

Oracle Banking Branch Deposit Services User Guide



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Purpose

This guide helps you to familiarize yourself with the Deposit Services module of the Oracle Banking Branch. It gives an overview of the module and takes you through the different types of transactions that can be handled through this module.

Audience

This guide is intended for the deposit services Tellers and Supervisors to provide quick and efficient service to customers and prospects of your bank.

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our

products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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

Related Resources

For more information, see these Oracle resources:

- [Getting Started User Guide](#)
- [Teller User Guide](#)

Acronyms and Abbreviations

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

Table List of Acronyms and Abbreviations

Abbreviation	Description
CASA	Current Account Savings Account
GL	General Ledger
TD	Term Deposits
RD	Retail Deposits

Screenshot Disclaimer

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

Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

Table Basic Actions and Definitions


Icon	Applicable Stages	Description
Approve	Approval	<p>The system displays a section where approval remarks if any can be input. Click OK to submit. The transaction is sent to the Host system through OBRH. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 20px;"> <p> Note:</p> <p>The maker checker validation will be provided if the same maker tries to approve the transaction.</p> </div>
Audit	Initiation, Approval, and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.
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 and Handoff Retry	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.

Table (Cont.) Basic Actions and Definitions

Icon	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.
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.
Next	Initiation, Approval, and Hand off Retry	On completion of input of all parameters for a particular stage, the user can click to navigate to the next segment.
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 and assign back to the maker. In my Pending Tasks, the maker can view and subsequently 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.

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
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.
Save and Close	Initiation	<p>In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option.</p> <p>When you click Save and Close, the input details are saved and the transaction screen is closed. Saved transaction details will be available in My task. Users can select the transaction from My Task and proceed with the transaction or delete it.</p>

Table (Cont.) Basic Actions and Definitions



Icon	Applicable Stages	Description
Auto Authorization	Initiation	<p>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPOMN)</pre> <pre>output</pre> <pre>Section1 LEVEL:0</pre> 3. Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2). <div data-bbox="935 1213 1370 1499" style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.</p> </div> <div data-bbox="1084 1539 1370 1881" style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p> </div>

Table (Cont.) Basic Actions and Definitions





Icon	Applicable Stages	Description
Multi-Level Authorization	Initiation	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPYIN)</pre> <p>output</p> <pre>Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div data-bbox="933 1171 1369 1644" style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2></pre> </div> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2).

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
		<div data-bbox="933 346 1365 636" style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px;"> <p> Note:</p> <p>You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.</p> </div> <div data-bbox="1084 674 1365 1077" style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 20px;"> <p> Note:</p> <p>The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</p> </div>

The following shortcut keys can be used only for the screens, which has the buttons specified in the function:















Table Shortcut Keys

Shortcut Key	Function
Tab	<p>Used to shift focus from one input field to other.</p> <div data-bbox="1122 1430 1446 1661" style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 20px;"> <p> Note:</p> <p>The last field of the last accordion will shift focus to Submit/Cancel.</p> </div>
Alt + S	Used to select Submit .
Alt + C	Used to select Cancel .

Symbols and Icons

The following are the symbols and icons you are likely to find in this guide:


Table Symbols and Icons

Symbols and Icons	Function
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Edit a row
	Delete a row
	Open calendar
	Navigate to the first page
	Navigate to the last page
	Navigate to the previous page
	Navigate to the next page
	Add a row
	Refresh details
OK	Confirm the details specified
Back	Navigate to the previous tab
Next	Navigate to the next tab
Save & Close	Save the details specified and exist from the screen. The task appears in my pending task, from where you can take the task ahead on your next login.
Cancel	Cancel the action performed and exist the screen
Submit	Submit the transaction for approval
Audit	View the audit details of a particular screen
Remarks	Add or view remarks related to a screen.

Shortcut Keys

The following shortcut keys can be used only for the screens, which has the buttons specified in the function:

Table Shortcut Keys

Shortcut Key	Function
Tab	Used to shift focus from one input field to other.  Note: The last field of the last accordion will shift focus to Submit/Cancel .
Alt + S	Used to select Submit .
Alt + C	Used to select Cancel .

1

Overview of Deposit Services

The **Deposit Services** module of Oracle Banking Branch facilitates doing various transactions on Term Deposit (TD) and Recurring Deposit (RD) accounts.

- [Prerequisite](#)
Before you begin performing deposit transactions:
- [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.

1.1 Prerequisite

Before you begin performing deposit transactions:

Log in to the application homepage. For information on how to log in, refer to the *Getting Started User Guide*.

1.2 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 1-1 Deposit Services Mega Menu

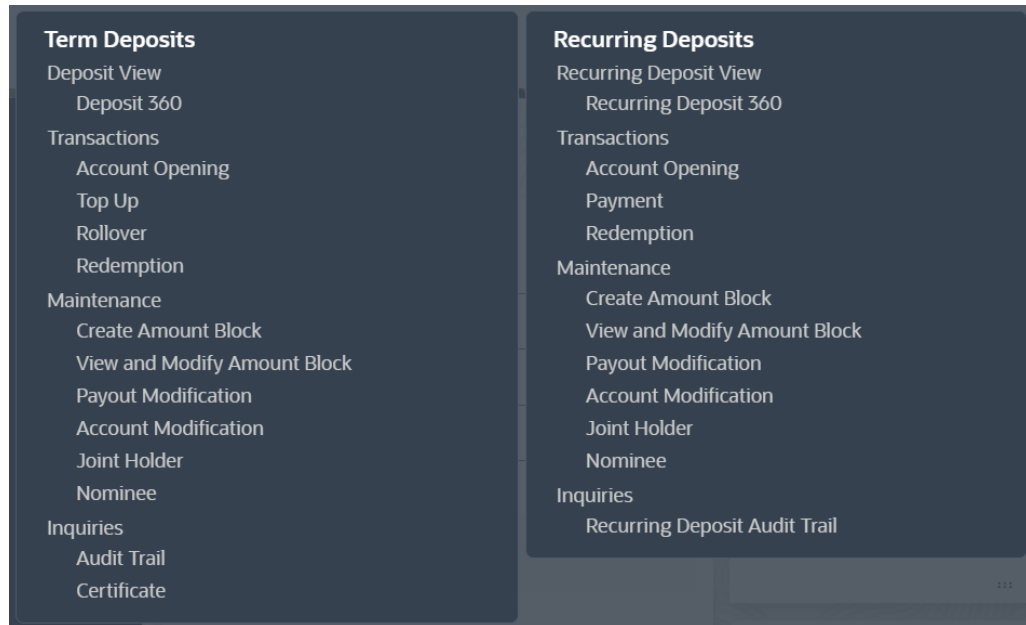


Table 1-1 Menu Items

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

2

Deposit View

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

This topic contains the following subtopic:

- [Deposit 360](#)
You can get an 360-degree view of a customer's term deposit account using the **Deposit 360** screen.

2.1 Deposit 360

You can get an 360-degree view of a customer's term deposit account using the **Deposit 360** screen.

The various sections are:

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

To view the term deposit details:



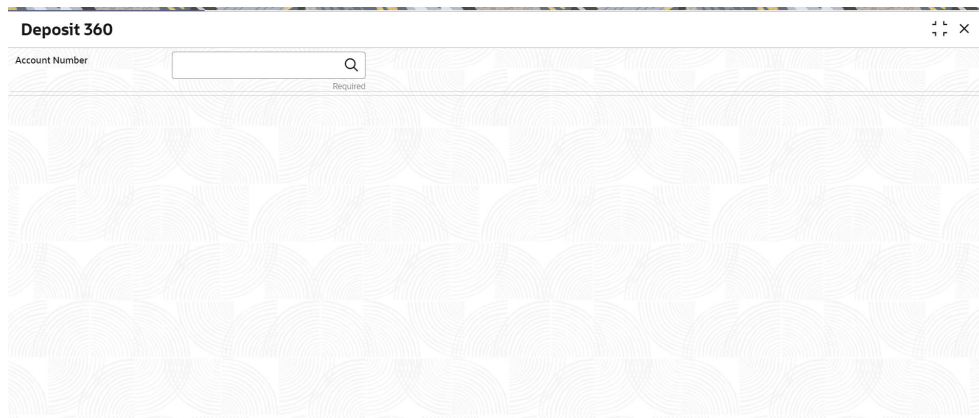
Note:


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

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

The **Deposit 360** screen is displayed.

Figure 2-1 Deposit 360



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

The details are displayed in the dashboard.

Figure 2-2 Deposit Details for TD

Deposit 360 ⌵ ⌵ ⌵

Account Number: Anna John C ☰

000000203030 Active

000/FLEXCUBE UNIVERSAL BANK
1 Year 3 Months-12.00%

Deposit Start Date: **March 30, 2018** Maturity On: **April 1, 2019**

Reinvest Interest: Nomination: **Not Provided**

Account Holders

Account Details

Customer's Address

Part Redemption ✓

Premature Redemption ✓

Top Up ✓

Mode of Operation: **Jointly**

GBP 1,000 Current Principal	GBP 1,000 Initial Pay in	GBP 0 Topup Pay in	GBP 0 Redeemed Principal
GBP 1,119.67 Maturity Amount	GBP 0 Blocked Amount	GBP 0 Interest Reinvested	GBP 0 Tax Deducted

Upcoming Transactions

Interest Liquidation Due on April 1, 2018

Overdue Transactions

No Data to Display

No Amount Block

No Data to Display

...

[Manage Amount Blocks](#)

Instructions Set

Payout 20% Principal
By GL A/C : 313500010

Payout 50% Principal
By Banker's Cheque

Payout 30% Principal
By CASA : 0000002638899
[Set Instructions](#)

Recent Transactions

NEW DEPOSIT GBP 1,000 on March 30, 2018
Ref: 000DEBK180890D4A

...

