Oracle® Banking Branch Cloud Service Retail Deposits User Guide (US Regionalization)





 $Oracle\ Banking\ Branch\ Cloud\ Service\ Retail\ Deposits\ User\ Guide\ (US\ Regionalization),\ Release\ 14.8.1.0.0$

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Purpose

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

Audience

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

Table User Roles

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

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

Acronyms and Abbreviations

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

Table Abbreviations

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



Table (Cont.) Abbreviations

Abbreviation	Definition
EPCRS	Employee Plans Compliance Resolution System
FDIC	Federal Deposit Insurance Corporation
FMV	Fair Market Value
GL	General Ledger
IBAN	International Bank Account Number
IDI	Insured Depository Institution
IRA	Individual Retirement Account
LOV	List of Values
MMDA	Money Market Deposit Account
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 <i>Oracle Banking Routing Hub</i> . The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.
		Note : The maker checker validation will be provided if the same maker tries to approve the transaction.
Audit	Initiation, Approval and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.



Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Auto Authorizatio n	Initiation	Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows:
		Create the fact value as LIFECYCLECODE.
		2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE . For Example:
		IF (LIFECYCLECODE == TDPOMN)
		output
		Section1 LEVEL:0
		3. Create or modify a Rule Group with Name DepositRuleGroup and map the Rule(s) created in the step (2).
		Note You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.
		Note: For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.
Back	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Change Log	Approval	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated . The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear is red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to Save and Close the transaction.



Table (Cont.) Basic Actions

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



Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Multi-Level Authorizatio n	Initiation	Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:
		Create the fact value as LIFECYCLECODE.
		2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example:
		IF (LIFECYCLECODE == TDPYIN)
		output
		Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH
		① Note
		If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like
		LVELE:1~ <functional_activity_code1>, LVELE:2~<functional_activity_code2></functional_activity_code2></functional_activity_code1>
		3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2).
		① Note
		You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.
		Note : The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval tranaction.



Table (Cont.) Basic Actions

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

Symbols and Icons

The following buttons are used in the screens:



Table Symbols and Icons - Common

Comple al/le au	Function
Symbol/Icon	Function
	Minimize
7 6	
	Maximize
г ¬	
	Close
X	
	Darfarra Canada
	Perform Search
\cap	
\sim	
	Open a list
_	
	Add a new record
	/ Add a now record
-	
	Navigate to the first record
1/	
1	
	Navigate to the last record
NI.	
>	
	Navigate to the previous record
,	



Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
•	Navigate to the next record
==	Grid view
==	List view
G	Refresh
+	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
\triangle	Errors and Overrides
Û	Alerts



Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
Y	Filter
\leftrightarrow	Date Range

Table Symbols and Icons – Audit Details

Symbol/Icon	Function
00	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status
\odot	Rejected status

Table Symbols and Icons - Widget

Symbol/Icon	Function
6	Open status



Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Unauthorized status
<u> </u>	Closed status
Đ	View
A	Inprogress status
	Authorized status
Ľ×.	Rejected status
	Modification Number

Prerequisite

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

Operations

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

Customer Information

Customer Information gives the details of Customer ID, Customer Name and KYC details. When an account number is selected on the screen, the Customer Information appears in a widget on the right side.

Overview of Deposit Services

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

Certificate of Deposit View

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

CD Transactions

You can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD). This chapter deals with transactions of a certificate of deposit.

CD Maintenances

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

CD Inquiries

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

Statement

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

Access Restriction

1.1 Customer Information

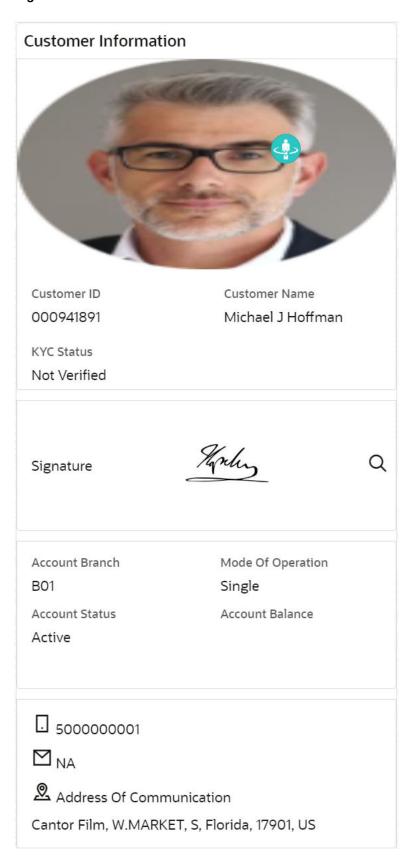
Customer Information gives the details of Customer ID, Customer Name and KYC details. When an account number is selected on the screen, the Customer Information appears in a widget on the right side.

To view the customer information:

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



Figure 1-1 Customer Information





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

Table 1-1 Customer Information - Field Description

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

2. In this section, you can view the customer's basic information.



3. To launch the Customer 360 screen, click

1.2 Overview of Deposit Services

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

About Main Menu

The **Deposit Services** is grouped into several menus. It is a large panel divided into groups of menu items, which simplifies the navigation.

1.2.1 About Main Menu

The **Deposit Services** is grouped into several menus. It is a large panel divided into groups of menu items, which simplifies the navigation.

The menu items are grouped based on the type of operation to be performed. In addition, the **Menu Item Search** helps to search and select a specific screen to navigate to any screen from the main menu items. The main menus are listed below:



Figure 1-2 Deposit Services Mega Menu

Certificate of Deposits Certificate of Deposit View Certificate of Deposit 360 Transactions **Account Opening** Top Up Redemption Maintenance Create Amount Block View and Modify Amount Block **Payout Modification Account Modification** Joint Holder Beneficiary Inquiries **Account Transactions** Certificate

Table 1-2 Menu Items

Interest Transactions

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

1.3 Certificate of Deposit View

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

This topic contains the following subtopic:



Certificate of Deposit 360

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

1.3.1 Certificate of Deposit 360

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



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

The various sections are:

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

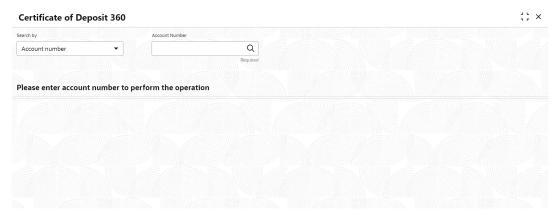
To view the certificate of deposit details:

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

The **Certificate of Deposit 360** screen is displayed.



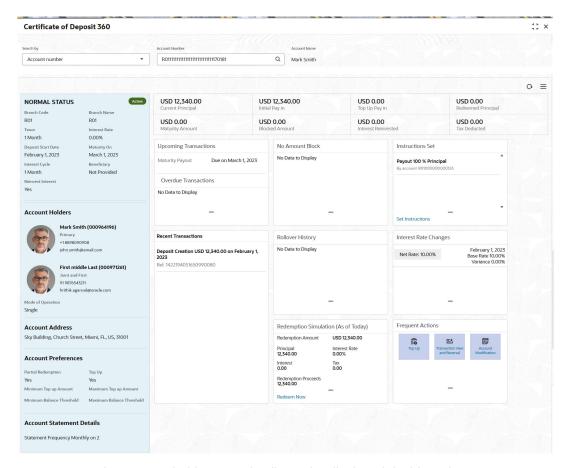
Figure 1-3 Certificate of Deposit 360



On the Certificate of Deposit 360 screen, click the Search icon or specify the Account Number and press the Tab or Enter key.

The details are displayed in the dashboard.

Figure 1-4 Deposit Details for Certificate of Deposit



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



Table 1-3 Deposit 360 - Field Description

	T
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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
<product name=""></product>	Displays the product name from the product master.
<deposit status=""></deposit>	Displays the deposit status. The options for the status are: • Active • Matured • Closed
Branch Code	Displays the deposit branch code.
Branch Name	Displays the deposit branch name.
Tenor	Displays tenor for the deposit.
Interest Rate	Displays the term for the deposit and interest rate for the deposit. i Note If the main UDE is mapped at the Interest and Charges
	Product level, the interest rate will be displayed.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the cycle for interest calculation.
Beneficiary	Displays whether beneficiary is provided for the account.
Reinvest Interest	Displays if the interest from the CD is to be re-invested in the same deposit or paid out.
Account Holders	This widget displays the account holders detail.
	1



Table 1-3 (Cont.) Deposit 360 - Field Description

Field	Description
<name></name>	Displays the name of the account holder of the CD.
<customer id=""></customer>	Displays the customer ID of the holder.
<relationship></relationship>	Displays relationship as Primary/Secondary.
<mobile> Number</mobile>	Displays the mobile number with ISD code of the customer.
<email id=""></email>	Displays the email ID of the customer.
Mode of Operation	Displays the mode of operation for the deposit.
Account Address	This widget displays the preferred or primary customer's address.
Account Preferences	This widget displays the preferences set for the account.
Partial Redemption	Displays whether partial redemption is allowed for the CD product.
Top up	Displays whether a top-up is allowed for the account.
Minimum Top up Amount	Displays the minimum required amount for a top-up transaction on the CD account.
Maximum Top up Amount	Displays the maximum amount allowed for a top-up transaction on the CD account.
Minimum Balance Threshold	Displays the minimum threshold balance to be retained in the CD account.
Maximum Balance Threshold	Displays the maximum threshold balance allowed for the CD account.
Account Statement Details	This widget displays the statement frequency for the selected account.
Upcoming Transactions	This widget displays the details of upcoming transactions.
Overdue Transactions	Displays the details of overdue transactions.
Redemption Simulation (As of Today)	This widget displays the remdemption simulation of the day for the CD account. Click the View Error Details link to view the error message.
Instructions Set	This widget displays the payout instructions set on the CD account.
	Note To create new set of instructions for the CD account, click the Set Instructions link.
Recent Transactions	This widget displays the details of the recent transactions performed on the account.
<number> Amount Blocks</number>	This widget displays the amunt block details of the account.
	Note To manage the amount blocks, click the Manage Amount Blocks link.
<currency amount=""></currency>	Displays the currency and amount of block.
<currency amount=""> Block <number></number></currency>	Displays the currency and amount of block. Displays the block number.



Table 1-3 (Cont.) Deposit 360 - Field Description

Field	Description
Expiry	Displays the expiry date of the block.
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<date></date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
Rollover History	This widget displays the rollover history of the account.
<currency amount=""></currency>	Displays the currency and amount of rollover.
<component></component>	Displays the rollover component.
<date></date>	Displays the from and to date of the rollover.
<tenure></tenure>	Displays the tenure of rollover.
Frequent Actions	This widget displays the frequent actions that were performed on the account. (i) Note The actions are displayed as links. You can click the link and the related screen is opened in a new page.
	and the relation deleter to open at the reader.

(i) Note

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

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

1.4 CD Transactions

You can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD). This chapter deals with transactions of a certificate of deposit.

This topic contains the following subtopics:

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



Top Up

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

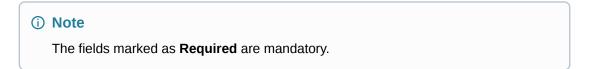
Redemption

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

<u>Certificate of Deposit Initial Funding</u>
 This topics describes about the certificate of deposit initial funding.

1.4.1 Certificate of Deposit Account Opening

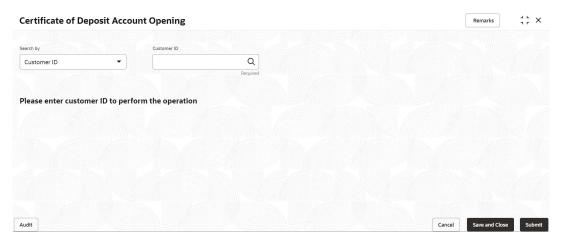
You can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.



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

The Certificate of Deposit Account Opening screen is displayed.

Figure 1-5 Certificate of Deposit Account Opening



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

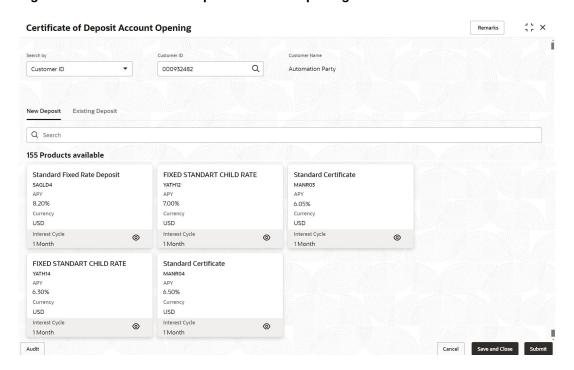
In the **Certificate of Deposit Account Opening** screen, all available CD account deposit accounts are displayed by the system.



① Note

The user can select different search criteria in the **Search by** drop-down on an account servicing screen to search for an account number. The search criteria options include **Account Number**, **Customer ID**, **Mobile Number**, **SSN**, and **Email ID**. However, the default option in the drop-down is an Account Number. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.

