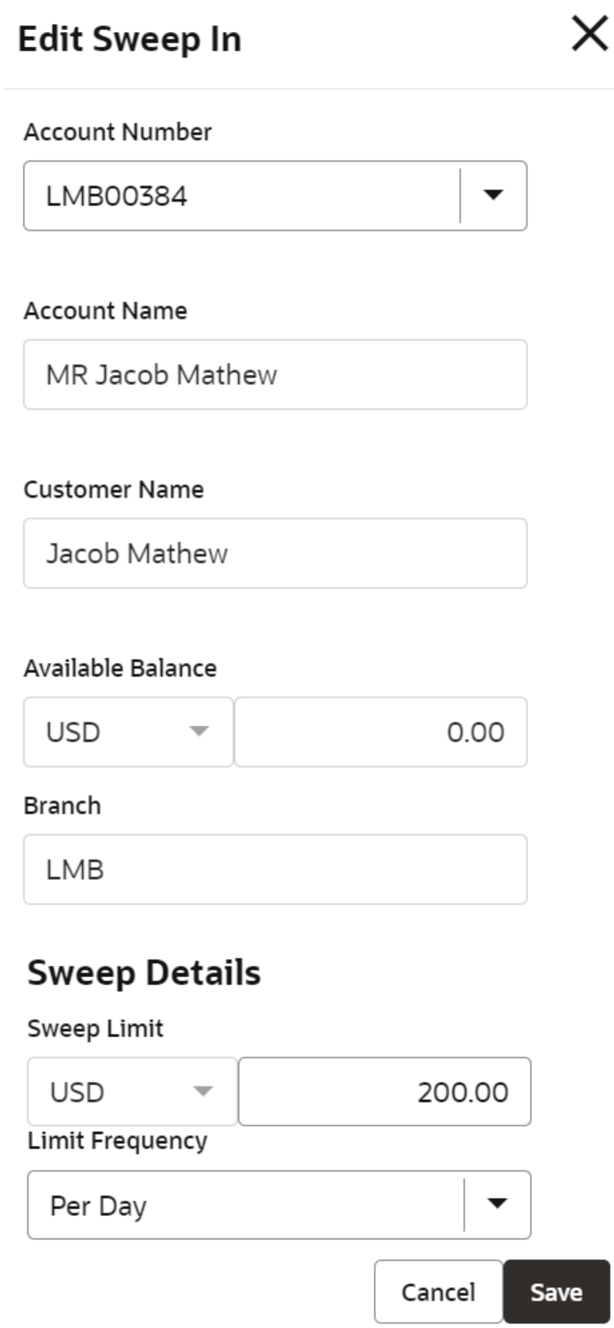
> **Note**
>
> The sweep in details are displayed in the **Saving and Checking Accounts** section in tabular format. You can also click **Add Another** to add more sweep in.

To edit the sweep in details:

a. In the **Savings and Checking Accounts** section, click  from the **Action** field.

The **Edit Sweep In** section is displayed.

Figure 1-86 Edit Sweep In



b. In the **Edit Sweep In** section, specify or select required sweep in details. For information on field description, refer Add Sweep In - Field Description as the fields in the **Edit Sweep In** section are same as displayed in the **Add Sweep In** section.

c. Click **Save**.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

1.14 Access Restriction

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

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

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

Note

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

Below are the use cases:

Table 1-50 Access Restrictions Use Case

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

1.15 Staff Restrictions

If staff restriction is enabled, User cannot view the account balance and transaction details of other staff accounts. Also, users are restricted to initiate or approve the transaction of own account.

- The staff restriction is validated while performing transactions or serving operations form branch.
- For enabling staff restrictions for the user, refer **User** topic in **Oracle Banking Security Management System User Guide**.
- For creating staff customer, refer **Retail Onboarding User Guide**.

A

Functional Activity Codes

This topic contains the functional activity codes available in Oracle Banking Branch Cloud Service.