Rollover History

No Data to Display

...

Interest Rate Changes

Net Rate: 12%	March 30, 2018
	Base Rate 12%
	Variance 0%

...

Redemption Simulation (As of Today)

Redemption Amount	GBP 1,000
Principal 1,000	Interest Rate 12.00%
Interest 0.66	Tax 0.03
Redemption Proceeds 1,000.25	
Redeem Now	

...

Frequent Actions

...

- You can view the TD details of the account holder in the dashboard displayed. For more information on fields, refer to the field description table.

Table 2-1 Deposit 360 - Field Description



Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for viewing the TD details.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>The account holder's name is also displayed adjacent to the field.</p> </div>
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The options for the status are: <ul style="list-style-type: none"> • Active • Matured • Closed
<TD Account Number>	Displays the TD account number.
Branch	Displays deposit branch.
<Deposit Term - Interest Rate>	Displays the term for the deposit and interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Re-invest TD	Displays if the interest from the TD is to be re-invested in the same deposit or paid out.
Nomination	Specify if a nominee is registered or not.
Account Holder	This widget displays the account holder details.
Name	Displays the name of the account holder of the TD.
Customer ID	Displays the customer ID of the holder.
Relationship	Displays relationship as Primary/Secondary.
Mobile Number	Displays the mobile number of the customer.
Email ID	Displays the email ID of the customer.
Account Details	This widget displays the account details.
Customer's Address	Displays the address of the primary customer.
Part Redemption	This option will be selected if part redemption is allowed for the TD product.
Premature Redemption	This option will be selected if premature redemption is allowed for the TD product.
Top up	This option will be selected if a top-up is allowed for the TD product.
Mode of Operation	Displays the mode of operation chosen for the deposit.
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Pay in	Displays the initial payin done to create the deposit.

Table 2-1 (Cont.) Deposit 360 - Field Description







Field	Description
Topup Pay in	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemptions have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Interest Paid out or Interest Reinvested	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070c0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the tax deducted.
Upcoming Transactions	This widget displays the details of upcoming transactions.
Overdue Transactions	Displays the details of overdue transactions.
Redemption Simulation (As of Today)	This widget displays the redemption simulation of the day for the TD account. Click the View Error Details link to view the error message.
Instructions Set	<p>This widget displays the set of instructions set on the TD account.</p> <div style="border: 1px solid #0070c0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>To create new set of instructions for the TD account, click the Set Instructions link. For more information, refer TD Payout Modification screen.</p> </div>
Recent Transactions	This widget displays the details of the recent transactions performed on the account.
<Number> Amount Blocks	<p>This widget displays the amount block details of the account.</p> <div style="border: 1px solid #0070c0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>To manage the amount blocks, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block screen.</p> </div>
<Currency Amount>	Displays the currency and amount of block.
Block <Number>	Displays the block number.

Table 2-1 (Cont.) Deposit 360 - Field Description

Field	Description
Type	Displays the block type.
Expiry	Displays the expiry date of the block.
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
Rollover History	This widget displays the rollover history of the account.
<Currency Amount>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
Frequent Actions	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new page.</p> </div>

 **Note:**

- You can also launch the screens for performing various transactions on the account by clicking the  icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu screenshot.
- If the latest updates of the TD account performed is not displayed on the screen, you can refresh the screen by clicking the  icon. The screen is refreshed and the latest changes are displayed.

3

TD Transactions

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

This topic contains the following subtopics:

- [Account Opening](#)
You can simulate the Term Deposit creation and then open the TD account by providing funds from Account, Cheque and Ledger modes or combination of Account and Ledger modes using this screen.
- [Top Up](#)
You can perform a TD top-up transaction using this screen.
- [Rollover](#)
You can do simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL.
- [Redemption](#)
You can redeem a Term Deposit using this screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The Term Deposit can be redeemed in full or part.

3.1 Account Opening

You can simulate the Term Deposit creation and then open the TD account by providing funds from Account, Cheque and Ledger modes or combination of Account and Ledger modes using this screen.

This topic contains the following subtopics:

- [Simulation](#)
You can add the basic TD details to simulate the interest and maturity value for the TD account.
- [Payin Details](#)
You can specify or select the payin details for the TD account selected. The funding or payin details can be added by different modes, like Account, GL, Cheque (Single mode settlement) or a combination of Account & GL (Multimode settlement).
- [Payout Details](#)
You can add Interest or maturity instructions to be provided for the TD in this section. These instructions can be modified later before maturity.
- [Additional Details](#)
You can add details for the joint holder and nominee for the TD account.

3.1.1 Simulation

You can add the basic TD details to simulate the interest and maturity value for the TD account.

To perform TD simulation:

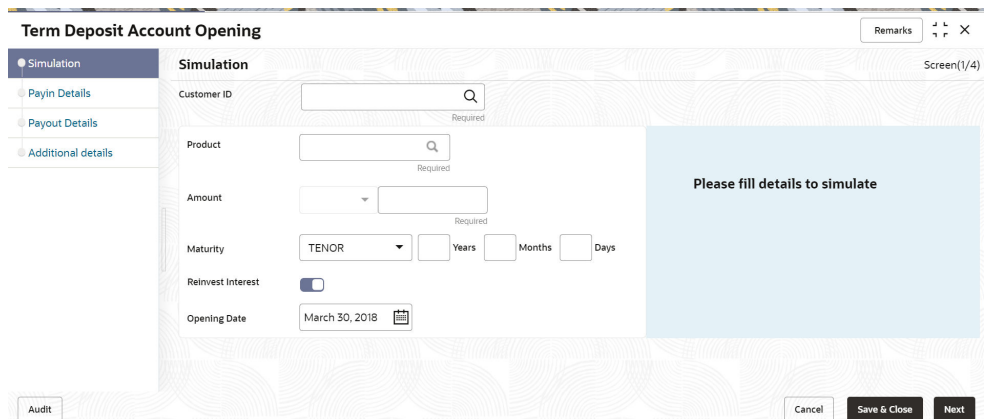
 **Note:**

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

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

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

Figure 3-1 Term Deposit Account Opening



The screenshot displays the 'Term Deposit Account Opening' simulation interface. On the left, a sidebar contains the following options: Simulation (selected), Payin Details, Payout Details, and Additional details. The main form area is titled 'Simulation' and includes the following fields and controls:

- Customer ID:** A text input field with a search icon and a 'Required' label below it.
- Product:** A text input field with a search icon and a 'Required' label below it.
- Amount:** A text input field with a dropdown arrow and a 'Required' label below it.
- Maturity:** A dropdown menu set to 'TENOR', followed by input boxes for 'Years', 'Months', and 'Days'.
- Reinvest Interest:** A toggle switch currently turned off.
- Opening Date:** A date picker showing 'March 30, 2018'.

At the bottom of the form, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'. A large blue box on the right side of the form contains the text 'Please fill details to simulate'. The top right corner of the screen shows 'Remarks' and 'Screen(1/4)'.

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


- a. If you click the  icon, then the following section is displayed:

Figure 3-2 Customer ID section

Customer ID ✕

Customer Number

Fetch

Customer Number	Customer Name
001671	Jessica J Jacob
001673	Jessica J Jacob
001675	Jessica J Jacob
001677	Jessica J Jacob

Page of 261 (1 - 10 of 2609 items) | < 1 2 3 4 5 ... 261 >

- b. Specify the customer ID in the **Customer Number** field.
- c. Click **Fetch**.
The customer number and name are displayed in the table.
- d. Select the **Customer Number** from the table.
The details related to the selected customer number are displayed in the tabs.

Figure 3-3 Term Deposit Account Opening - Simulation

Term Deposit Account Opening Remarks ✕

Simulation Screen(1/4)

Customer ID:

Product:

Amount:

Maturity: Years Months Days

Reinvest Interest:

Opening Date:

[Negotiate Rate](#)

Maturity Amount
£21.03

All amounts in GBP

Category	Amount
Principal	£20.00
Net Interest	£1.03
Total	£21.03







Interest Rate: 10%
Maturity Date: October 1, 2018
Tenor: 5 Months

Part Redemption
 Premature Redemption
 Top up

[View Interest Details](#)

3. Perform the required actions on the **Simulation** tab. For more information on fields, refer to the field description table.

Table 3-1 Term Deposit Account Opening - Simulation – Field Description

Field	Description
Customer ID	<p>Specify the customer for whom the TD is to be opened.</p> <p> Note:</p> <p>The customer name is also displayed adjacent to the field.</p>
Product	<p>Select the deposit product under which the TD is to be created.</p> <p> Note:</p> <p>For information, on the Product section, refer Fetch Product.</p>
Product Description	<p>Display the description of the deposit product selected.</p>
Amount	<p>Specify the deposit amount.</p> <p> Note:</p> <p>By default, the amount currency will be of product selected.</p>
Maturity	<p>Select the option for TD maturity. The options are:</p> <ul style="list-style-type: none"> • Tenure: If you select this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent. • Date: If you select this option, then specify or select the date.
Reinvest Interest	<p>Switch to  to reinvest the interest in TD.</p> <p>Switch to  to be paid out the interest.</p> <p> Note:</p> <p>The interest amount is paid out during interest liquidations.</p>
Opening Date	<p>Specify the deposit opening date.</p>
Branch Code	<p>Displays the branch code of the teller's logged in branch.</p>


- **To fetch Product:**
 - a. Click  icon from the **Product** field.
The **Product** section is displayed.

Figure 3-4 Product section

Product ×

Account Class

Currency	Account Class	Product Description
EUR	IATDFL	Rate chart allowed deposit
GBP	IATDFL	Rate chart allowed deposit
KWD	IATDFL	Rate chart allowed deposit
GBP	IATDFX	Fixed rate TD
KWD	IATDFX	Fixed rate TD
GBP	ISWPTD	Fixed rate TD with Sweep

Page of 4 (1-10 of 33 items) |< < 2 3 4 > >|

- b. Specify the number in the **Account Class** field.
 - c. Click **Fetch**.
The details are fetched and displayed in a table.
 - d. Select the account class from the table.
4. You can negotiate the rate by performing the following action if required:
- a. Click the **Negotiate Rate** link.
The **Negotiate Rate** section is displayed.