Figure 1-6 Certificate of Deposit Account Opening - Product Details



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

Table 1-4 Active Deposit Product - Field Description

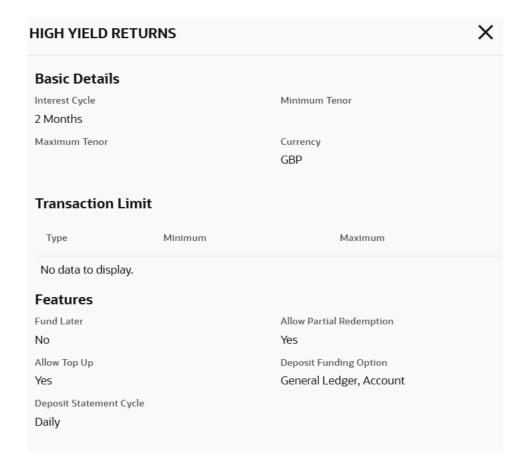
Field	Description
Product Description	Displays the desription of the product.
Product Code	Displays the product code.
APY	Displays the APY percentage.
Currency	Displays the currency code.
Interest Cycle	Displays the interest cycle in months.

- On the Certificate of Deposit Account Opening screen, click Search bar to search for products based on the product code, product description, and currency to search or filter the deposit products.
- 4. Click View icon in the product widget, to view additional details of the product.

The account detail screen is displayed with basic product details and allowed features.



Figure 1-7 Term Deposit Account Opening - View Product Details



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

Table 1-5 View Details – Field Description

Field	Description
Basic Details	This section displays the basic details of the account.
APY	Displays the APY percentage of the deposit.
Interest Cycle	Displays the deposit's interest cycle.
Minimum Tenor	Displays the minimum tenor for deposit.
Maximum Tenor	Displays the maximum tenor for deposit.
Currency	Displays the deposit amount currency.
Transaction Limit	This section displays the details of the transaction limit.
Туре	Displays the type of transaction
Minimum	Displays the minimum deposit amount.
Maximum	Displays the maximum deposit amount.
Features	This section displays the features of the deposit account.
Fund Later	Displays whether fund later is allowed for the selected account.
Allow Partial Redemption	Displays whether partial redemption is allowed on the account or not.
Allow Top Up	Displays whether top up is allowed on the account or not.



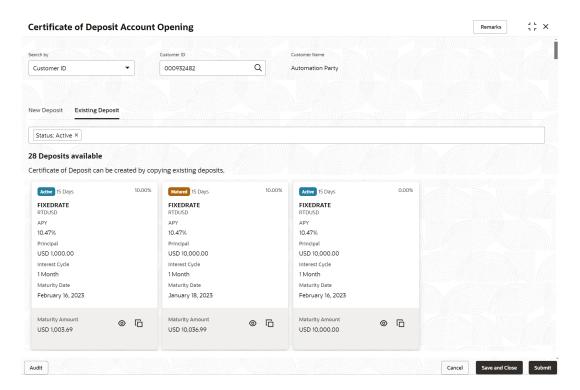
Table 1-5 (Cont.) View Details - Field Description

Field	Description
Deposit Funding Option	Displays the allowed funding options. The possible options are: Ledger Account Instrument
Deposit Statement Cycle	Displays the statement cycle maintained for the deposit.

Click Existing Deposit tab.

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

Figure 1-8 Certificate of Deposit Account Opening - Existing Deposit



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

Table 1-6 Existing Deposit Account – Field Description

Field	Description
Status	Displays the status of the account. The options are:
Interest Rate	Displays the rate of interest for an account.
Product Description	Displays the product description.
Product Code	Displays the product code.



Table 1-6 (Cont.) Existing Deposit Account - Field Description

Field	Description
Account Number	Displays the existing deposit account number of the customer.
APY	Displays the APY percentage.
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.

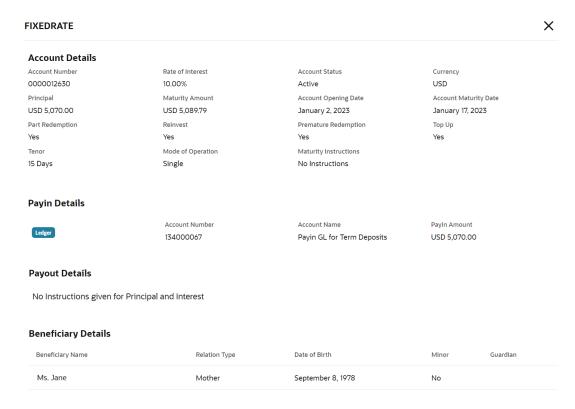
6. In Search bar, the user can search the accounts with different status (Active, Closed, Matured and All).

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

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

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

Figure 1-9 View Existing Account Details



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

They are as follows:

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

The two methods are explained in the below steps.



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

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

(i) Note

- The payin details will not be defaulted, if the Payin account is closed or payin GL is not valid for the branch.
- The payout details will not be defaulted, if account payout mode is other than the account, multi-mode payout, and payout account is closed.
- Beneficiary details are nullified, if beneficiary customer ID is closed.
- Existing guardian details are nullified, if beneficiary become major for the new account.
- 10. On the Certificate of Deposit Account Opening screen, select the product to create a new deposit account.

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



; × **Certificate of Deposit Account Opening** Remarks Deposits Automation 233127358 **Deposit Details** All amounts are in USD FIXEDRATE Negotiate Rate Switch Product Maturity Type Deposit Amount Days USD 30,000.00 0 Tenor 10 Yes Rollover Principal & Interest Mode of Operation Open Date Single • February 1, 2023 Deposits Automation 30000.00-Principal **Payin Details** 110.96-Net Interest You can add payin details here. 30110.96 Add Payin Interest Rate 10.00% **Payout Details** 10.47% Principal and interest will be rolled over on maturity 15 Days Part Redemption **Beneficiary Details** Yes Premature Redemption Payable on Death Beneficiary Name Relation Type You can add beneficiary details here. Interest Details Add Beneficiary Audit Cancel

Figure 1-10 Certificate of Deposit Account Opening - Deposit Details

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

Table 1-7 Certificate of Deposit Account Opening - Deposit Details - Field Description

Field	Description
<product name=""></product>	Displays the name of the deposit product selected.
<product description=""></product>	Displays the description of the deposit product selected.
Fund Later	Switch the Toggle On to fund the amount later. Switch the Toggle Off to fund the amount now.
Deposit Amount	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.



Table 1-7 (Cont.) Certificate of Deposit Account Opening - Deposit Details - Field Description

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



Table 1-7 (Cont.) Certificate of Deposit Account Opening - Deposit Details - Field Description

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

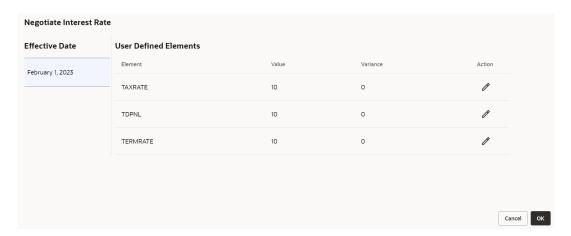
If the user wishes to change the selected product before the save/submit operation, click **Switch Product** in the deposit details screen, and the system displays a confirmation message related to clearing the input details. On confirmation, all input details are cleared and the user will navigate to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

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

The **Negotiate Interest Rate** is displayed.



Figure 1-11 Negotiate Interest Rate



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

Table 1-8 Negotiate Rate - Field Description

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

- 14. Click Interest Details link in the simulation widget to view the interest details.
 - Click Interest Details link in the simulation widget to view the interest details.
 The Interest Details screen is displayed.

Figure 1-12 Interest Details

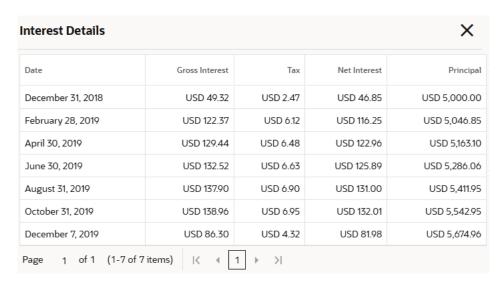




Table 1-9 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Gross Interest	Displays the gross interest amount.
	Note The amount will display both the Reinvest Yes and Reinvest Nos cases.
Тах	Displays the tax interest amount.
Net Interest Displays the total net in Note	Displays the total net interest.
	(i) Note Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

15. Click on Add Payin, in the Payin Details section on the Certificate of Deposit Account Opening screen.

The Add Payin Details screen is displayed.

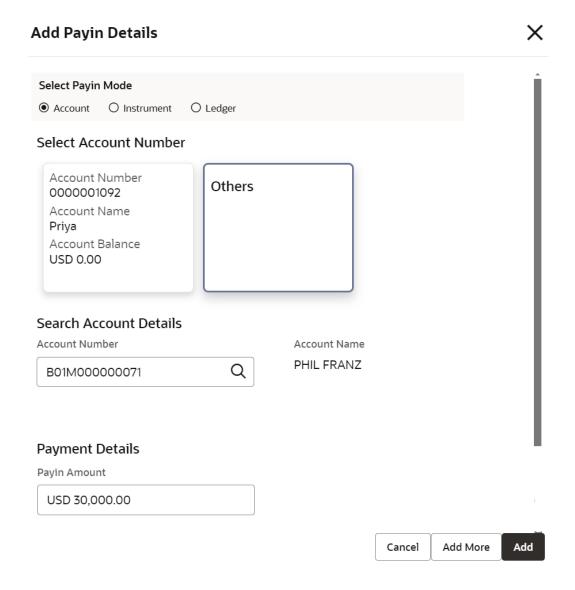


The system will defaults the payin account to pay the deposit amount if the customer has an active Current and Saving Account with sufficient balance, the accounts where deposit currency and account currency are same, and the single-match account is found.

If the user wants to modify the defaulted payin details, click **Change Default Payin**. Then the system will delete the defaulted payin details and open the **Add Payin Details** screen.



Figure 1-13 Add Payin Details_Account



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

Table 1-10 Add Payin Details as Account

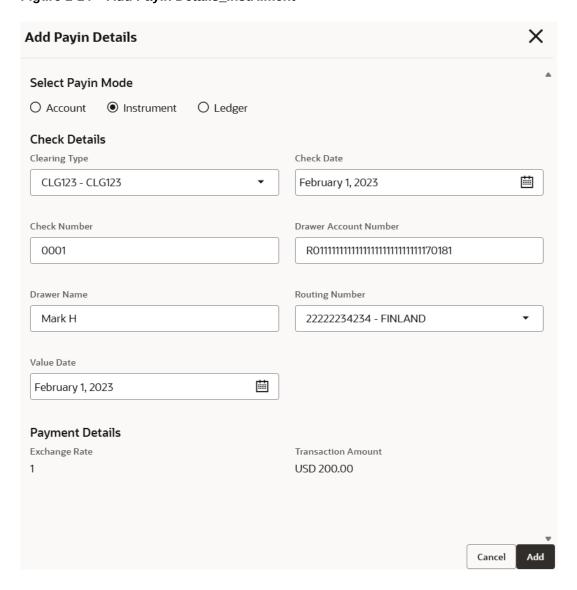
Field	Description
Select Payin Mode	The Account mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the Account Number, Account Name, and Account Balance. You can select the account for CD payin. You can select Others from the widget to select any other accounts in the same bank for CD payin.



Table 1-10 (Cont.) Add Payin Details as Account

Field	Description
Search Account Details	This will display, if you select Others from the widgets. click the Search icon to select from the list or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.

Figure 1-14 Add Payin Details_Instrument



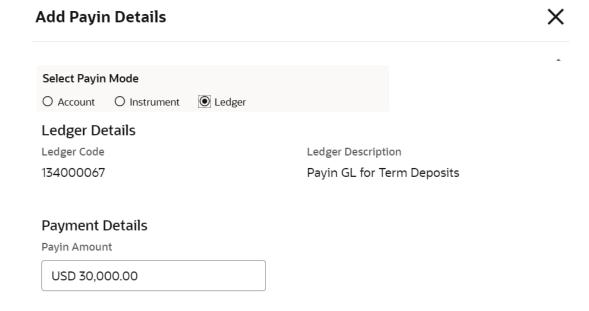
 Perform the required action for payin details as instrument. For more information on fields, refer to the field description table.



Table 1-11 Add Payin Details as Instrument – Field Description

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Check Details	This section displays the check details for performing the payin.
Clearing Type	Select the appropriate clearing type from the list.
Check Date	Select or specify the date present on the check.
Check Number	Specify the check number used for settlement.
Drawer Account Number	Specify the drawer's account number for performing the payment.
Drawer Name	Specify the drawer name.
Routing Number	Select the routing number from the list.
Value Date	Select or specify the value date.
Payment Details	This section displays the payment details for the account.
Exchange Rate	Displays the exchange rate applicable for the account.
Transaction Amount	Displays the transaction amount of the account.

Figure 1-15 Add Payin Details_Ledger



Cancel Add More Add



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

Table 1-12 Add Payin Details as Ledger

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

- Click **Cancel**, to close the **Add Payin Details** screen without adding the payin details.
- Click Add More, the system add the payin details in the main screen and refreshes the Add Payin Details screen with default values, and the payin amount is updated for the remaining payin amount. The Add more option is not supported for payin by instrument.
- Click Add to add the payin details in the main screen.
- 16. Click on Add Payout, in the Payout Details section on the Certificate of Deposit Account Opening screen.