Table A-1 Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account 360	CSR_FA_CASA_DASH	Query Details	Populate the details of the account on the Account 360 page.
Account Address Update	CSR_FA_ACADRR_SAVE	Initiation	Initiate the address update request.
Account Address Update	CSR_FA_ACADRR_AUTH	Authorization	Approve or Reject the address update request.
Joint Holder Maintenance	CSR_FA_UPDJH_SAVE	Initiation	Initiate the joint holder update request.
Joint Holder Maintenance	CSR_FA_UPDJH_AUTH	Authorization	Approve or Reject the joint holder update request.
Account Preferences	CSR_FA_ACCPRF_SAVE	Initiation	Initiate the account preferences request.
Account Preferences	CSR_FA_ACCPRF_AUTH	Authorization	Approve or Reject the account preferences update request.
Beneficiary/ Nominee	CSR_FA_UPDNOM_SAVE	Initiation	Initiate the nominee update request.
Beneficiary/ Nominee	CSR_FA_UPDNOM_AUTH	Authorization	Approve or Reject the beneficiary update request.
Customer Relationship	CSR_FA_CUSREL_SAVE	Initiation	Initiate the customer relationship maintenance update request.
Customer Relationship	CSR_FA_CUSREL_AUTH	Authorization	Approve or Reject the customer relationship maintenance update request.
Account Statement Frequency	CSR_FA_ASFSAV_SAVE	Initiation	Initiate the account statement frequency request.
Account Statement Frequency	CSR_FA_ASFSAV_AUTH	Authorization	Approve or Reject the account statement frequency request.
Create Amount Block	CSR_FA_AMTBLK_SAVE	Initiation	Initiate the create amount block request.
Create Amount Block	CSR_FA_AMTBLK_AUTH	Authorization	Approve or Reject the create amount block request.
View Amount Block	CSR_FA_MOAMTBLK_VIEW	Query Details	View amount block request.
Modify Amount Block	CSR_FA_MOAMTBLK_SAVE	Initiation	Initiate the modify amount block request.

Table A-1 (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Modify Amount Block	CSR_FA_MOAMTBLK_AUTH	Authorization	Initiate the modify amount block request.
Activate Dormant Account	CSR_FA_ADASAV9_SAVE	Initiation	Initiate the activation of inactive or dormant account request.
Activate Dormant Account	CSR_FA_ADASAV9_AUTH	Authorization	Approve or Reject the activation of inactive or dormant account request.
Account Status Change	CSR_FA_ACSTCHNG_SAVE	Initiation	Initiate the account status change request.
Account Status Change	CSR_FA_ACSTCHNG_AUTH	Authorization	Approve or Reject the account status change request.
Check Book Order	CSR_FA_CHQBKRQ_SAVE	Initiation	Initiate the check book request.
Check Book Order	CSR_FA_CHQBKRQ_AUTH	Authorization	Approve or Reject the check book request.
Stop Check Request	CSR_FA_STOPCHEQ_SAVE	Initiation	Initiate the stop check payment request.
Stop Check Request	CSR_FA_STOPCHEQ_AUTH	Authorization	Approve or Reject the stop check payment request.
Reverse Stop Check Payment	CSR_FA_RVSTCHEQ_SAVE	Initiation	Initiate the reversal of stop check payment request.
Reverse Stop Check Payment	CSR_FA_RVSTCHEQ_AUTH	Authorization	Approve or reject the reversal of stop check payment request.
Modify Stop Check Payment	CSR_FA_MODSTCHQ_SAVE	Initiation	Initiate the Modify Stop Check request.
Modify Stop Check Payment	CSR_FA_MODSTCHQ_AUTH	Authorization	Approve or Reject the Modify Stop Check request.
Check Book Status	CSR_FA_CHQBKSTS_SAVE	Initiation	Initiate the check book status change request.
Check Book Status	CSR_FA_CHQBKSTS_AUTH	Authorization	Approve or Reject the check book status change request.
Account Transactions	CSR_FA_ACC_TRN	Query Details	Get the account transactions.
Account Garnishment	CSR_FA_ACCGAR_SAVE	Initiation	Initiate the garnishment request.
Account Garnishment	CSR_FA_ACCGAR_AUTH	Authorization	Approve or Reject the garnishment request.
Courtsey Pay	CSR_FA_CRTSYPAY_SAVE	Initiation	Initiate the courtesy pay maintenance request.
Courtsey Pay	CSR_FA_CRTSYPAY_AUTH	Authorization	Approve or Reject the courtesy pay maintenance request.
Account Closure	CSR_FA_ACCLSR_SAVE	Initiation	Initiate the Account closure request.
Account Closure	CSR_FA_ACCLSR_AUTH	Authorization	Approve or Reject the Account closure request.