Figure 3-5 Negotiate Rate




The screenshot shows the 'Negotiate Rate' interface. At the top, there's a title bar with a close button. Below it, the 'Interest Rate' section is active, showing a table with one row: Effective Date (Mar 30, 2018), Status (Open), and Action (Mark as Closed, View Details). Below this is a pagination bar showing 'Page 1 of 1 (1 of 1 items)'. The 'User Defined Values' section follows, displaying a table with four rows: FATCA_TAX (Value: 30), TAX_RATE (Value: 5), TD_PNL (Value: 2), and TERM_RATE (Value: 10). Each row has edit and delete icons. A pagination bar below shows 'Page 1 of 1 (1-4 of 4 items)'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

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

Table 3-2 Negotiate Rate – Field Description

Field	Description
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. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin: 10px 0;"> <p> Note: This section is displayed if you click View Details from the Action field.</p> </div>
Element	Displays the user defined elements that are already linked to the Interest product.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.

Table 3-2 (Cont.) Negotiate Rate – Field Description

Field	Description
Action	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>


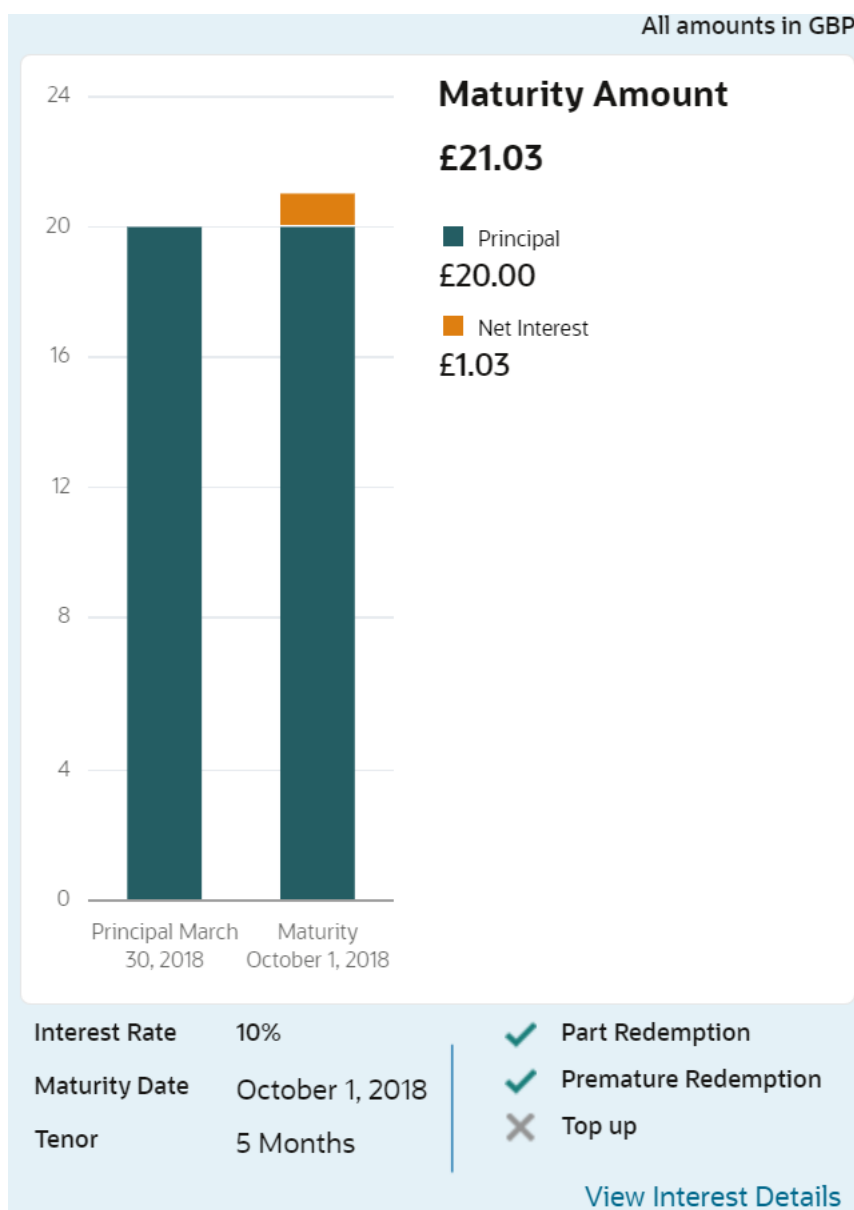
- c. You can also add new row to the **Effective Date** and **User Defined Values** sections, by clicking the  icon.
- d. Click **OK**.
5. On providing the inputs, a simulation will be triggered and displayed as output. The simulation details are displayed.

Figure 3-6 Simulation Details



6. Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 3-3 TD Account Opening - Output Details – Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the TD.
Principal	Displays the total principal of the TD.
Net Interest	Displays the Net interest on the principal (Interest – Tax).
Interest Rate	Displays the Interest rate applicable for the TD.
Maturity Date	Displays the maturity date of the TD.

Table 3-3 (Cont.) TD Account Opening - Output Details – Field Description

Field	Description
Tenor	Displays the tenor of the TD in Years, Months & Days.
Part Redemption	Displays whether the part redemption is allowed for the deposit.
Premature Redemption	Displays whether premature redemption is allowed for the deposit.
Top-up	Displays whether the top-up is allowed for the deposit.
View Interest Details	Click this link if the interest details are required to be viewed.
Date	Displays the date of interest payout / compounding date.
Reinvested Interest / Paid out Interest	Displays the reinvested interest / paid out interest.
Principal	Displays Principal amount after the interest liquidation on this date.

 **Note:**

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

7. Click **Next**.

The **Payin Details** tab is displayed.

3.1.2 Payin Details

You can specify or select the payin details for the TD account selected. The funding or payin details can be added by different modes, like Account, GL, Cheque (Single mode settlement) or a combination of Account & GL (Multimode settlement).

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#).

To maintain the payin details:

 **Note:**

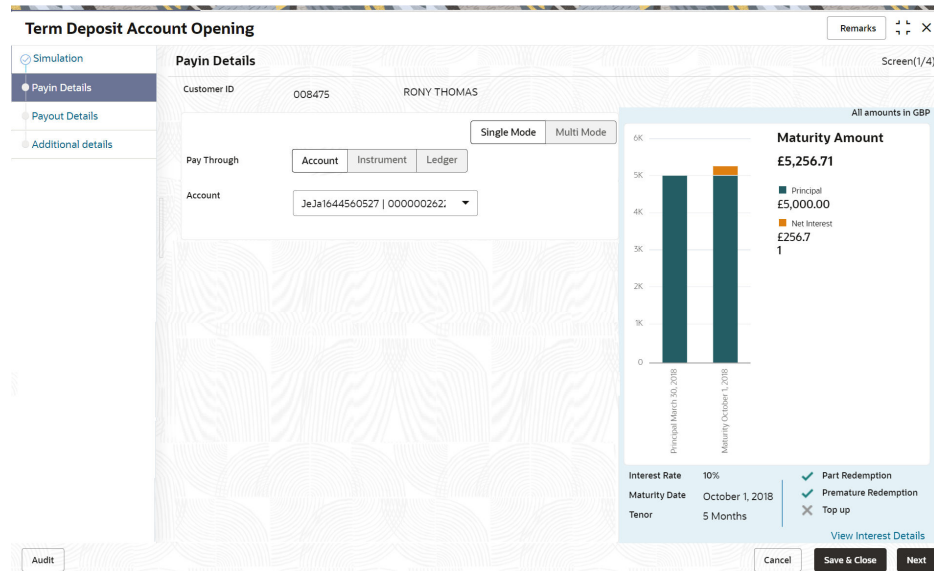
The fields marked as **Required** are mandatory.

1. In the **Payin Details** tab, you can pay through any of the following options:
 - [Pay through Account - Own Account](#)
 - [Pay through Account - Other Account](#)
 - [Pay through Instrument - Own Bank Cheque](#)
 - [Pay through Instrument - Other Bank Cheque](#)
 - [Pay through Ledger](#)
 - [Pay through Multi Mode Settlement](#)

Below are the details of each options:

- **Pay through Account - Own Account**
- a. Select **Account** from **Pay Through** field.
The fields related to Account are displayed.

Figure 3-7 Pay through Account - Own Account



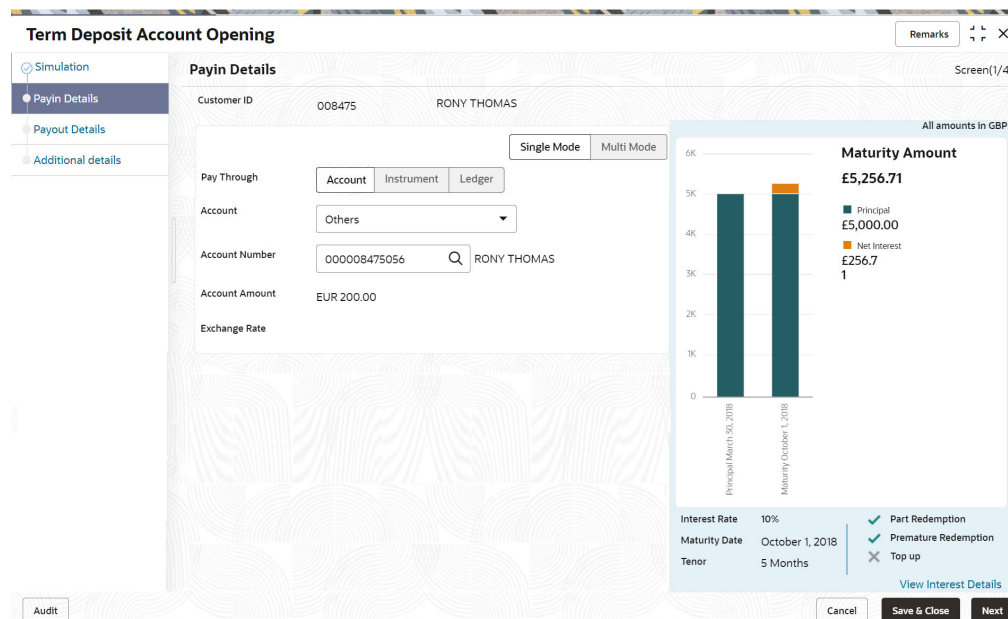
- b. Perform the required action for own account. For more information on fields, refer to the field description table.