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

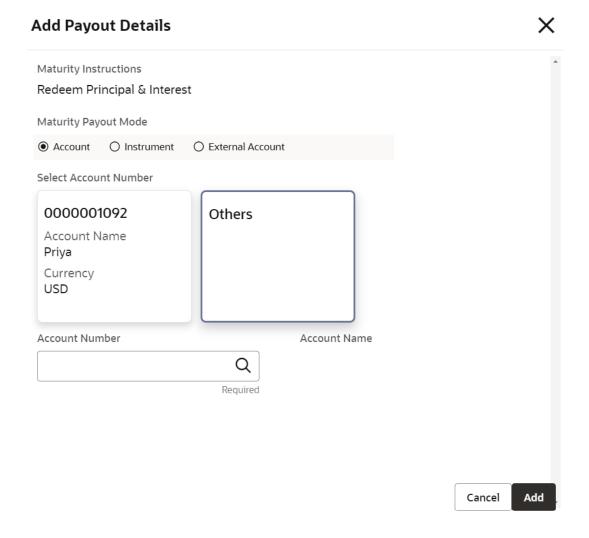
Note

The system will defaults the payout account if the customer has an active Current and Saving Account, the accounts where deposit currency and account currency are same, and the single-match account is found.

If the user wants to modify the defaulted payin details, click **Change Default Payout**. Then the system will delete the defaulted payin details and open the **Add Payout Details** screen.



Figure 1-16 Add payout Details with Reinvest Interest is Yes



Perform the required action for payout details with **Reinvest Interest** is selected as **Yes** in **Deposit Details** section. For more information on fields, refer to the field description table.

Table 1-13 Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product. The options are: Redeem Principal & Interest Rollover Principal & Redeem Interest Rollover Principal & Redeem Interest Special Amount Renewal

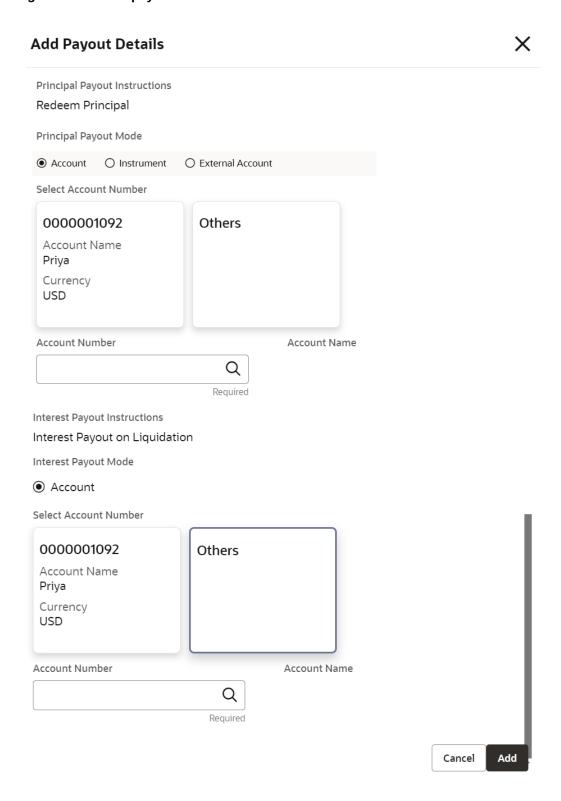


Table 1-13 (Cont.) Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description
Maturity Payout Mode	Select the maturity payout mode. The options are: Account Instrument External Account
	The user should select the Account mode from this field to settle the excess threshold amount during the rollover for Maturity Instructions set as Rollover Principal & Interest.
Select Account Number	Select the type of account.
	Note This field is displayed if Account option is selected from the Maturity Payout Mode field.
Account Number	Select the Current and Savings Account account number.
	Note This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.
Rollover Amount	Specify the rollover amount.
	Note This field is displayed if you select Special Amount Rollover option from the Maturity Instructions field.



Figure 1-17 Add payout Details with Reinvest Interest is No



Perform the required action for payout details with Reinvest Interest is selected as No in Deposit Details section. For more information on fields, refer to the field description table.



Table 1-14 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Principal Payout Instruction	Select the principal payout instructions for the deposit. The options are: Redeem Principal Renew Principal Special Amount Renewal
Principal Payout Mode	Select the principal payout mode for the deposit. The options are: • Account • Instrument • External Account
	Note The user should select the Account mode from this field to settle the excess threshold amount during the rollover for Maturity Instructions set as Rollover Principal.
Select Account Number	Select the type of account.
	Note This field is displayed if Account option is selected from the Maturity Payout Mode field.
Account Number	Select the Current and Savings Account account number.
	Note This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.
Interest Payout Mode	Select the maturity payout mode.
Select Account Number	Select the type of account. (i) Note This field is displayed if Account option is selected from the Interest Payout Mode field.



Table 1-14 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

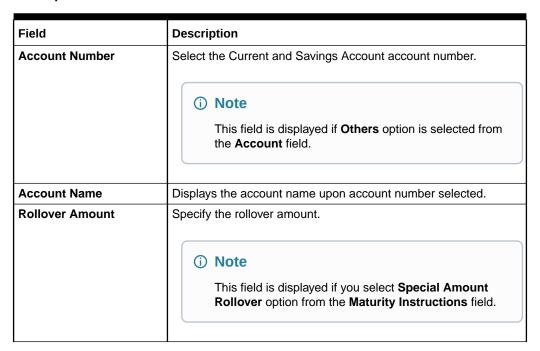
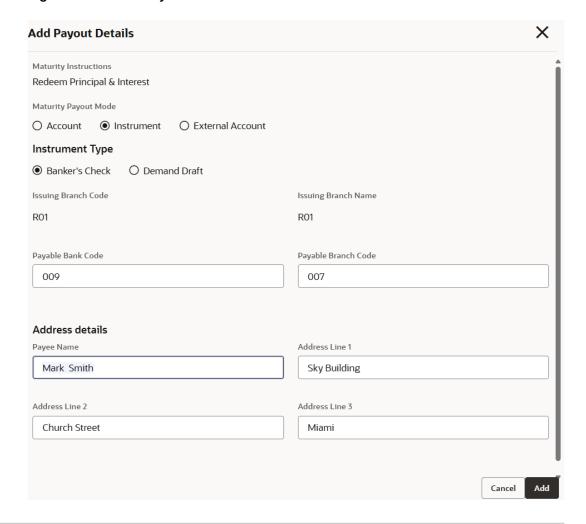


Figure 1-18 Add Payout Details - Instrument



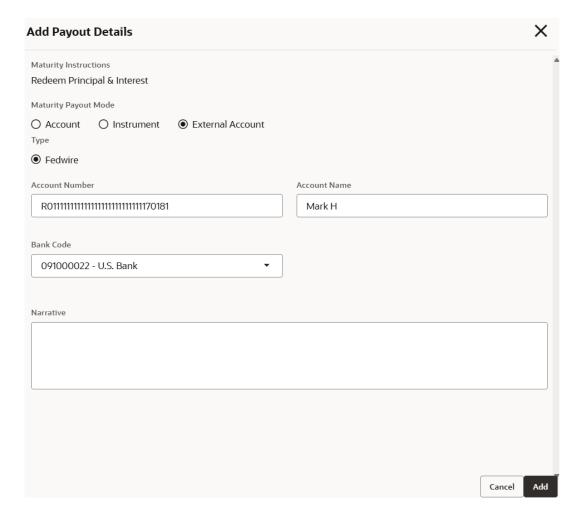


 Perform the required action for payout details with Instrument option selected from the Maturity Payout Mode or Interest Payout Mode field. For more information on fields, refer to the field description table.

Table 1-15 Add Payout Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for the payout. The options are: Banker's Check Demand Draft
Issuing Branch Code	Displays the code for the issuing branch.
Issuing Branch Name	Displays the name of the issuing branch.
Payable Bank Code	Specify the code for the payable bank.
Payable Branch Code	Specify the code for the payable branch.
Address details	This section displays the address details of the payee.
Payee Name	Specify the payee name.
Address Line 1	Specify the payee's address.
Address Line 2	Specify the payee's address.
Address Line 3	Specify the payee's address.

Figure 1-19 Add Payout Details - External Account





 Perform the required action for payout details with External Accounts option selected from the Maturity Payout Mode or Interest Payout Mode field. For more information on fields, refer to the field description table.

Table 1-16 Add Payout Details - External Accounts

Field	Description
Туре	Select the type of settlement. The option is: Fedwire Purelegate this postion is selected.
	By default, this option is selected.
Account Number	Specify the settlement account number.
Account Name	Specify the settlement account name.
Bank Code	Select the bank code from the list.
Narrative	Specify a narration for the settlement, if any.

- Click Cancel, to close the Add Payout Details screen without adding the payin details.
- Click Add More, the system add the payout details in the main screen and refreshes
 the Add Payout Details screen with default values, and the payout amount is updated
 for the remaining payout amount.
- Click Add to add the payout details in the main screen.
- 17. Click on Add Beneficiary, in the Beneficiary Details section on the Certificate of Deposit Account Opening screen.

The Add Beneficiary Details screen is displayed.

For more information about **Add Beneficiary Details**, refer to the <u>Add Beneficiary</u> section in the Beneficiary Details Update.

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

The Add Joint Holder Details screen is displayed.

For more information about **Add Joint Holder Details**, refer to the <u>Maintain Joint Holder Details</u> section in the Joint Holder Maintenance.

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



:: × **Certificate of Deposit Account Opening** Remarks Customer Name Deposits Automation 233127358 Deposit Details All amounts are in USD FIXEDRATE Negotiate Rate Switch Product RTDUSD Deposit Amount Maturity Type • USD 30,000.00 Tenor 0 0 15 Interest Rate Yes Redeem Principal & Interest Mode of Operation Open Date Single Deposits Automation February 1, 2023 30000.00-Principal Payin Details Account Numbe 面 USD 30.000.00 0000001092 Priva 30110.96 Interest Rate 10.00% APY 10.47% **Payout Details** 15 Days Change Default Payout Redeem Principal & 0000001092 Part Redemption Priya Premature Redemption Yes Topup Yes **Beneficiary Details** Payable on Death Beneficiary Name Relation Type Date of Birth Action You can add beneficiary details here. Audit

Figure 1-20 Certificate of Deposit Account Opening - Added Details

20. Click Submit.

The screen is successfully submitted for authorization.

Note

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

1.4.2 Top Up

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

Note

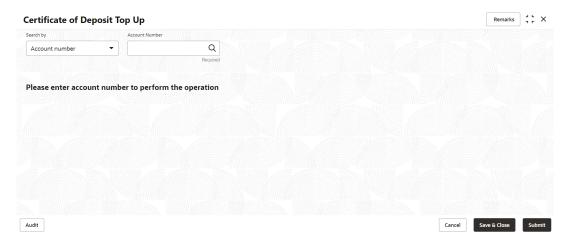
The fields marked as **Required** are mandatory.



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

The Certificate of Deposit Top Up screen is displayed.

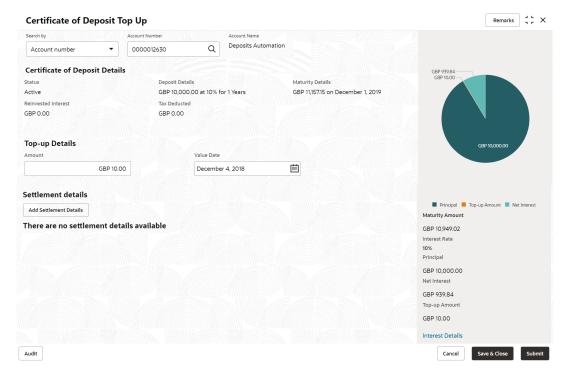
Figure 1-21 Certificate of Deposit Top Up



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

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

Figure 1-22 Certificate of Deposit Top Up Details



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



Table 1-17 Certificate of Deposit Top Up – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	Displays the CD status. The possible options are: • Active • Matured • Closed
Deposit Details	Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest. i Note If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Amount	Specify the amount which the customer wants to add to the principal of the CD.
Value Date	Specify the date from which the top-up is to take effect.



After specifying the amount in the Amount field in the Certificate of Deposit Top Up screen, the simulated output details are displayed on the right side of the screen.

Note

Computation will be triggered based on the inputs selected and output should be displayed on the panel on the right in a graphical format comparing the current principal, interest, and net proceeds at maturity with what the user would get after the top-up.

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

Table 1-18 Top-Up Simulation Details – Field Description

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

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

The Interest Details screen is displayed.

Figure 1-23 Interest Details

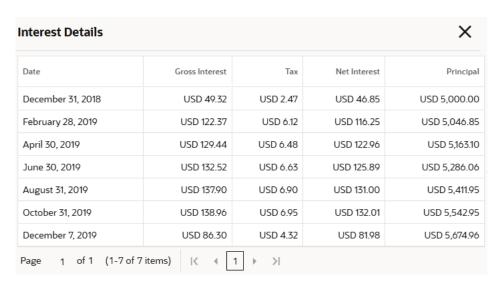


Table 1-19 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.