Table A-1 (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Regulation D Inquiry	CSR_FA_REGD_QUERY	Query Details	Get the Regulation ID transaction details.
Consolidated Adhoc Statement	CSR_FA_CONSOL_ADHOC_ACC_STMT_GET	Query Details	Fetch existing statements, generate new statements and download the generated statements.
Online Account Sweep In	CSR_FA_SWPSTP_SAVE	Initiation	Initiate the online account sweep-in request.
Online Account Sweep In	CSR_FA_SWPSTP_AUTH	Authorization	Approve or Reject the online account sweep-in request.
Online Account Sweep History	CSR_FA_SWP_HIST_GET	Query Details	Inquire the online sweep transactions
Memo	BSR_FA_MEMSAV_SAVE	Initiation	Initiate the memo maintenance request.
Memo	BSR_FA_MEMSAV_AUTH	Authorization	Approve or Reject the memo maintenance request.

Table A-2 Functional Activity Codes for Servicing Dashboard

Servicing Widget	Functional Activity Code	Action	Description
Bulletin	REMO_FA_BULLETIN_BOARD	Query Details	Access the bulletin board widget on the dashboard.
My Dairy	REMO_FA_PJ_CSR_GET_MYDIARY	Query Details	Capture notes using My Diary widget on the dashboard.
Service Requests	BSR_FA_MYTRAN_VIEW	Query Details	View the servicing tasks widget on the dashboard.

Basic Functional Activity Codes

These codes are needed for user to login and access menu and tasks.

> **Note**
>
> Actions are applicable only for transaction screens where conductor work flow is used. For login and access screens action is not applicable.

Table A-3 Basic Functional Activity Code

Screen Name/API Name	Functional Activity Code	Action	Description
View Currency Definition	CMC_FA_CURRENCY_DEFN_VIEW	Not Applicable	To view the currency code definitions.
View Branch Parameter	CMC_FA_EXT_BRANCH_PARAMETERS_VIEW	Not Applicable	To view the branch parameter maintenance.
View Local Holiday (for the Branch)	CMC_FA_LOCAL_HOLIDAY_VIEW	Not Applicable	To view the holiday maintenance.

Table A-3 (Cont.) Basic Functional Activity Code

Screen Name/API Name	Functional Activity Code	Action	Description
View Awaiting Customer Clarification tasks	CMC_FA_SUBMENU_1_Awaiting	Not Applicable	For awaiting tasks.
View Completed tasks	CMC_FA_SUBMENU_1_Completed	Not Applicable	To view the completed tasks on the Tasks page.
View Free tasks	CMC_FA_SUBMENU_1_FreeTasks	Not Applicable	To access the free tasks on the Tasks page.
View Hold tasks	CMC_FA_SUBMENU_1_HoldTasks	Not Applicable	To access the hold tasks.
View My tasks	CMC_FA_SUBMENU_1_MyTasks	Not Applicable	To access the My Tasks on the Tasks page.
View My Pending tasks	REMO_FA_SUBMENU_1_MY_PENDING_TASKS	Not Applicable	To access the My Pending Tasks on the Tasks page.
Search task	CMC_FA_SUBMENU_1_SEARCH	Not Applicable	To access the search page on the Tasks page.
View Subprocess tasks	CMC_FA_SUBMENU_1_Subprocess	Not Applicable	To access the sub process tasks on the Tasks page.
View Supervisor tasks	CMC_FA_SUBMENU_1_Supervisor	Not Applicable	To access the supervisor tasks on the Tasks page.
Business Process Workflow Maintenance	CMC_FA_SUBMENU_1_WORKFLOW_MAINT	Not Applicable	To initiate the workflow maintenance.
Screen Not Applicable	OBRC_FA_CONFIG_MASTER	Not Applicable	To fetch the regional configuration.
Screen Not Applicable	SMS_FA_USER_LOGIN	Not Applicable	To login to user screen.
View System Dates	CMC_FA_SYSTEM_DATES_VIEW	Not Applicable	To view the calendar.
View Dashboard	SMS_FA_MENU_DASHBOARD_VIEW	Not Applicable	To launch the dashboard.
View Priority Code Maintenance	CMC_MENU_FA_PRIORITY_CODE_MAINT_VIEWALL	Not Applicable	To view priority code maintenance.
Screen Not Applicable	OBRC_FA_GRID_CONFIG	Not Applicable	To get grid configuration.
Screen Not Applicable	OBRC_FA_PROCESS_CONFIG	Not Applicable	To get all process configuration.
Screen Not Applicable	OBRC_FA_SCREEN_CONFIG	Not Applicable	To get all screen configuration.
View Users	SMS_FA_USER_VIEW	Not Applicable	To view user details.

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