Table 3-4 Pay through Account - Own Account – Field Description

Field	Description
Pay Through	<p>Select the Account option to perform the settlement.</p> <p>Note: For information on Instrument and Ledger, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.</p>
Account	<p>Select the own account.</p> <p>Note: For information if you select Other option, refer Pay through Account - Other Account.</p>

- **Pay through Account - Other Account**
- a. Select **Account** from **Pay Through** field.
The fields related to Account are displayed.

Figure 3-8 Pay through Account - Other Account






- b. Perform the required action for your own account. For more information on fields, refer to the field description table.

Table 3-5 Pay through Account - Other Account – Field Description

Field	Description
Pay Through	<p>Select the Account option to perform the settlement.</p> <p>Note: For information on Instrument and Ledger, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.</p>
Account	<p>Select the Other option.</p> <p>Note: For information if you select own account option, refer Pay through Account - Own Account.</p>

Table 3-5 (Cont.) Pay through Account - Other Account – Field Description

Field	Description
Account Number	Select the account from which the payin to be done. <div style="background-color: #e6f2ff; padding: 5px;">  Note: The account name will be displayed adjacent to this field, upon selcting the Account Number. </div>
Account Amount	Displays the account debit amount in CASA account currency. <div style="background-color: #e6f2ff; padding: 5px;">  Note: This field is displayed, only if the TD currency and CASA currency are different. </div>
Exchange Rate	Displays the exchange rate. <div style="background-color: #e6f2ff; padding: 5px;">  Note: This field is displayed only if there is cross currency transaction. </div>

- **Pay through Instrument - Own Bank Cheque**
- a. Select **Instrument** from **Pay Through** field.
The fields related to **Instrument** are displayed.




Figure 3-9 Pay through Instrument - Own Bank Cheque

- b. Perform the required action for own bank cheque. For more information on fields, refer to the field description table.

Table 3-6 Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Pay Through	Select the Instrument option to perform the settlement. Note: For information on Account and Ledger , refer Pay through Account - Own Account , Pay through Account - Other Account and Pay through Ledger .
Type	Select the Own Bank Cheque instrument type. Note: For information on selecting the Other Bank Cheque option, refer Pay through Instrument - Other Bank Cheque .
Account	Select the account type for payin.

Table 3-6 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Account Number	<p>Select the CASA account from which the payin to be done.</p> <p> Note:</p> <ul style="list-style-type: none"> This field is displayed if you select Others option from Account field. The account name will be displayed adjacent to this field, upon selecting the Account Number.
Account Amount	<p>Displays the account debit amount in CASA account currency.</p> <p> Note:</p> <ul style="list-style-type: none"> This field is displayed if you select Others option from Account field. This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	<p>Displays the exchange rate.</p> <p> Note:</p> <p>This field is displayed only if there is cross currency transaction.</p>

- **Pay through Instrument - Other Bank Cheque**
 - a. Select **Instrument** from **Pay Through** field.
The fields related to **Instrument** are displayed.

Figure 3-10 Pay through Instrument - Other Bank Cheque

Term Deposit Account Opening Remarks Screen(1/4)

Payin Details Single Mode Multi Mode

Customer ID: 001673 Jessica J Jacob

Pay Through: Account Instrument Ledger

Type: Own Bank Cheque Other Bank Cheque

Clearing Type: CLG123

Amount: GBP 20.00

Cheque Date: March 30, 2018

Cheque Number: 0000098765

Drawer Account Number:

Drawer Name:

Routing Number: 988483313

Value Date: April 4, 2018

Maturity Amount
£21.03

All amounts in GBP

Category	Amount
Principal	£20.00
Net Interest	£1.03
Total Maturity Amount	£21.03

Interest Rate: 10% Part Redemption
Maturity Date: October 1, 2018 Premature Redemption
Tenor: 5 Months Top up

[View Interest Details](#)




Audit Cancel Save & Close Next

- b. Perform the required action for other bank cheque. For more information on fields, refer to the field description table.


Table 3-7 Pay through Instrument - Other Bank Cheque – Field Description

Field	Description
Pay Through	<p>Select the Instrument option to perform the settlement.</p> <p>Note:</p> <p>For information on Account and Ledger, refer Pay through Account - Own Account, Pay through Account - Other Account and Pay through Ledger.</p>
Type	<p>Select the Other Bank Cheque instrument type.</p> <p>Note:</p> <p>For information on selecting the Own Bank Cheque option, refer Pay through Instrument - Own Bank Cheque.</p>

Table 3-7 (Cont.) Pay through Instrument - Other Bank Cheque – Field Description

Field	Description
Clearing Type	Specify the clearing type in which cheque needs to be deposited. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: For more on the Clearing Type / Network Code, refer Fetch Clearing Type.</p> </div>
Amount	Displays the account amount. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: This field is displayed, only if the TD currency and CASA currency are different.</p> </div>
Cheque Date	Specify the cheque date.
Cheque Number	Specify the cheque number to be deposited.
Drawer Account Number	Specify the drawer account number.
Drawer Name	Specify the drawer name.
Routing Number	Specify the routing number available on the cheque. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: For information on Routing Number section, refer Fetch Routing Number.</p> </div>
Value Date	Display the value date of the cheque.

- **To fetch the clearing type:**

- i. Click  icon from the **Clearing Type** field.

The **Clearing Type / Network Code** section is displayed.

Figure 3-11 Clearing Type or Network Code

Clearing Type / Network Code ✕

Clearing Type / Network Code

FAISALM2

Fetch

Clearing Type / Network Code	Description
CLG123	Network

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


- ii. Specify the number in the **Clearing Type / Network Code** field.
- iii. Click **Fetch**.
The details are fetched and displayed in a table.
- iv. Select the clearing type from the table.
- **To fetch the routing number:**
 - i. Click  icon from the **Routing Number** field.
The **Routing Number** section is displayed.

Figure 3-12 Routing Number

Routing Number ✕

Routing Number

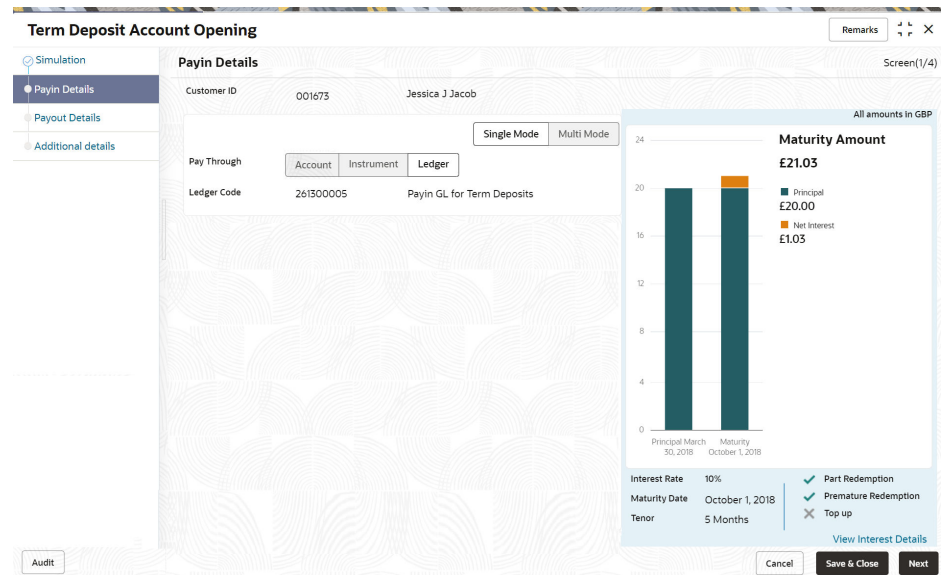
Fetch

Routing Number
988483313

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

- ii. Specify the number in the **Routing Number** field.
- iii. Click **Fetch**.
The details are fetched and displayed in a table.
- iv. Select the routing number from the table.
- **Pay through Ledger**
 - a. Select **Ledger** from **Pay Through** field.
The fields related to **Ledger** are displayed.

Figure 3-13 Pay through Ledger



- b. Perform the required action for ledger. For more information on fields, refer to the field description table.