Table 1-19 (Cont.) Interest Details - Field Description

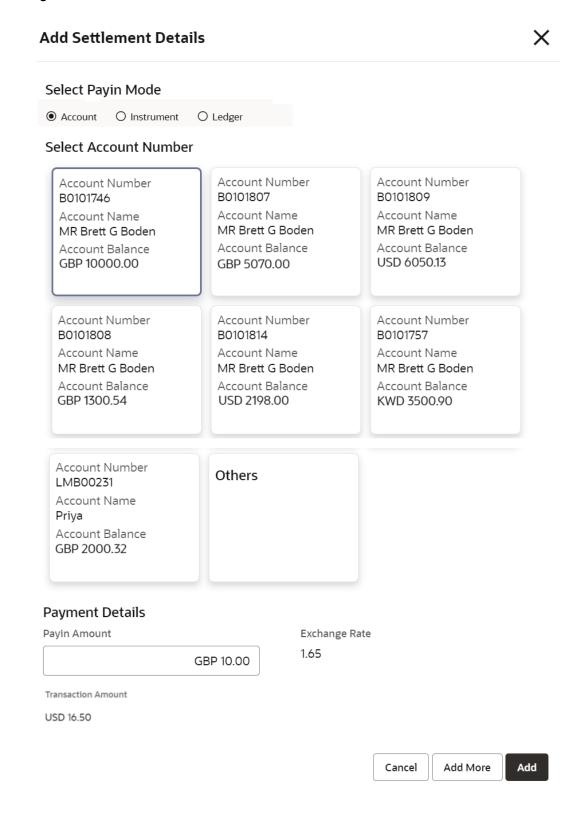
Field	Description
Gross Interest	Displays the gross interest amount.
	(i) Note
	The amount will display both the Reinvest Yes and Reinvest No s cases.
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest.
	(i) Note
	Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

- Click the Close icon, to close the Interest Details screen.
- 4. On Certificate of Deposit Top Up screen, click Add Settlement Details button.

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



Figure 1-24 Add Settlement Details - Account







(i) Note

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

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

Table 1-20 Add Settlement Details - Account

Field	Description
Select Payin Mode	The Account mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the Account Number , Account Name , and Account Balance . You can select the account for CD payin. You can select Others from the widget to select any other accounts in the same bank for CD payin.
Search Account Details	If you select Others from the widgets, this field is diplayed to specify the account number. click the icon or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.
Exchange Rate	Displays the exchange rate. (i) Note This field is displayed only if there is cross currency transaction.
Transaction Amount	i Note This field is displayed only if there is cross currency transaction.

On Add Settlement Details screen, select Instrument as the payment mode.

The instrument details are displayed in the Add Settlement Details section.



Figure 1-25 Add Settlement Details - Instrument

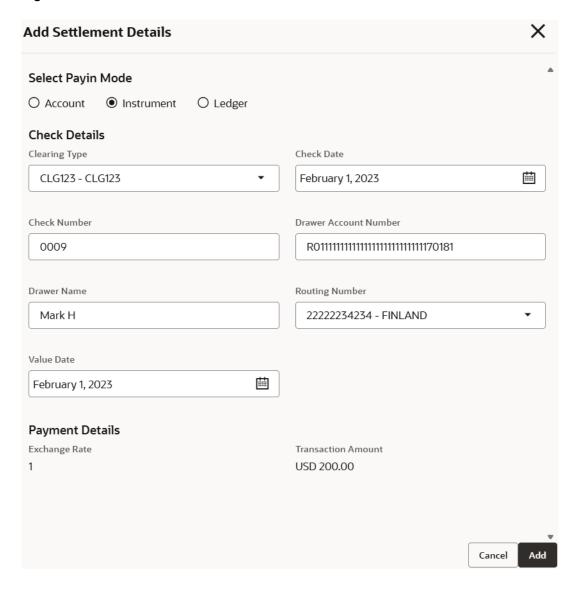


Table 1-21 Add Settlement Details - Instrument - Field Description

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Check Details	This section displays the check details for performing the payin.
Clearing Type	Select the appropriate clearing type from the list.
Check Date	Select or specify the date present on the check.
Check Number	Specify the check number used for settlement.
Drawer Account Number	Specify the drawer's account number for performing the payment.
Drawer Name	Specify the drawer name.
Routing Number	Select the routing number from the list.
Value Date	Select or specify the value date.



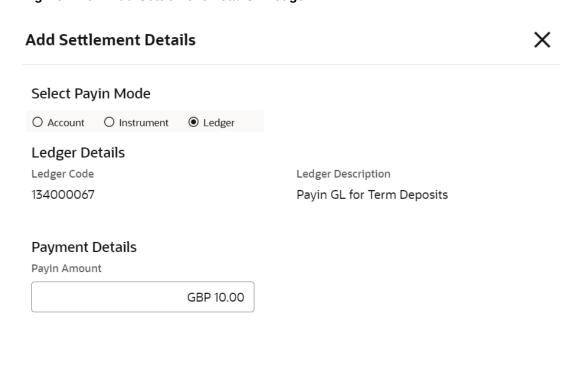
Table 1-21 (Cont.) Add Settlement Details - Instrument - Field Description

Field	Description
Payment Details	This section displays the payment details for the account.
Exchange Rate	Displays the exchange rate applicable for the account.
Transaction Amount	Displays the transaction amount of the account.

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

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

Figure 1-26 Add Settlement Details - Ledger



Cancel Add More Add

Table 1-22 Add Settlement Details - Ledger

Field	Description
Select Payin Mode	Select the payin mode as Ledger .



Table 1-22 (Cont.) Add Settlement Details - Ledger

Field	Description
Ledger Details	This section displays the ledger details.
Ledger Code	Displays the ledger code used for the transaction.
Ledger Description	Displays the ledger description used for the transaction.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.

- Click Cancel button, to close the Add Settlement Details screen without adding the settlement details.
- 8. Click Add More button, the system add the settlement details to the main screen and refreshes the Add settlement details screen with default values, and the payin amount is updated for the remaining settlement amount.
- Click Add button to add the settlement details in Certificate of Deposit Top Up screen.
 The settlement details are displayed in the Certificate of Deposit Top Up screen.

Figure 1-27 Settlement Details

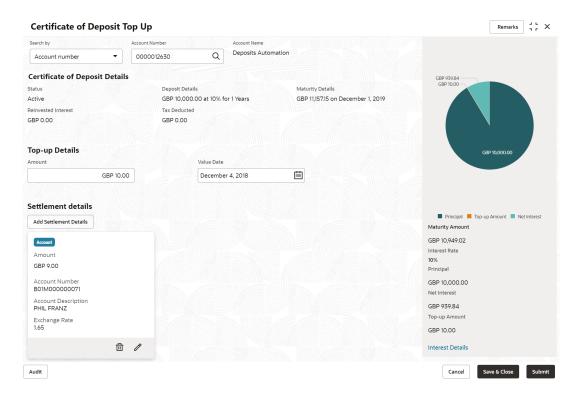




Table 1-23 Certificate of Deposit Top Up - Settlement Details

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

10. Click Submit.

The screen is successfully submitted for authorization.

1.4.3 Redemption

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



(i) Note

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

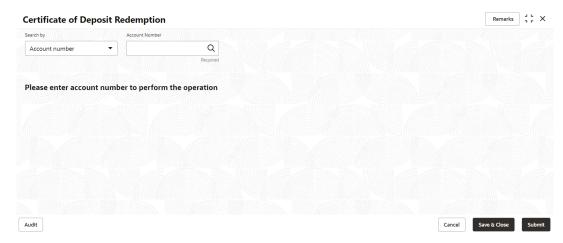
You can add the basic CD details to simulate the redemption transaction to get interest, tax and redemption.

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

The Certificate of Deposit Redemption screen is displayed.



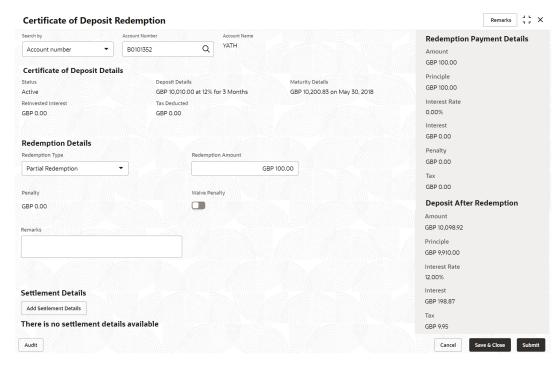
Figure 1-28 Certificate of Deposit Redemption



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

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

Figure 1-29 Certificate of Deposit Redemption Details



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



Table 1-24 Certificate of Deposit Redemption – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. (i) 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. • If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	Displays the CD status. The possible options are: • Active • Matured • Closed
Deposit Details	Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest. (i) Note • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Paid out Interest.



Table 1-24 (Cont.) Certificate of Deposit Redemption – Field Description

Field	Description
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Redemption Type	Select the type of redemption to be performed. The options are: • Partial Redemption • Full Redemption The default value is Full Redemption. (i) Note You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than CD account balance.
Redemption Amount	Displays the full redemption amount. (i) Note This field is enabled, if you select the Partial Redemption option from the Redemption Type field.
Penalty	Displays the penalty that will be charged for premature redemption.
Waive Penalty	Switch to toggle ON to waive the penalty amount charged on the account. Switch to toggle OFF to include the penalty amount charged on the account.
Remarks	You can specify the reason for CD redemption.

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

Table 1-25 Redemption Payment Details and Deposit After Redemption – Field Description

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



Table 1-25 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining certificate of deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

(i) Note

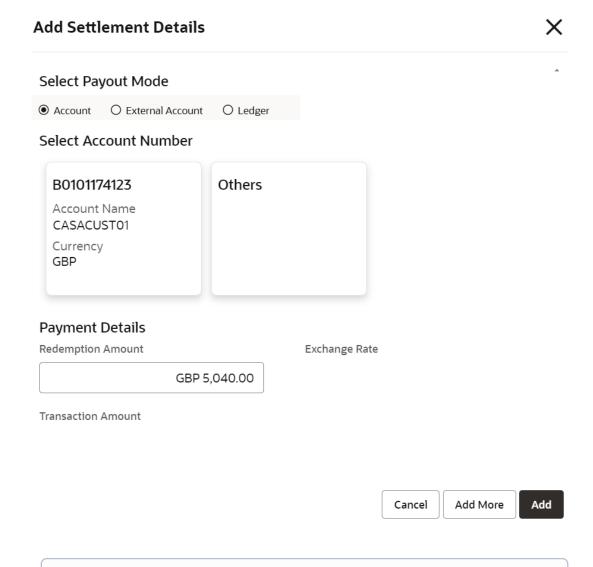
Once the deposit simulation is completed, you can provide the simulated details to the customer.

5. On Certificate of Deposit Redemption screen, click Add Settlement Details button.

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



Figure 1-30 Add Settlement Details - Account



(i) Note

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

Table 1-26 Add Settlement Details - Account

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



Table 1-26 (Cont.) Add Settlement Details - Account

Field	Description
Select Account Number	The own accounts are displayed as widgets with the Account Number , Account Name , and Currency . You can select the account for CD payout. You can select Others from the widget to select any other accounts in the same bank for CD payout.
Search Account Details	If you select Others from the widgets, the Account Number field is diplayed to specify the account number. click the Search icon or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.
Exchange Rate	Oisplays the exchange rate. (i) Note This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payout account currency. (i) Note This field is displayed only if there is cross currency transaction.

6. On Add Settlement Details screen, select External Account as the payment mode.

The external accounts details are displayed in the Add Settlement Details section.



Figure 1-31 Add Settlement Details - External Account

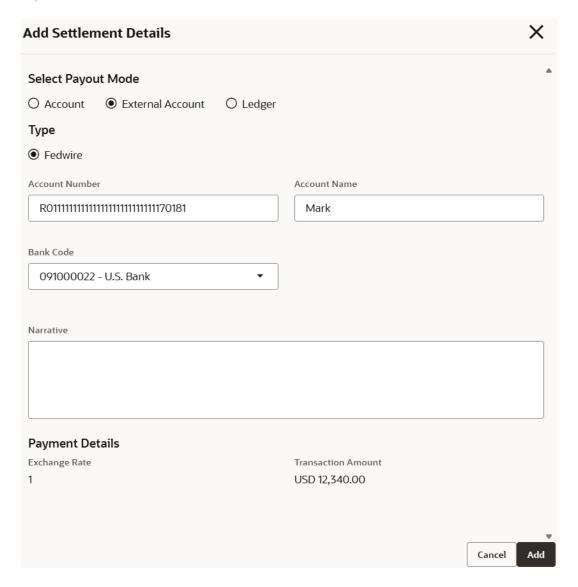


Table 1-27 Add Payout Details with Reinvest Interest is No - Field Description

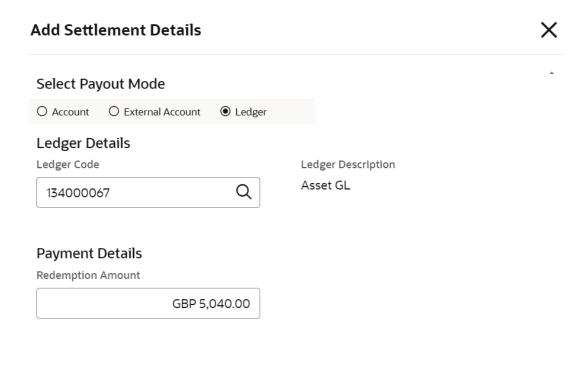
	_
Field	Description
Туре	Select the type of settlement. The option is: • Fedwire By default, this option is selected.
Account Number	Specify the settlement account number.
Account Name	Specify the settlement account name.
Bank Code	Select the bank code from the list.
Narrative	Specify a narration for the settlement, if any.
Payment Details	This section displays the payment details.
Exchange Rate	Displays the exchange rate for the payment.
Transaction Amount	Displays the transaction amount.



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

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

Figure 1-32 Add Settlement Details - Ledger



Cancel Add More Add

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

Table 1-28 Add Settlement Details - Ledger

Field	Description
Ledger Code	Specify the ledger code or click the Search icon and specify the ledger code in the Ledger Code field.
Ledger Description	Displays the description once the ledger code is specified.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.

8. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.



- Click Add More button, the system add the settlement details to the main screen and refreshes the Add settlement details screen with default values, and the payout amount is updated for the remaining settlement amount.
- Click Add button to add the settlement details in Certificate of Deposit Redemption screen.

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

Figure 1-33 Certificate of Deposit Redemption - Settlement Details

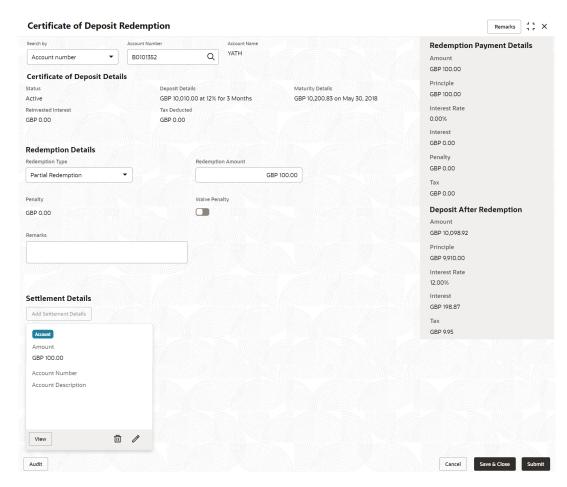




Table 1-29 Certificate of Deposit Redemption - Settlement Details

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

11. Click Submit.

The screen is successfully submitted for authorization.

1.4.4 Certificate of Deposit Initial Funding

This topics describes about the certificate of deposit initial funding.

To open certificate of deposit initial funding:



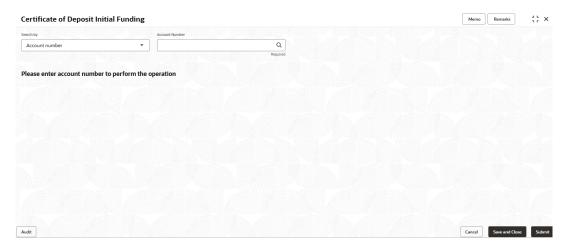
The fields marked as **Required** are mandatory.

 On the Homepage, from the Retail Deposit Services mega menu, under Certificate of Deposit and Transactions, click Initial Funding, or specify Certificate of Deposit Initial Funding in the search icon bar and select the screen.

The **Certificate of Deposit Initial Funding** screen is displayed.

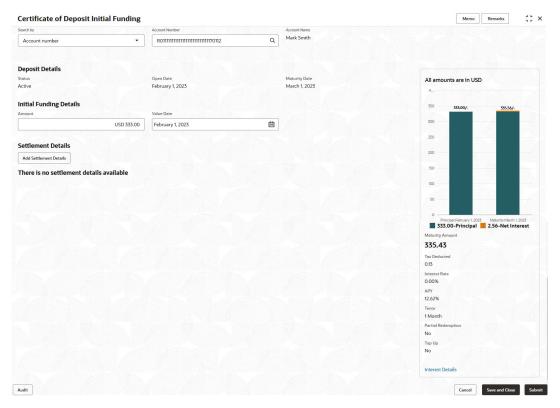


Figure 1-34 Certificate of Deposit Initial Funding



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.
 The details for the deposit details, initial funding details and settlement details are displayed.

Figure 1-35 Certificate of Deposit Initial Funding



4. On the **Certificate of Deposit Initial Funding** screen, specify the fields. For more information on fields, refer to the field description table.



Table 1-30 Certificate of Deposit Initial Funding

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	Note:
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Status	Displays the status. The possible options are: • Active
	Matured
	Closed
Open Date	Displays the account open date.
Maturity Date	Displays the proceeds due to the customer on maturity and the maturity date.
Amount	Specify the amount which the customer wants to add.
Value Date	Specify the date from which the top-up is to take effect.

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

The Interest Details screen is displayed.

Figure 1-36 Interest Details

Interest Details				×
Date	Gross Interest	Tax	Net Interest	Principal
February 28, 2023	USD 2.56	USD 0.13	USD 2.43	USD 335.43



Table 1-31 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Gross Interest	Displays the gross interest amount.
Tax	Displays the tax amount.
Net Interest	Displays the net interest amount.
Principal	Displays the interest principal amount.

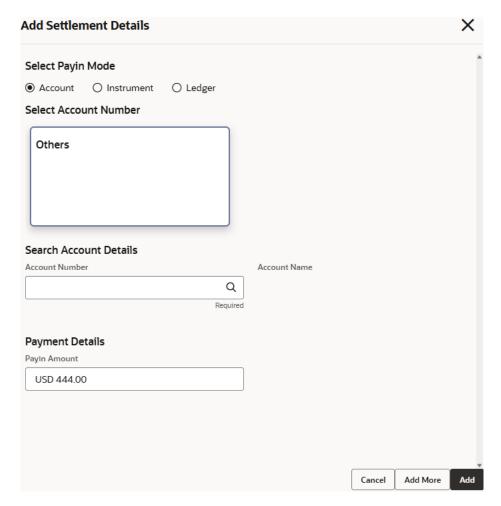
Click on Add Settlement Details, in the Settlement Details section on the Certificate of Deposit Initial Funding screen.

The Add Settlement Details screen is displayed.



Funding options will include Account and General Ledger, with Account selected by default. The pay-in feature will align with the existing CD Top-Up functionality.

Figure 1-37 Add Settlement Details_Account



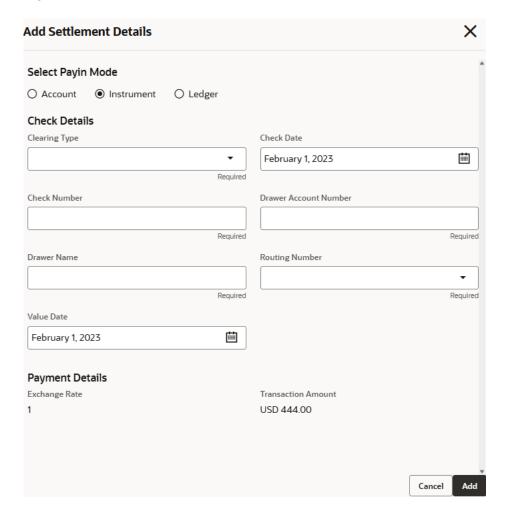


 Perform the required action for settlement details as an account. For more information on fields, refer to the field description table.

Table 1-32 Add Settlement Details as Account

Field	Description
Select Payin Mode	Select the Account option to perform the settlement.
Select Account Number	The own accounts are displayed as widgets with the Account Number , Account Name , and Account Balance . You can select the account for payin. You can select Others from the widget to select any other accounts in the same bank for payin.
Search Account Details	This will display, if you select Others from the widgets. click the 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.
P ayin Amount	Displays the amount and also you can modify the amount.

Figure 1-38 Add Settlement Details_Instrument





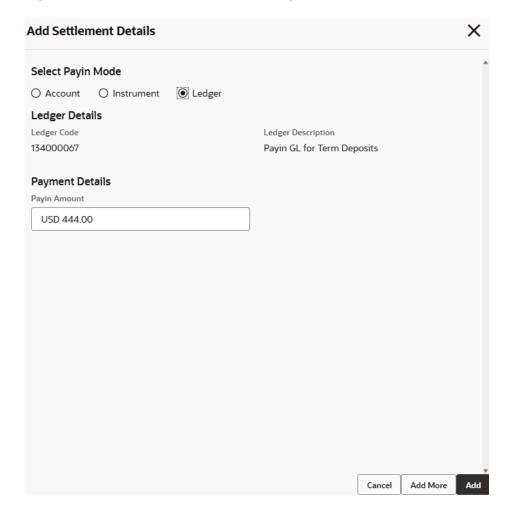
• Perform the required action for settlement details as an instrument. For more information on fields, refer to the field description table.

Table 1-33 Add Settlement Details as Instrument

Field	Description	
Select Payin Mode	Select the Instrument option to perform the settlement.	
Clearing Type	Specify the clearing type in which cheque needs to be deposited.	
Check Date	Specify the check date, if check number is specified.	
Check Number	Specify the check number to be deposited.	
Drawer Account Number	Specify the drawer account number.	
Drawer Name	Specify the drawer name.	
Routing Number	Specify the routing number.	
Value Date	Display the value date.	
Exchange Rate	Displays the exchange rate.	
	Note This field is displayed only if there is cross currency transaction.	
Transaction Amount	Displays the amount in payin account currency.	



Figure 1-39 Add Settlement Details_Ledger



• Perform the required action for settlement details as an ledger. For more information on fields, refer to the field description table.

Table 1-34 Add Settlement Details as Ledger

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

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



The screen is successfully submitted for authorization.

1.5 CD Maintenances

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

This topic contains the following subtopics:

Create Certificate of Deposit Amount Block

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

View and Modify Amount Block

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

Payout Modification

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

Account Modification

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

Certificate of Deposit Joint Holder Maintenance

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

Certificate of Deposit Beneficiary Details Update

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

Customer Relationship Maintenance

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

1.5.1 Create Certificate of Deposit Amount Block

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

This screen is applicable only for IRA Deposits.



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

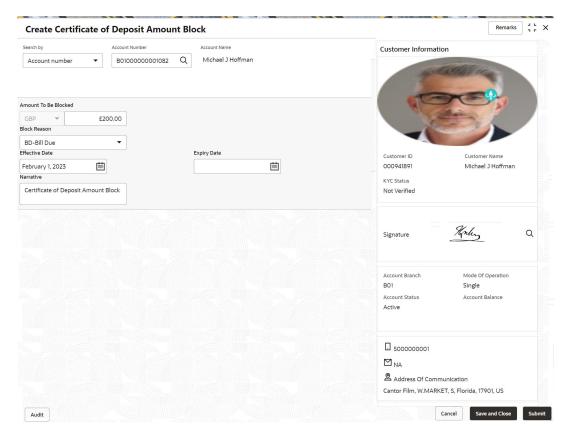
To create amount block:



- On the Home screen, from the Certificate of Deposit Services mega menu, under Certificate of Deposits and Maintenance, click Create Amount Block, or specify Create Amount Block in the search icon bar and select the screen.
 - The Create Certificate of Deposit Amount Block screen is displayed.
- On the Create Certificate of Deposit Amount Block screen, click the Search icon or specify the account number in the Account Number field, and press Enter or Tab.

The details for the account entered are displayed.

Figure 1-40 Create Certificate of Deposit Amount Block Details



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



Table 1-35 Create Certificate of Deposit Amount Block – Field Description

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

4. Click Submit.

The screen is successfully submitted for authorization.



1.5.2 View and Modify Amount Block

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

This screen is applicable only for IRA Deposits.

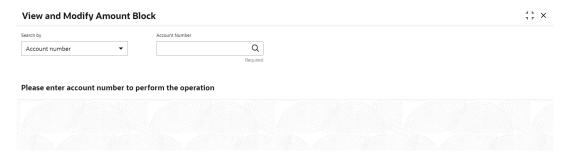


To view the amount block details:

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

The View and Modify Amount Block screen is displayed.

Figure 1-41 View and Modify Amount Block

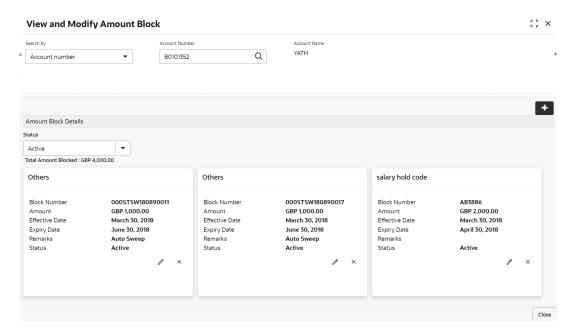


On the View and Modify Amount Block screen, click the Search icon or specify the account number in the Account Number field.

The Amount Block Details section is displayed.



Figure 1-42 View and Modify Amount Block Details



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

Table 1-36 View Amount Block Details - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
	 If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount Block Details	This section displays the CD amount block details.
Total Amount Blocked	Displays the total amouont blocked on the CD account.