Table 3-8 Pay through Ledger - Field Description

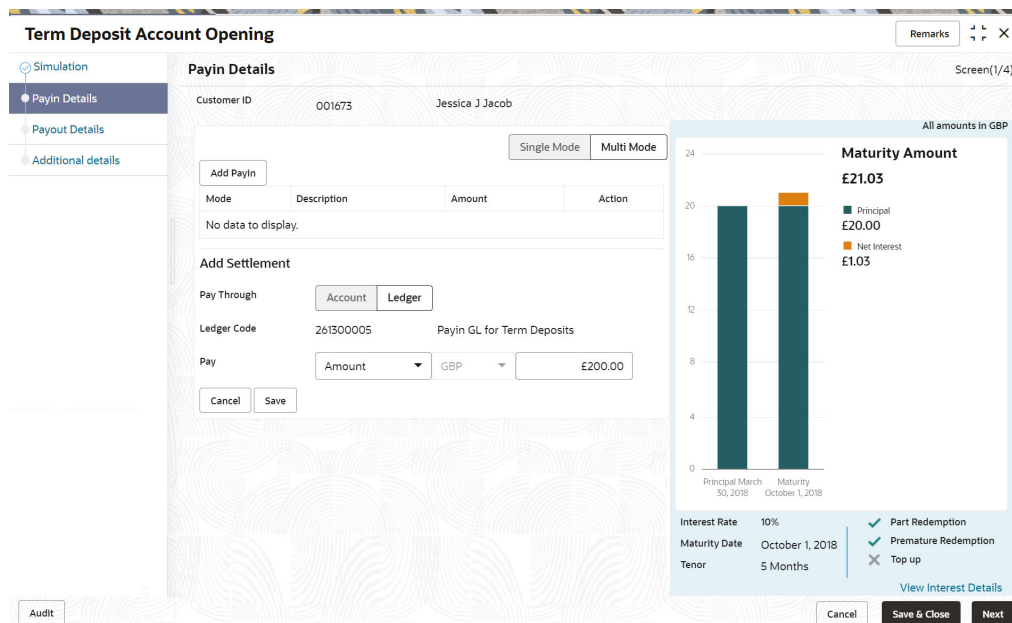
Field	Description
Payment Through	Select the Ledger option to perform the settlement.
Ledger Code	Specify the ledger code used for the transaction.

Note:

For information on **Account** and **Instrument**, refer [Pay through Account - Own Account](#), [Pay through Account - Other Account](#), [Pay through Instrument - Own Bank Cheque](#), and [Pay through Instrument - Other Bank Cheque](#)



- **Pay through Multi Mode Settlement**
- a. In the **Payin Details** tab, click **Multi Mode**.
The fields to perform multi mode settlement are displayed.

Figure 3-14 Pay through Multi Mode Settlement Options



- b. Click **Add Payin**, to add settlement modes.
The **Add Settlement** section is displayed. Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Pay through Account - Own Account](#), [Pay through Account - Other Account](#), and [Pay through Ledger](#).
- c. Select the appropriate option from the **Pay** field.
 - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
 - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click **Save**.
The settlement is added in the table above.
- e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 3-9 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the  icon to edit the amount. Click the  icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

- To go back to the single mode option, click **Single Mode**.

2. Click **Next**.
The **Payout Details** tab is displayed.

3.1.3 Payout Details

You can add Interest or maturity instructions to be provided for the TD in this section. These instructions can be modified later before maturity.

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#).
- Add settlement details. For more information, refer [Payin Details](#).

To add the payout details:



Note:

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

1. In the **Payout Details** tab, perform any of the following action:

- [Reinvest Interest Enabled](#)
- [Reinvest Interest Not Enabled](#)

Below are the details of each options:

- **Reinvest Interest Enabled**


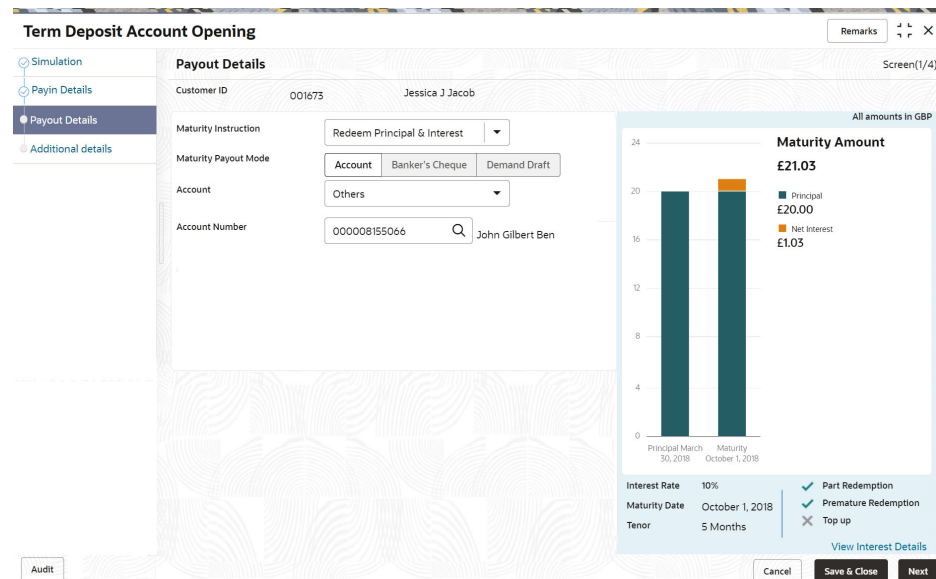
- a. From the **Simulation** tab, switch to  from the **Reinvest Interest** field.

Figure 3-15 Reinvest Interest Enabled



- b. Select or specify the details as required. For more information on fields, refer to the field description table.

Table 3-10 Payout Details – Reinvest Interest Enabled - Field Description




Field	Description
Maturity Instructions	<p>Select the maturity instructions for the deposit. The options are:</p> <ul style="list-style-type: none"> • Redeem Principal & Interest • Renew Principal & Interest • Renew Principal & Redeem Interest • Special Amount Renewal • No Instruction
Amount	<p>Specify the special renewal amount.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field. • Also, the TD currency will be defaulted and not enabled. </div>
Maturity Payout Mode	<p>Select the maturity payout mode. The options are:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if Redeem Principal & Interest, Renew Principal & Redeem Interest, or Special Amount Renewal option is selected from the Maturity Instructions field,.</p> </div>
Account	<p>Select the type of account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if Account option is selected from the Maturity Payout Mode field.</p> </div>

Table 3-10 (Cont.) Payout Details – Reinvest Interest Enabled - Field Description

Field	Description
Account Number	Select the CASA account number. Note: This field is displayed if Others option is selected from the Account field.
Payable Branch	Select the banker's cheque payable branch. Note: This field is displayed if Banker's Cheque or Demand Draft option is selected from the Maturity Payout Mode field.

- **Reinvest Interest Not Enabled**


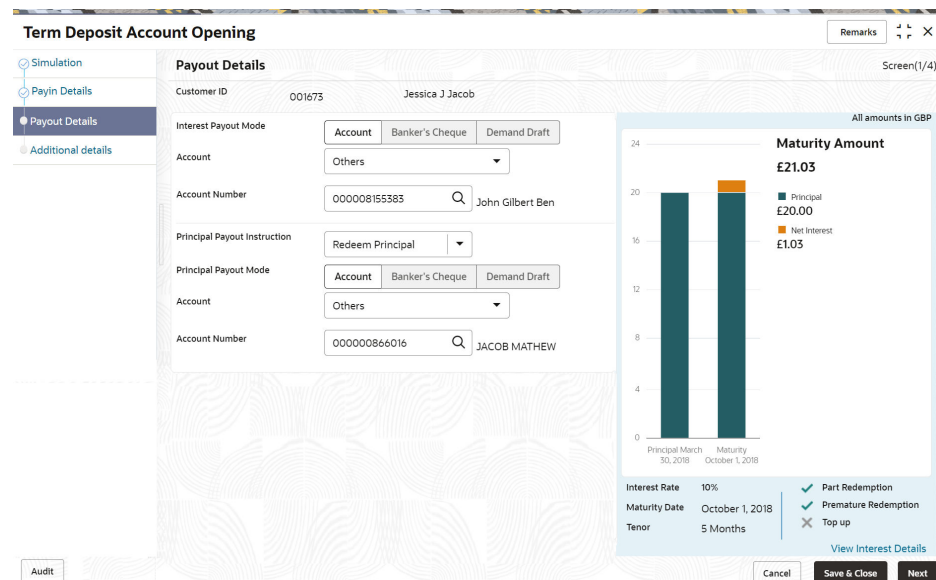
- From the **Simulation** tab, switch to  from the **Reinvest Interest** field.

Figure 3-16 Reinvest Interest Not Enabled



- Select or specify the details as required. For more information on fields, refer to the field description table.

Table 3-11 Payout Details – Reinvest Interest Not Enabled – Field Description









Field	Description
Interest Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft
Account	Select the type of account. <p> Note:</p> <p>This field is displayed if Account option is selected from the Interest Payout Mode field.</p>
Account Number	Select the CASA account number. <p> Note:</p> <p>This field is displayed if Others option is selected from the Account field.</p>
Payable Branch	Select the banker's cheque payable branch. <p> Note:</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.</p>
Principal Payout Instruction	Select the principal payout instructions for the deposit. The options are: <ul style="list-style-type: none"> • Redeem Principal • Renew Principal • Special Amount Renewal • No Instruction
Principal Payout Mode	Select the principal payout instructions for the deposit. <p> Note:</p> <p>This field is displayed if Redeem Principal or Special Amount Renewal option is selected from the Principal Payout Instruction field.</p>

Table 3-11 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Amount	<p>Specify the special renewal amount.</p> <p> Note:</p> <ul style="list-style-type: none"> This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field. Also, the TD currency will be defaulted and not enabled.
Account	<p>Select the type of account.</p> <p> Note:</p> <p>This field is displayed if Account option is selected from the Principal Payout Mode field.</p>
Account Number	<p>Select the CASA account number.</p> <p> Note:</p> <p>This field is displayed if Others option is selected from the Account field.</p>
Payable Branch	<p>Select the banker's cheque payable branch.</p> <p> Note:</p> <ul style="list-style-type: none"> This field is displayed if Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field. For more information on the Payable Branch section, refer Fetch Payable Branch.


- **To fetch Payable Branch:**
 - Click  icon from the **Payable Branch** field.
The **Payable Branch** section is displayed.