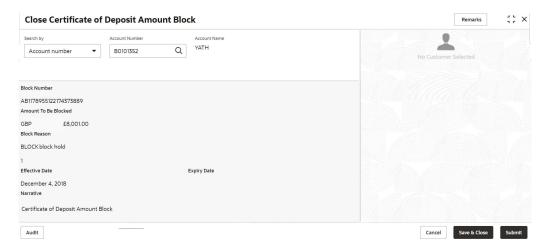


Table 1-36 (Cont.) View Amount Block Details - Field Description

Field	Description
<block reason=""></block>	Displays the block reason as the top of the widget.
Block Number	Displays the block number.
Amount	Displays the block amount along with the currency.
Blocked Reason	Displays the block reason along with code.
Effective Date	Displays the block effective date.
Expiry Date	Displays the block expiry date.
Remarks	Displays the block remarks.
Status	Displays the block status.

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

Figure 1-43 Close Certificate of Deposit Amount Block



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



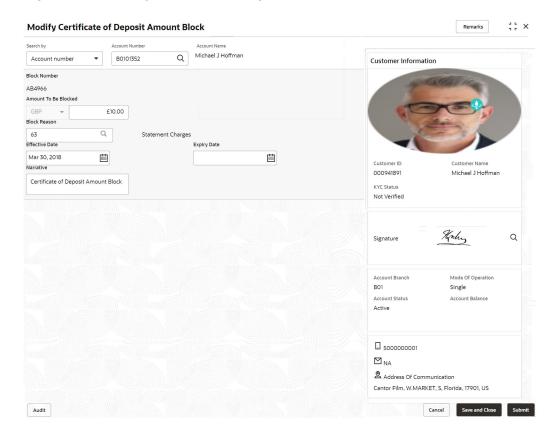


Figure 1-44 Modify Certificate of Deposit Amount Block

Table 1-37 Modify CD Amount Block - Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Aslo, to the right the customer information is displayed.
Block Number	Displays the block number of the CD account.
Amount To Be Blocked	Specify the CD amount to be blocked. (i) Note By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.
Block Reason	Displays the reason for the block on CD account.



Table 1-37 (Cont.) Modify CD Amount Block - Field Description

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

b. Click Submit

The screen is successfully submitted for authorization.

4. Click Close.

1.5.3 Payout Modification

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

Note

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

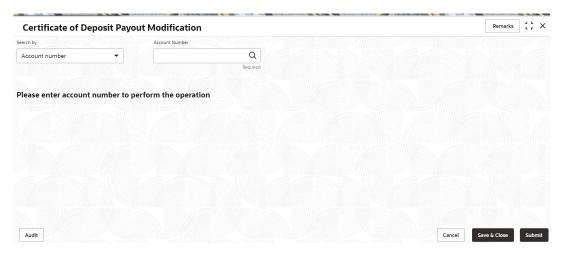
To view the CD payout modification details:

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

The Certificate of Deposit Payout Modification screen is displayed.



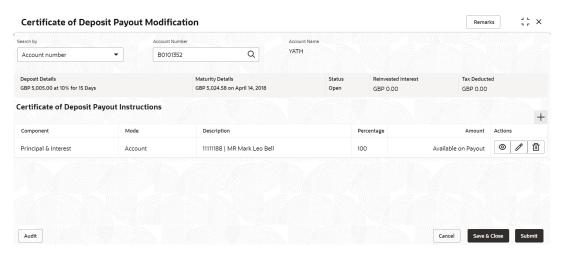
Figure 1-45 Certificate of Deposit Payout Modification



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

The details are displayed.

Figure 1-46 CD Payout Modification Details



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



Table 1-38 View CD Payout Details - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. 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. (i) Note The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the CD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	Displays the status of the CD account. The possible options are: Active Overdue Closed
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest. i Note If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Interest Paid.
Tax Deducted	Displays the tax amount deducted till date.
Certificate of Deposit Payout Instructions	This section displays the existing payout instructions of the CD account.



Table 1-38 (Cont.) View CD Payout Details - Field Description

Field	Description
Component	Displays the component of payout. The possible options are: Principal Interest Principal & Interest Rollover Principal Rollover Interest Rollover Principal & Interest
	Note If auto-rollover is disabled for the product, it displays only Principal, Interest, and Principal & Interest.
Mode	Displays the mode of payout. The possible options are: • Account • Ledger
Description	Displays a brief description of the payout. (i) Note Based on the payout mode, the description is displayed. The description according to the mode are as follows: • Account – Account Number & Account Name • Ledger – Ledger Code, Ledger Name
Percentage	Displays the percentage of payout.
Amount	Displays the CD payout amount. (i) Note For Interest component, this field displays Available on Payout text.
Actions	Click the View icon, to more details of the payout. For more information, refer <i>View CD Payout Modification</i> . Click the Edit icon, to edit the payout details. For more information, refer <i>Modify CD Payout Modification</i> . Click the Delete icon, to delete the payout details.

Click Submit.

The screen is successfully submitted for authorization.

View CD Payout Modification

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

Modify CD Payout Modification

You can modify the CD payout details.



1.5.3.1 View CD Payout Modification

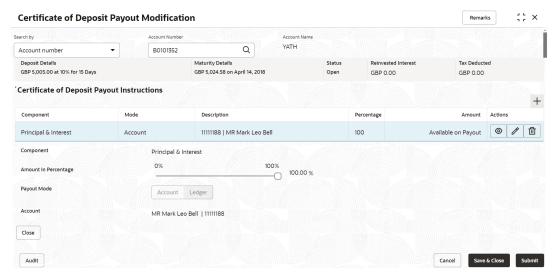
You can view the more details of the CD payout modification.

To view more payout modification details:

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

The details of the payout are displayed.

Figure 1-47 View CD Payout Modification



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

Table 1-39 View more Payout Details - Field Description

Field	Description
Component	Displays the component of payout. The possible options are: Principal Interest Principal & Interest Rollover Principal Rollover Interest Rollover Principal & Interest
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <pre>croductname</pre>
Maturity Tenor	Displays the maturity tenor for the payout.
Interest Rate Based On	Displays the basis of the interest rate.
Add Funds	Displays whether additional funds were added for the payout.
Amount To Be Added	Displays the amount added for payout.
Mode	Displays the mode of payout.
Account	Displays the account number.
Account Name	Displays the account name.



Table 1-39 (Cont.) View more Payout Details - Field Description

Field	Description
Account Branch	Displays the branch of the account.
Amount	Displays the payout amount.
Actions	Diplays the action to edit and delete the payout details.

Click Close.

1.5.3.2 Modify CD Payout Modification

You can modify the CD payout details.

To modify CD payout simulation:

1. Click the Edit icon from the Actions field.

The details of the payout are displayed.

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

Below are the details of the actions:

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

Figure 1-48 Payout as Own Account

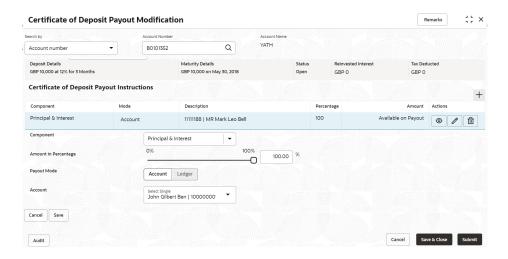




Table 1-40 Payout by own account - Field Description

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

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



Figure 1-49 Payout through Other Account and Type as Account within Bank

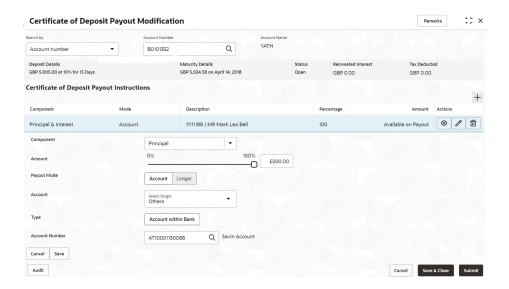


Table 1-41 Payout by other account within bank – Field Description

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



Table 1-41 (Cont.) Payout by other account within bank – Field Description

Field	Description
Payout Mode	Select the payout mode as Account . (i) Note For information on payout mode as Ledger , refer Payout through Ledger.
Account	Select the Other account for performing the payout. (i) Note For information on own accounts, refer Payout through Own Account.
Туре	Select the Account Within Bank type.
Account Number	Specify the account number which is within the same bank for performing the payout.

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

Figure 1-50 Payout through Ledger

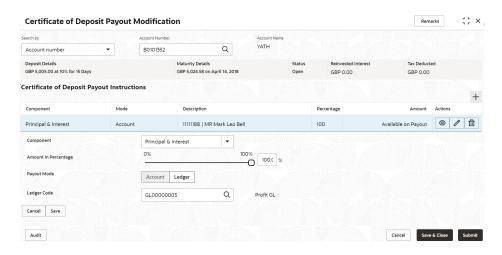




Table 1-42 Pay through Ledger - Field Description

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

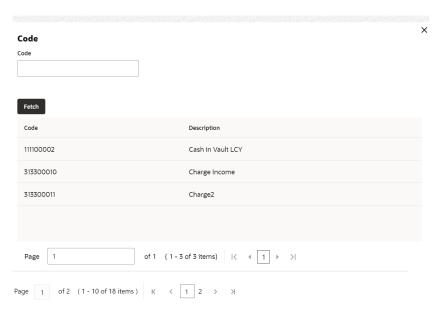
* To fetch the ledger code:

. From the **Ledger Code** field, click the **Search** icon from the first field.

The **Code** section is displayed.



Figure 1-51 Ledger Code



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

Figure 1-52 Rollover Principal, Rollover Interest, or Rollover Principal and Interest

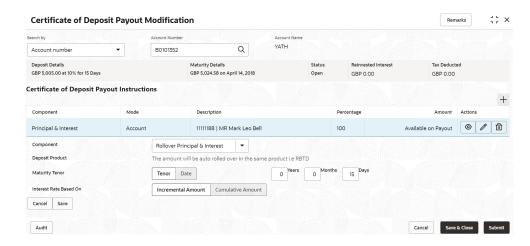




Table 1-43 Rollover Principal, Rollover Interest, or Rollover Principal & **Interest - Field Description**

Field	Description
Component	Select the Rollover Principal, Rollover Interest, or Rollover Principal or Interest component for payout.
	① Note
	For information Principal , Interest , or Principal & Interest , refer For Component selected as Principal, Interest, or Principal & Interest.
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <pre><pre><pre>c</pre></pre></pre>
Maturity Tenor	Select and specify the maturity tenor for the payout. — Tenure : If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent.
	 Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options
	are: - Incremental Amount
	Cumulative Amount

3. Click Submit.

The screen is successfully submitted for authorization.

1.5.4 Account Modification

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



(i) Note

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

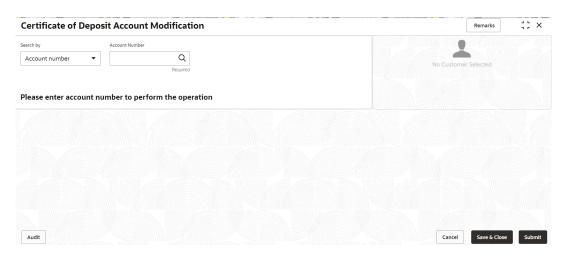
To perform the account modification:

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

The **Account Modification** screen is displayed.



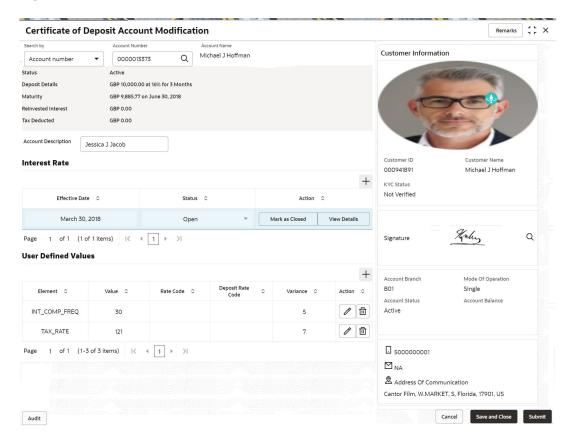
Figure 1-53 Account Modification



On the Account Modification screen, click the Search icon or specify the account number in the Account Number field.

The details of the modification is displayed.

Figure 1-54 CD Account Modification Details



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



Table 1-44 Account Modification – Field Description

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



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

Field	Description
Account Description	Specify the description for the account.
	Note By default, a description is displayed. You can edit, if required.
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed, to close the interest rate.
	Click View Details, to view the user defined values.
User Defined Values	This section displays the user defined values details.
	Note This section is displayed if you click View Details from the Action field.
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the Edit icon, to edit the user defined value details.
	Click the Delete icon, to delete the user defined value entry.
	Click the Save icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

 In the Interest Rate and User Defined Values section, click the Add icon, to add a new row.

Click Submit.

The screen is successfully submitted for authorization.