Figure 3-17 Payable Branch section

Payable Branch ×

Branch Code

Fetch

Branch Code	Branch Name
000	FLEXCUBE UNIVERSAL BANK
003	International Payments
008	Bank Futura - Treasury Branch 2
007	Bank Futura - Treasury Branch 1
006	Bank Futura - Deposits Branch
001	Bank Futura -Branch 001

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ii. Specify the number in the **Branch Code** field.

iii. Click **Fetch**.

The details are fetched and displayed in a table.

iv. Select the branch code from the table.

2. Click **Next**.

The **Additional Details** tab is displayed.

3.1.4 Additional Details

You can add details for the joint holder and nominee for the TD account.

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#) .
- Add settlement details. For more information, refer [Payin Details](#).
- Add the payout details. For more information, refer [Payout Details](#).

To add the additional details:



Note:

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

1. In the **Additional Details** tab, you can add or maintain the details for the joint and nominee.

The existing details of the customer is displayed in the Additional Details tab.


Figure 3-18 Additional Details

The screenshot displays the 'Additional details' tab for a 'Term Deposit Account Opening'. The interface includes a sidebar with navigation options: Simulation, Payin Details, Payout Details, and Additional details (selected). The main content area shows the following details:

- Customer ID:** 001673, **Customer Name:** Jessica J Jacob
- Mode Of Operation:** Single
- Add Joint Holders:** A table with columns for Customer ID, Customer Name, Joint Holder Type, and Action. It currently shows 'No data to display.'
- Add Nominee Details:** A section with an 'Add Nominee' button and 'No items to display.'
- Deposit Account Description:** Jessica J Jacob
- Maturity Amount:** £208.48. A bar chart shows the Principal (£200.00) and Net Interest (£8.48) for the maturity period from May 1, 2018, to October 1, 2018.
- Interest Rate:** 10%
- Maturity Date:** October 1, 2018
- Tenor:** 5 Months
- Options:** Part Redemption (checked), Premature Redemption (checked), Top up (unchecked).

- In the **Additional Details** tab, maintain the details as required. For more information on fields, refer to the field description table.

Table 3-12 Additional Details – Field Description

Field	Description
Add Joint Holders	This section displays the fields to add the joint holder details. For more information on this section, refer Add Joint Holders .
Add Nominee Details	This section displays the fields to add the nominee details. For more information on this section, refer Add Nominee Details .
Deposit Account Description	Displays the description of the deposit account to be created. <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>You can edit the description if required. To enable the field, click the Modify link displayed next to the field.</p> </div>

 **Note:**

You can add multiple nominees, but the total percentage should not exceed 100.

- Add Joint Holders**
 - Click **Add Joint Holder**.

 **Note:**



The **Add Joint Holder** button is not enabled, if you select **Single** option from the **Mode Of Operation** field.

The details in the **Add Joint Holders** section are enabled.

Figure 3-19 Add Joint Holders

Add Joint Holders

Mode Of Operation

Customer ID	Customer Name	Joint Holder Type	Action
001671	Jessica J Jacob	Sole Owner	 

- b. In the **Add Joint Holders** section, maintain the required details. For more information on fields, refer to the field description table.

Table 3-13 TD Account Opening - Additional Details - Add Joint Holder Details – Field Description








Field	Description
Mode Of Operation	Select the mode of operation selected for the deposit. The options are: <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder
Customer ID	Select the customer ID to be added as joint holder. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>This field is enabled, if you click the  icon from the Action field.</p> </div>
Customer Name	Displays the customer name for the selected customer ID.

Table 3-13 (Cont.) TD Account Opening - Additional Details - Add Joint Holder Details – Field Description

Field	Description
Joint Holder Type	<p>Select the type for the joint holder. The options are:</p> <ul style="list-style-type: none"> • Authorized Signatory • Customer Contact Person • Custodian • Developer • Gaurantor • Guardian • Joint and First • Joint and Other • Joint or First • Joint or Other • Nominee • Related for Enquiry • Solicitor • Sole Owner • Third Party • Trustee • Valuer • Power of Attorney • Others <div style="background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is enabled, if you click the  icon from the Action field.</p> </div>
Action	<p>Click the  icon to edit the amount.</p> <p>Click the  icon to delete the settlement mode.</p> <p>Click the  icon to confirm the edits.</p>

- **Add Nominee Details**

- a. Click **Add Nominee**.

The **Nominee Details** section is displayed.

Figure 3-20 Nominee Details

Nominee Details

▼ Nominee Details

Title: Mr. | First Name: Jack | Middle Name: | Last Name: |
 Relation Type: Son | Date of Birth: Mar 5, 2017 | Minor: | Percentage: 100

▼ Address and Contact Details

Building: 0007Block | Street: QueensStreet | Locality: |
 City: Sydney | State: New South Wales | Country: | Zip Code: 000009
 Email: | Mobile: | Phone: |

▼ Guardian Details

Title: | First Name: James | Middle Name: | Last Name: |
 Relation Type: Mother | Date of Birth: |
 Address Details:
 Building: 0007BBlock | Street: QueensStreet | Locality: | City: Sydney
 State: New South Wales | Country: | Zip Code: 00009
 Contact Details:
 Email: | Mobile: | Phone: |

Save Cancel

Note:



You can specify or select details in one section at a time. To add or view the details in the other section, click the icon.

- b. In the **Nominee Details** section, maintain the required details. For more information on fields, refer to the field description table.

Table 3-14 TD Account Opening - Additional Details - Add Nominee Details – Field Description

Field	Description
Nominee Details	This section displays fields to add the nominee details.
Title	Select the title of the nominee. The options are: <ul style="list-style-type: none"> • Mr. • Miss. • Mrs. • Dr. • Mis.
First Name	Specify the first name of the nominee.

Table 3-14 (Cont.) TD Account Opening - Additional Details - Add Nominee Details – Field Description

Field	Description
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name of the nominee.
Relation Type	Specify the relation to the account holder. The options are: <ul style="list-style-type: none"> • Father • Mother • Son • Spouse • Daughter
Date of Birth	Select or specify the date of birth of the nominee.
Minor	Based on the date of birth specified, this field is updated.
Percentage	Select or specify the percentage of the nomination.
Address and Contact Details	This section displays the fields to add the address and contact details of the nominee.
Building	Specify the building of the nominee.
Street	Specify the street of the nominee.
Locality	Specify the locality of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Select or specify the country of the nominee.
Zip Code	Specify the zip code of the nominee.
Contact Details	This section displays the fields to add the contact details of the nominee.
Email	Specify the email ID of the nominee.
Mobile	Specify the mobile number of the nominee.
Phone	Specify the phone number of the nominee.
Guardian Details	<p>This section displays</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This section is displayed if you switch to  from the Minor field. Also, the fields in this section are same as mentioned in the above Nominee Details, Address and Contact Details section.</p> </div>

- c. Click **Save**.

Once the nominee details are saved, the details are displayed in form of a summary in table.

Figure 3-21 Nominee Summary

Add Nominee Details

Add Nominee

aa

Relation Type: Son	Date of Birth:	March 1, 2001	Minor: Yes	
Guardian: James			Percentage: 100%	

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

Table 3-15 TD Account Opening - Additional Details - Add Nominee Details - Summary – Field Description

Field	Description
<Name>	Display the name of the nominee added.
Relation Type	Display the relation type of the nominee.
Date of Birth	Display the date of birth of the nominee.
Percentage	Display the percentage of the nominee.
Minor	Displays whether the nominee is a minor.
Guardian	Display the name of the guardian.

Note:

The name of the guardian is displayed, if the nominee is a minor.

- To edit the summary, click the icon.
- To delete the nominee, click the icon.

3. Click **Submit**.

The screen is successfully submitted for authorization.

Note:

The TD account number is displayed when TD account creation is successful.

3.2 Top Up

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

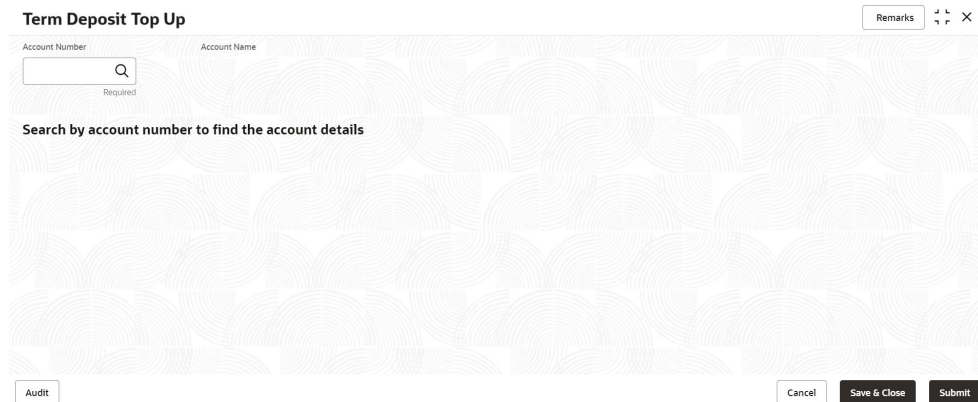
 **Note:**

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

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

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

Figure 3-22 Term Deposit Top Up



Term Deposit Top Up


Remarks

Account Number Account Name

Required

Search by account number to find the account details

Audit Cancel Save & Close Submit

2. On the **Term Deposit Top Up** screen, Click the  icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

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

Figure 3-23 Term Deposit Top Up Details

The screenshot displays the 'Term Deposit Top Up' interface. At the top, the account number 'B0100557' and name 'YATH' are shown. The 'Term Deposit Details' section includes: Status (Active), Deposit Details (GBP 10,000.00 at 10% for 1 Years), and Maturity Details (GBP 11,157.15 on December 1, 2019). The 'Top-up Details' section shows an amount of GBP 10.00 and a value date of December 4, 2018. A 'Settlement details' section indicates that no settlement details are available. On the right, a pie chart shows the breakdown of the maturity amount: Principal (GBP 10,000.00), Top-up Amount (GBP 10.00), and Net Interest (GBP 939.84). A legend below the chart identifies these components. A 'Remarks' box is visible in the top right corner.

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

Table 3-16 Term Deposit Top Up – Field Description



Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to perform the TD top-up.</p> <p>Note: The account holder name is displayed adjacent to this field.</p>
Status	<p>Displays the TD status. The possible options are:</p> <ul style="list-style-type: none"> • Active • Matured • Closed
Deposit Details	<p>Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.</p>
Maturity Details	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>

Table 3-16 (Cont.) Term Deposit Top Up – Field Description

Field	Description
Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the 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 TD.
Value Date	Specify the date from which the top-up is to take effect.

- After specifying the amount in the **Amount** field in the **Term Deposit Top Up** screen, the simulated output 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 3-17 Top-Up Simulation Details – Field Description

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

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

Figure 3-24 Term Deposit Top Up_Interest Details

Interest Details



Date	Reinvested Interest	Principal
December 3, 2018	£7.40	£10,007.40
December 31, 2018	£69.11	£10,079.11
January 31, 2019	£77.10	£10,163.61
February 28, 2019	£70.17	£10,233.78
March 31, 2019	£78.23	£10,312.01
April 30, 2019	£76.28	£10,388.29
May 31, 2019	£79.41	£10,467.70
June 30, 2019	£77.44	£10,545.14
July 31, 2019	£80.60	£10,625.74
August 31, 2019	£81.23	£10,706.97

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Table 3-18 Interest Details – Field Description

Field	Description
Date	Displays the date as of which the interest amount is applicable.
Reinvested Interest	Displays the interest amount computed as of the date.
Principal	Displays the principal balance taking into consideration the effect of the interest for that date (if it is a re-invest kind of TD).

- Click the **Close** icon, to close the **Interest Details** screen.
4. On **Term Deposit Top Up** screen, click **Add Settlement Details** button.
The **Add Settlement Details** screen is displayed with the default payin mode as **Account**.

Figure 3-25 Term Deposit Top Up_Account

Add Settlement Details ✕

Select Payin Mode

Account Ledger

Select Account Number

Account Number
B0101746

Account Name
MR Brett G Boden

Account Balance
GBP 10000.00

Account Number
B0101807

Account Name
MR Brett G Boden

Account Balance
GBP 5070.00

Account Number
B0101809

Account Name
MR Brett G Boden

Account Balance
USD 6050.13

Account Number
B0101808

Account Name
MR Brett G Boden

Account Balance
GBP 1300.54

Account Number
B0101814

Account Name
MR Brett G Boden

Account Balance
USD 2198.00

Account Number
B0101757

Account Name
MR Brett G Boden

Account Balance
KWD 3500.90

Account Number
LMB00231

Account Name
Priya

Account Balance
GBP 2000.32

Others

Payment Details

Payin Amount

GBP 10.00

Exchange Rate

1.65

Transaction Amount

USD 16.50




Cancel
Add More
Add

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

Table 3-19 Add Settlement Details - Account

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

Table 3-19 (Cont.) Add Settlement Details - Account

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

- On **Add Settlement Details** screen, select **Ledger** as the payment mode.
The ledger details are displayed in the **Add Settlement Details** screen.

Figure 3-26 Term Deposit Top Up_Ledger

Add Settlement Details ✕

Select Payin Mode

Account Ledger

Ledger Details

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

Payment Details

Payin Amount

GBP 10.00

Cancel
Add More
Add

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

Table 3-20 Add Settlement Details - Ledger

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

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

Figure 3-27 Term Deposit Top Up_Settlement Details

The screenshot displays the 'Term Deposit Top Up' interface. At the top, there are search fields for 'Account Number' (BO100557) and 'Account Name' (YATH). The main content is divided into several sections:

- Term Deposit Details:** Includes Status (Active), Deposit Details (GBP 10,000.00 at 10% for 1 Years), Tax Deducted (GBP 0.00), and Maturity Details (GBP 11,5715 on December 1, 2019).
- Top-up Details:** Shows Amount (GBP 10.00) and Value Date (December 4, 2018).
- Settlement details:** Features an 'Add Settlement Details' button and a pop-up window showing account information: Amount (GBP 9.00), Account Number (BO1M00000071), Account Description (PHIL FRANZ), and Exchange Rate (1.65).
- Summary and Legend:** A pie chart on the right shows Principal (GBP 10,000.00), Top-up Amount (GBP 10.00), and Net Interest (GBP 939.84). Below it, 'Maturity Amount' is listed as GBP 10,949.02, Interest Rate as 10%, and Principal as GBP 10,000.00.

 At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'. A 'Remarks' field is also visible at the top right.

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

Table 3-21 Term Deposit Top Up - Settlement Details

Field	Description
Settlement Details	<p>For the Account, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Account Number • Account Description <p>For the Ledger, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Ledger Code • Ledger Description <div style="background-color: #e6f2ff; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>Exchange rate is displayed only if there is a cross currency transaction.</p> </div> <p>Click the icon to edit the top up amount in the settlement details.</p> <p>Click the icon to delete the settlement details.</p>

9. Click **Submit**.

The screen is successfully submitted for authorization.

3.3 Rollover

You can do simulation of Term Deposit Rollover and if required can do a rollover of the TD. Rollover will have the option of adding the funds to the TD. The addition of funds can be done by CASA, GL, Cheque or a combination of CASA and GL.

This topic contains the following subtopics:

- [Simulation Details](#)
You can add the simulation details for doing the rollover. The existing TD details are also displayed.
- [Settlement Details](#)
You can add the details of funds needed. Funds can be added by different modes – Account, GL, and Cheque (Single-mode settlement) or a combination of Account and GL (Multimode settlement).

3.3.1 Simulation Details

You can add the simulation details for doing the rollover. The existing TD details are also displayed.

To add the simulation details:

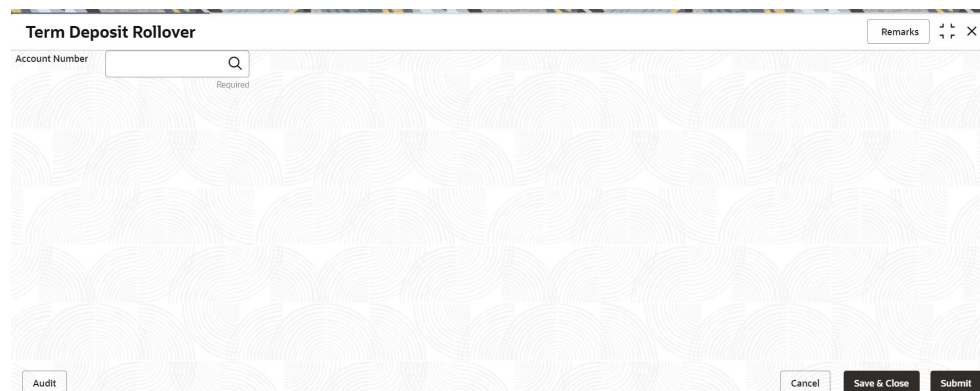
 **Note:**


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

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

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

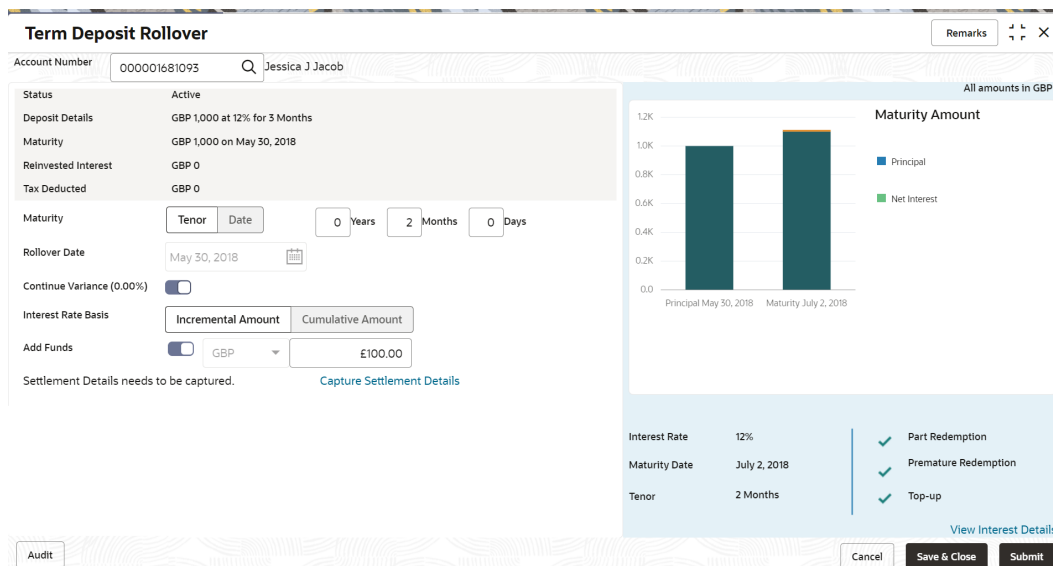
Figure 3-28 Term Deposit Rollover




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

The details are displayed in the screen.