1.5.5 Certificate of Deposit Joint Holder Maintenance

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



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



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

Note

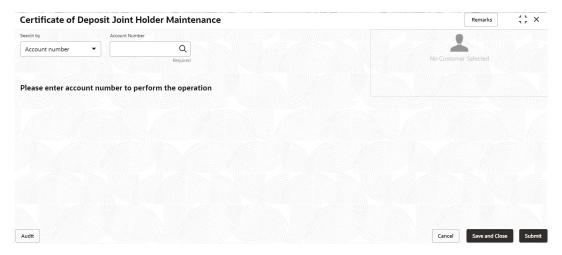
- If the user enters or chooses a minor account number, the system will show a
 notification indicating that the account holder is a minor and that joint holders
 cannot be added. Consequently, the user will be unable to take any further actions
 on the screen.
- When a user enters a major account number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

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

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

Figure 1-55 Certificate of Deposit Joint Holder Maintenance



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

The account holder details and mode of operation are displayed.



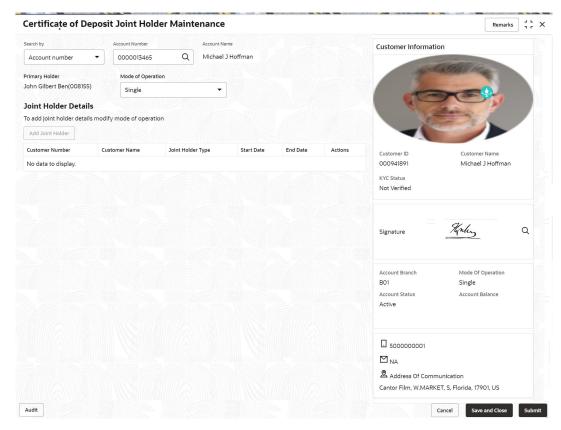


Figure 1-56 Certificate of Deposit Joint Holder Maintenance

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



Table 1-45 Certificate of Deposit Joint Holder Maintenance – Field Description



Table 1-45 (Cont.) Certificate of Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details for a joint account. (i) Note You can perform the following actions in this section: • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the Delete icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. • Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A
	confirmation message is displayed. Click Confirm to proceed with the converstion.

Click Submit.

The screen is successfully submitted for authorization.

Maintain Joint Holder Details

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

1.5.5.1 Maintain Joint Holder Details

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

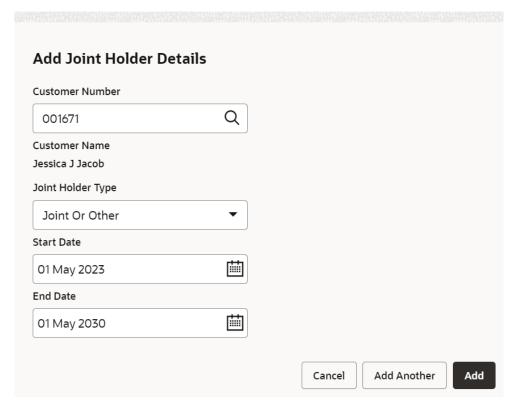
To maintain the joint holder details:

- From the **Joint Holder Maintenance** screen, perform any of the following actions as required:
 - Add Joint Holder
 - a. Select the **Jointly**, **Either Anyone or Survior**, **Former or Survior**, or **Mandate Holder** option from the **Mode of Operation** field.
 - b. In the Joint Holder Details section, click Add Joint Holder.

The Add Joint Holder Details section is displayed.



Figure 1-57 Add Joint Holder



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

Table 1-46 Add Joint Holder - Field Description

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

- d. Click Add.
 - You can add multiple joint holders to the account by clicking Add Another.

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

Figure 1-58 Joint Holder Details

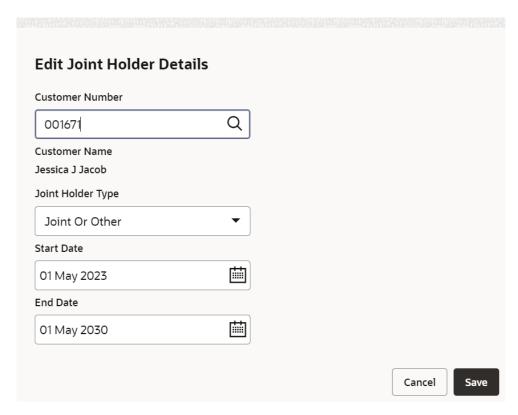




Edit Joint Holder Details

a. In the Joint Holder Details section, click the Edit icon, from the Actions field.
 The Edit Joint Holder Details section is displayed.

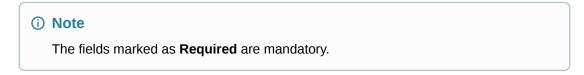
Figure 1-59 Edit Joint Holder Details



- b. You can update the selected joint holder details as required. The fields are same as displayed in the Add Joint Holder Details section. For more information, refer Add Joint Holder.
- c. Click Save.
- 2. Click Submit.

1.5.6 Certificate of Deposit Beneficiary Details Update

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



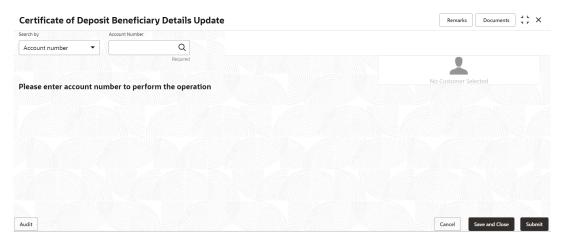
To update beneficiary details:

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

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



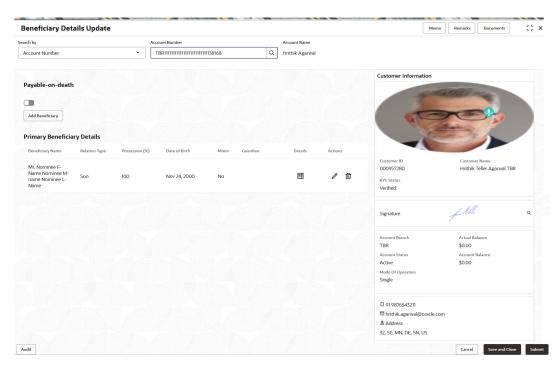
Figure 1-60 Certificate of Deposit Beneficiary Details Update



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 1-61 Certificate of Deposit Beneficiary Details



(i) Note

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

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



Table 1-47 CD 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.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Amount 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 CD account.
Beneficiary Name	Displays the name of the beneficiary.
Relation Type	Displays the relationship of the beneficiary.
Possession (%)	Displays the percentage allotted to the beneficiary.
Date of Birth	Displays the beneficiary date of birth.
Minor	Displays whether the beneficiary is a minor or major.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.
Details	Click the View icon to view the beneficiary details.



Table 1-47 (Cont.) CD Beneficiary Details Update - Field Description

Field	Description
Actions	Displays the following icons to perform the action: 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.

4. Click Submit.

The screen is successfully submitted for authorization.

Add Beneficiary

You can add a beneficiary to a CD account.

View Beneficiary Details

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

Edit Beneficiary Details

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

1.5.6.1 Add Beneficiary

You can add a beneficiary to a CD account.



(i) Note

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

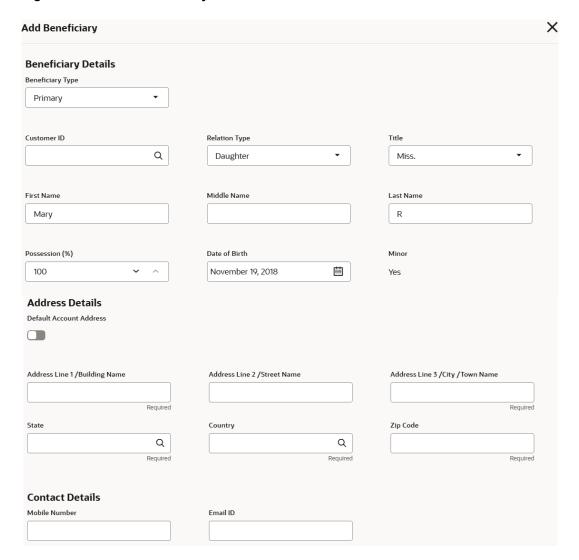
To add a Beneficiary:

In the Beneficiary Details section, click Add Beneficiary .

The Add Beneficiary section is displayed.



Figure 1-62 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 1-48 Add Beneficiary Details - Field Description

Field	Description
Beneficiary Details	This section displays the fields for capturing the basic beneficiary details.
Beneficiary Type	Select the Beneficiary type from the list.
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.
Possession (%)	Specify the possession percentage to be given for the beneficiary.
Date of Birth	Select or specify the beneficiary's date of birth.



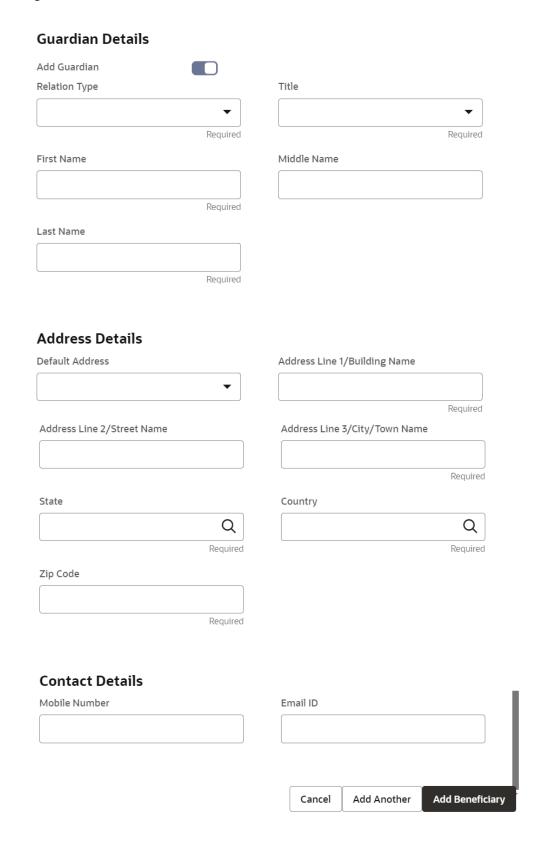
Table 1-48 (Cont.) Add Beneficiary Details – Field Description

Field	Description
Minor	Displays whether the added beneficiary is a minor based on the date of birth selected or specified.
	① 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 <i>Oracle Banking Common</i> 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 1-63 Guardian Details





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

Table 1-49 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 nominee details are defaulted from the customer.
- The system defaults the customer's residential address when the nominee or guardian address details are defaulted from the account.

Click Add Beneficiary.

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

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

4. Click Submit.

The screen is successfully submitted for authorization.



1.5.6.2 View Beneficiary Details

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

To view the beneficiary details:

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



Figure 1-64 View Beneficiary Details - Personal

X **Beneficiary Details Beneficiary Details** Customer ID Relation Type Mother Title First Name Ms. Jane Middle Name Last Name Date of Birth Minor September 8, 1978 No **Address Details** Address Line 1/Building Name Address Line 2/Street Name AAB west Address Line 3/City/Town Name State San Florida Country Zip Code **United States** 435769 **Contact Details** Mobile Number Email ID 1234567890 jane@test.com Cancel

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



Table 1-50 Beneficiary Details - Field Description

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

Click Close.

1.5.6.3 Edit Beneficiary Details

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

To edit a beneficiary:

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

1.5.7 Customer Relationship Maintenance

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



Note

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

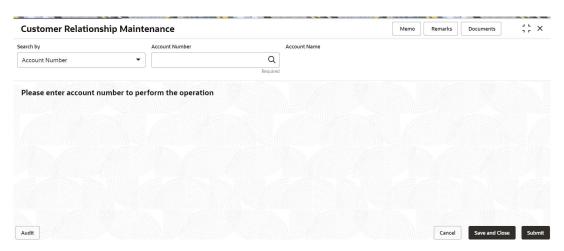
To maintain customer relationship:

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

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



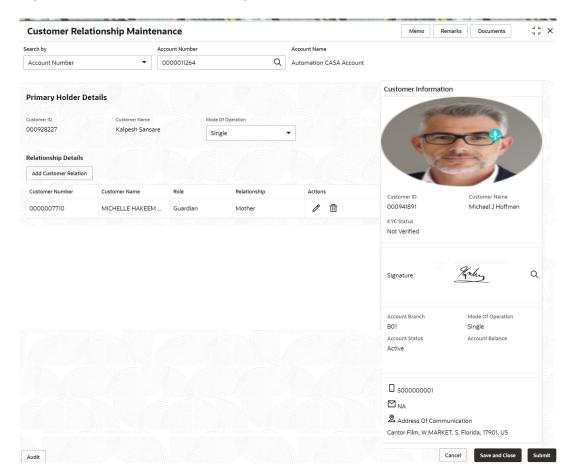
Figure 1-65 Customer Relationshio Maintenance



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

The Primary Holder Details and Relationship Details sections are displayed.

Figure 1-66 Customer Relationship Maintenance Details







① Note

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

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

Table 1-51 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. The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Primary Holder Details	This section displays the details of the primary account holder.
Customer ID	Displays the unique customer ID.
Customer Name	Displays the customer name of the certificate of deposit acocunt.
Mode of Operation	Select the mode of operation of the account. The options are: Operated by Gaurdian Operated by Custodian Single



Table 1-51 (Cont.) Customer Relationship Maintenance – Field Description

Field	Description
Relationship Details	This section displays the relationship details maintained for the account holder.
	Note To add relation details to a customer, click Add Customer Relation. For more information, refer Add Customer Relation.
Customer Number	Displays the customer number that was added for adding the relationship.
Customer Name	Displays the name of the customer linked to the customer ID.
Role	Displays the role of the relation added.
Relationship	Displays the relationship added for the account.
Actions	Displays the following actions that can be performed: : Click this icon, to edit the relationship details that were added for the customer. As you click this icon, a Edit Customer Relation section appears.
	: Click this icon, to delete the relationship details that were added for the customer.

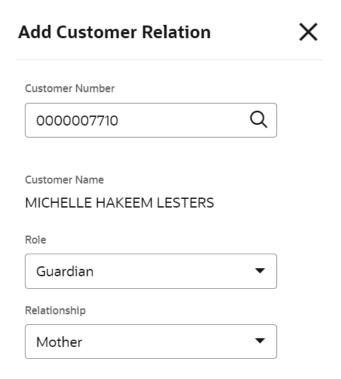
To add customer relation details:

a. In the Relationship Details section, click Add Customer Relation.

The Add Customer Relation section is displayed.



Figure 1-67 Add Customer Relation





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

Table 1-52 Add Customer Relation – Field Description

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

c. Click Add.

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



Click Submit.

The screen is successfully submitted for authorization.

1.6 CD Inquiries

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

This topic contains the following subtopics:

Transaction View and Reversal

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

Certificate

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

Interest Paid Out Details

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

1.6.1 Transaction View and Reversal

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



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

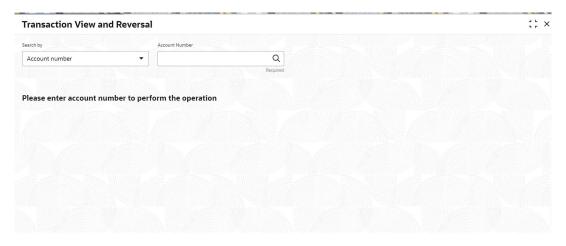
To view or perfrom transaction reversal:

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

The Transaction View and Reversal screen is displayed.



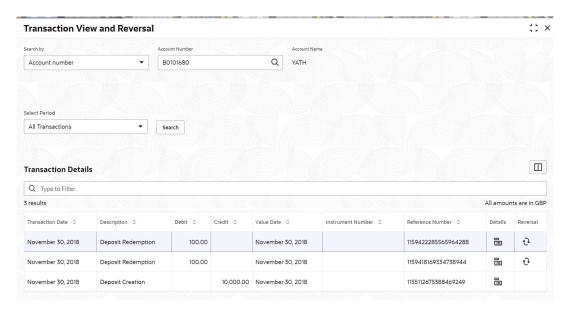
Figure 1-68 Transaction View and Reversal



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

The **Transactions Details** section is displayed.

Figure 1-69 Transaction Details of the Account



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



Table 1-53 Transaction View and Reversal – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find
	an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	 Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Select Period	The date criteria are based on which the entries are to be displayed. Below are the options:
	 All Transactions Date Range Current Month Current Month Plus Previous Month Current Month Plus Previous 3 Months Current Month Plus Previous 6 Months
	 i Note If the All Transactions option is selected, it displays all the transaction details. This is the default option. If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled.
Transaction Details	This section displays the transaction details of the TD account. By default, all the transactions are displayed.



Table 1-53 (Cont.) Transaction View and Reversal – Field Description

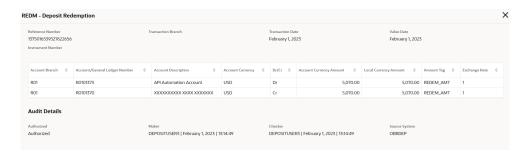
Field	Description
Type to Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.
Details	Displays the Details icon to view the account transaction details. For more information, refer <u>Transaction Details</u> .
Reversal	Displays the Reverse icon to reverse the transaction. For more information, refer Transaction Reversal. (i) Note • This icon is displayed only for redemption and top-up related events. • This icon is not displayed, if the transaction is already reversed.

To view transaction details:

a. Click the **Details** icon from the **Details** field.

The transaction and audit details are displayed in respective sections.

Figure 1-70 Transaction Details



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

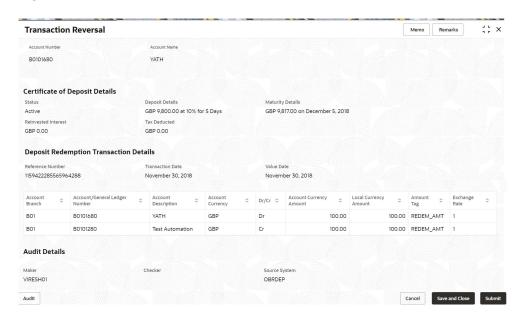
Table 1-54 Transaction and Audit Details – Field Description

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

- **b.** Click the **Close** icon, to exit the section.
- To perform transaction reserval:
 - a. Click the Reverse icon from the Reversal field.

The **Transaction Reversal** screen is displayed.

Figure 1-71 Transaction Reversal





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

Table 1-55 Transaction Reversal - Field Description

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

b. Click Submit.

The transaction is submitted successfully for reversal requrest.

4. Click Submit.

The screen is successfully submitted for authorization.



1.6.2 Certificate

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



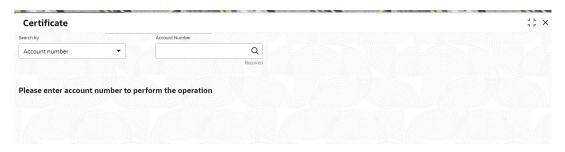
The fields marked as **Required** are mandatory.

To generate and view the deposit certificate:

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

The Certificate screen is displayed.

Figure 1-72 Certificate

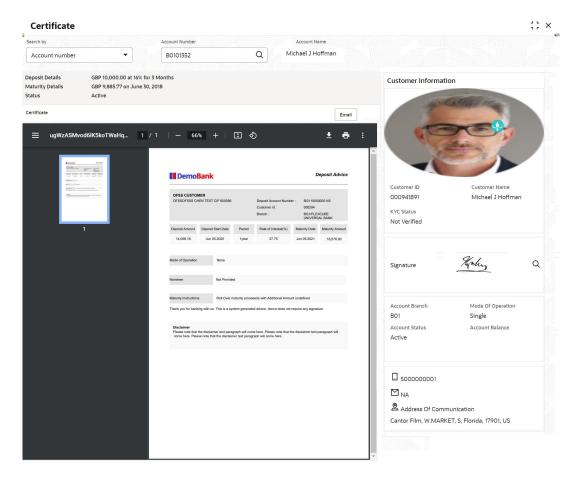


On the Certificate screen, click the Search icon or specify the Account Number and press the Tab or Enter key.

The deposit summary and certificate is displayed.



Figure 1-73 CD Certificate



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



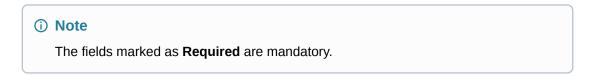
Table 1-56 Certificate – Field Description

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



1.6.3 Interest Paid Out Details

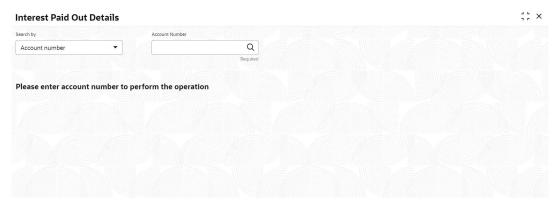
You can inquire about the interest paid out details for a deposit account with a given period.



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

The Interest Paid Out Details screen is displayed.

Figure 1-74 Interest Paid Out Details



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

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



1. X **Interest Paid Out Details** CMC-CUSTOMER Q Start Date End Date November 30, 2018 February 1, 2023 Search Total Interest Amount 0.04 02 Items (All Amounts are in GBP) Transaction Date 0 Interest Rate 0 Interest Amount 0 Payout Account 0 Payout Mode 0 Reference Number 0 ▼ Current Term Deposit Effective From November 30, 2018 December 1, 2018 134000067 HAMMIM1GBP000003 Ledger ▼ Previous Term Deposit - November 30, 2018 to December 8, 2018 Ledger HAMMIM1GBP000003

Figure 1-75 Interest Paid Out Details_Data

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

Table 1-57 Interest Paid Out Details – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	 Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.



Table 1-57 (Cont.) Interest Paid Out Details - Field Description

Field	Description
Start Date	The Start date is defaulted as account opening or renewed date in case of rolled over CD, and the user is allowed to modify the defaulted value. In case of rolled over deposit, the start date will be the new CD start date.
End Date	The end date will default to the current branch date and the user is allowed to modify the defaulted value.
Search	Click this button to search the interest paid out details for a given date range.
Total Interest Amount	Displays the total interest amount for each life cycle of CD and the given date range.
Transaction Date	Displays the transaction date.
Interest Rate	Displays the final interest rate.
Interest Amount	Displays the liquidated interest amount (without deducting tax).
Payout Account	Displays the interest payout account.
Payout Mode	Display interest payout mode , the possible values are Account, Ledger, and Deposit.
Reference Number	Displays the transaction reference number.

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

1.7 Statement

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

This topic contains the following subtopic:

Adhoc Account Statement

User can generate an adhoc statements for which the frequency falls outside the statement frequency using the **Adhoc Account Statement** screen. The statements can be generated by providing the required date range.

1.7.1 Adhoc Account Statement

User can generate an adhoc statements for which the frequency falls outside the statement frequency using the **Adhoc Account Statement** screen. The statements can be generated by providing the required date range.



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

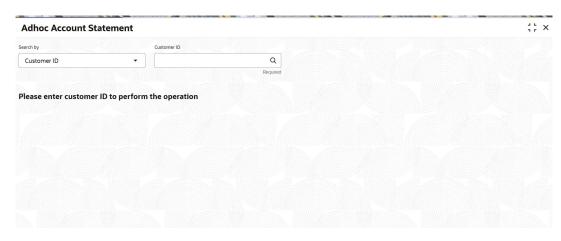
To generate, view, or share a adhoc account statement:

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

The Adhoc Account Statement screen is displayed.

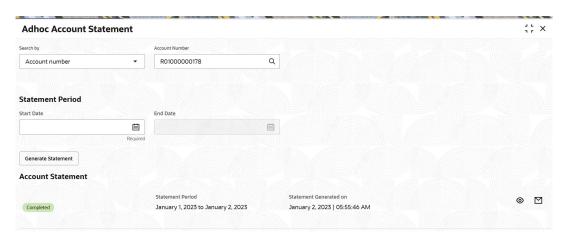


Figure 1-76 Adhoc Account Statement



- 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 Statament Period and Account Statement sections are displayed.

Figure 1-77 Account Statement



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



Table 1-58 Adhoc Account Statement - 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. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Statement Period	This section displays the fields for selecting date range for generating the statement.
	Note To generate statement for the account, you can select or specify the date range, and click Generate Statement .
Start Date	Select or specify the start date for generating the statement.
End Date	Select or specify the end date for generating the statement. (i) Note This field is enabled, as you select or specify a value in the Start Date field.
Account Statement	This section displays the generated account statement.
<status></status>	Displays the current status of the statement.
Statement Period	Displays the period or date range of the statement.
Statement Generated on	Displays the date on which the statement is generated.

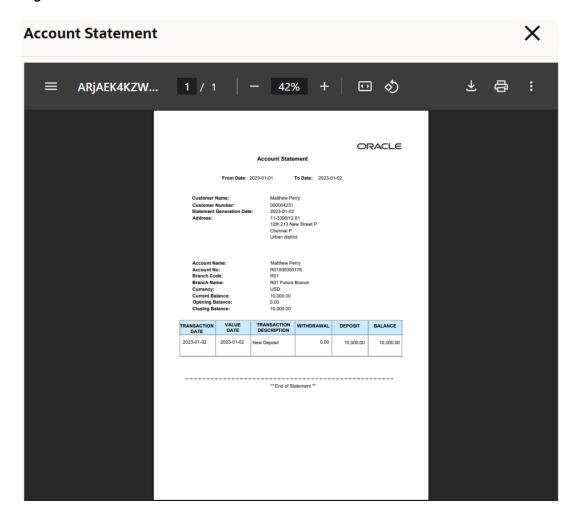


Table 1-58 (Cont.) Adhoc Account Statement - Field Description

Field	Description
<action></action>	Displays the following icons: : Click to view the generated statement. : Click to send the statement through preferred Email. A confirmation message is displayed for confirming the Email ID. Click Send, to proceed.

As you click , the following statement is displayed. If requried, you can download the statement.

Figure 1-78 Generated Statement



1.8 Access Restriction

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



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

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

(i) Note

- Access restriction validation occurs after other checks, such as the account status (Open or Closed) and any staff restrictions.
- In the Customer Panel and Deposit 360 screen, joint holder details are restricted from view if the user does not have access to the joint holder's access group of the account.

Below is the use case:

Table 1-59 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



Functional Activity Codes

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

Table A-1 Functional Activity Codes for Certificate of Deposit Servicing Screens

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



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

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

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