Figure 3-29 Term Deposit Rollover - Deatils



Term Deposit Rollover

Account Number: 000001681093  Jessica J Jacob

Status: Active

Deposit Details: GBP 1,000 at 12% for 3 Months

Maturity: GBP 1,000 on May 30, 2018

Reinvested Interest: GBP 0

Tax Deducted: GBP 0

Maturity: Tenor: 0 Years, 2 Months, 0 Days

Rollover Date: May 30, 2018

Continue Variance (0.00%):

Interest Rate Basis: Incremental Amount | Cumulative Amount

Add Funds: GBP £100.00

Settlement Details needs to be captured. [Capture Settlement Details](#)

Maturity Amount (All amounts in GBP)

Category	Amount (GBP)
Principal	1.0K
Net Interest	0.0K

Principal May 30, 2018 | Maturity July 2, 2018

Interest Rate: 12% | Part Redemption

Maturity Date: July 2, 2018 | Premature Redemption

Tenor: 2 Months | Top-up

[View Interest Details](#)

Audit | Cancel | Save & Close | Submit

- On the **Rollover** screen, maintain the required details. For more information on fields, refer to the field description table.

Table 3-22 Term Deposit Rollover – Field Description


Field	Description
Account Number	Click the  icon and select the account number or specify the account number to perform TD rollover. Note: The account holder name is displayed adjacent to this field.
Status	Displays the status of the TD. The possible options are: <ul style="list-style-type: none"> Active Overdue Closed
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity	Displays the proceeds due to the customer on maturity and the maturity date.

Table 3-22 (Cont.) Term Deposit Rollover – Field Description










Field	Description
Reinvested Interest or Paid out interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	<p>Displays the actual tax deducted on reinvested or paid out interest till date.</p>
Maturity	<p>Select the option for providing the maturity rollover TD. The options are:</p> <ul style="list-style-type: none"> Tenure: If you select this option, specify the tenure in Years, Months, and Days field. Date: If you select this option, specify or select the date from the field displayed adjacent.
Rollover Date	<p>Display the rollover deposit opening date. This date will be the maturity date of the existing TD.</p>
Continue Variance	<p>Switch to  to continue the interest variance to the rolled-over TD.</p> <p>Switch to  to stop the continuation of interest variance to the rolled-over TD.</p>
Interest Rate Basis	<p>Select basis for the interest rate. The options are:</p> <ul style="list-style-type: none"> Incremental Amount Cumulative Amount
Add Funds	<p>Switch to  to add additional funds to the rollover.</p> <p>Switch to  to not to add additional funds to the rollover.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>If you switch to , then specify the amount in the field adjacent.</p> </div>

Table 3-22 (Cont.) Term Deposit Rollover – Field Description

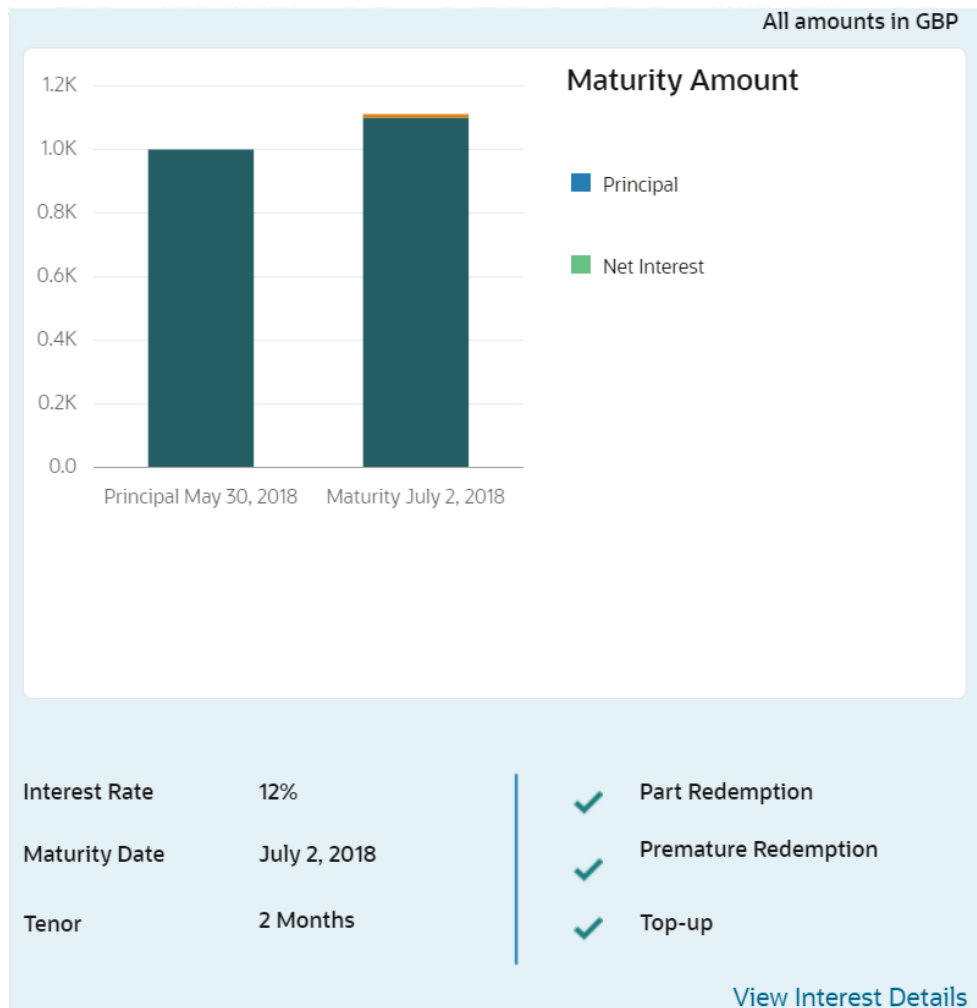
Field	Description
Settlement Details needs to be captured.	<p>Displays the Capture Settlement Details link for capturing the settlement details for the rollover. For more information on settlement, refer Settlement Details.</p> <p> Note:</p> <p>This field is displayed, if you switch to  from the Add Funds field.</p>

- **View Simulated Output:** As you specify the amount in the **Top-up Amount** field, the simulated output details are displayed.

 **Note:**

Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side.

Figure 3-30 Simulation Details



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

Table 3-23 Output Details - Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the rollover TD.
Principal	Displays the total principal of the rolled over.
Net Interest	Displays the net interest on the principal. (Interest - Tax)
Interest Rate	Displays the interest rate applicable for the rolled-over deposit.
Maturity Date	Displays the maturity date of the rolled-over TD.
Tenor	Displays the tenor of the rolled-over deposit in Years, Months, and Days.
Part Redemption	Displays whether the part redemption is allowed for the deposit.
Premature Redemption	Displays whether the premature is allowed for the deposit.

Table 3-23 (Cont.) Output Details - Field Description

Field	Description
Top-up	Displays whether the top-up is allowed for the deposit.
View Interest Details	Click the link if the interest details need to be viewed.
Date	Displays the date of interest payout/compounding date.
Reinvested Interest or Paid out interest	Displays the reinvested interest/paid-out interest.
Principal	Displays the principal after the interest liquidation on this date.

- **View Interest Details:** You can view the interest details by clicking the **View Interest Details** link.

The **Interest Details** section is displayed.

Figure 3-31 View Interest Details

Interest Details			All amounts in GBP
Date	Reinvested Interest	Principal	
June 1, 2018	£0.68	£1,100.68	
July 2, 2018	£10.66	£1,111.34	
October 1, 2018	£9.64	£1,039.03	

Page 1 of 1 (1-3 of 3 items) | < < 1 > >

[Back](#)

Table 3-24 Interest Details – Field Description

Field	Description
Date	Displays the date as of which the interest amount is applicable.
Reinvested Interest or Paid out Interest	Displays the interest amount computed as of the date.
Principal	Displays the principal balance taking into consideration the effect of the interest for that date (if it is a re-invest kind of TD).

- Click the **Back** link to view the simulation details.

4. Click **Submit**.

The screen is successfully submitted for authorization.

3.3.2 Settlement Details

You can add the details of funds needed. Funds can be added by different modes – Account, GL, and Cheque (Single-mode settlement) or a combination of Account and GL (Multimode settlement).

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation Details](#).

To add the settlement details:



Note:

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

1. You can pay through any of the following options:

- [Pay through Account - Own Account](#)
- [Pay through Account - Other Account](#)
- [Pay through Instrument - Own Bank Cheque](#)
- [Pay through Instrument - Other Bank Cheque](#)
- [Pay through Ledger](#)
- [Pay through Multi Mode Settlement](#)

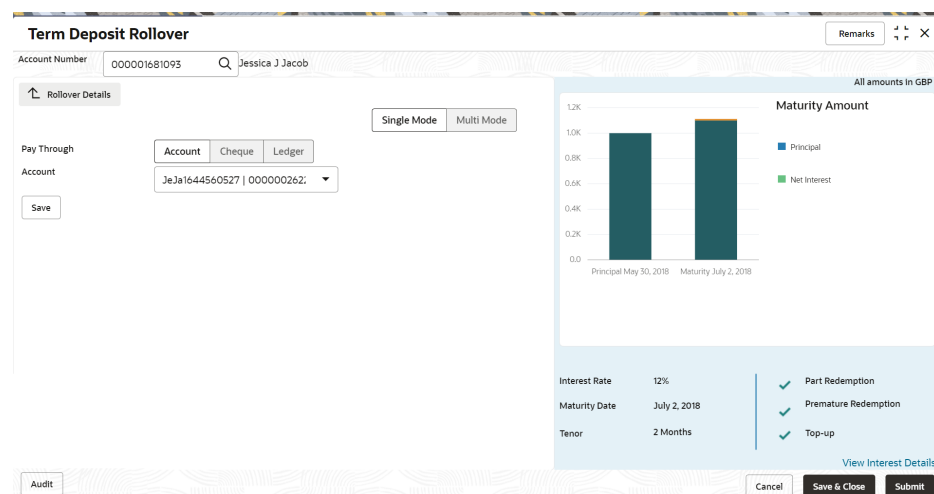
Below are the details of each options:

- **Pay through Account - Own Account**

- a. Select **Account** from **Pay Through** field.

The fields related to Account are displayed.

Figure 3-32 Pay through Account - Own Account



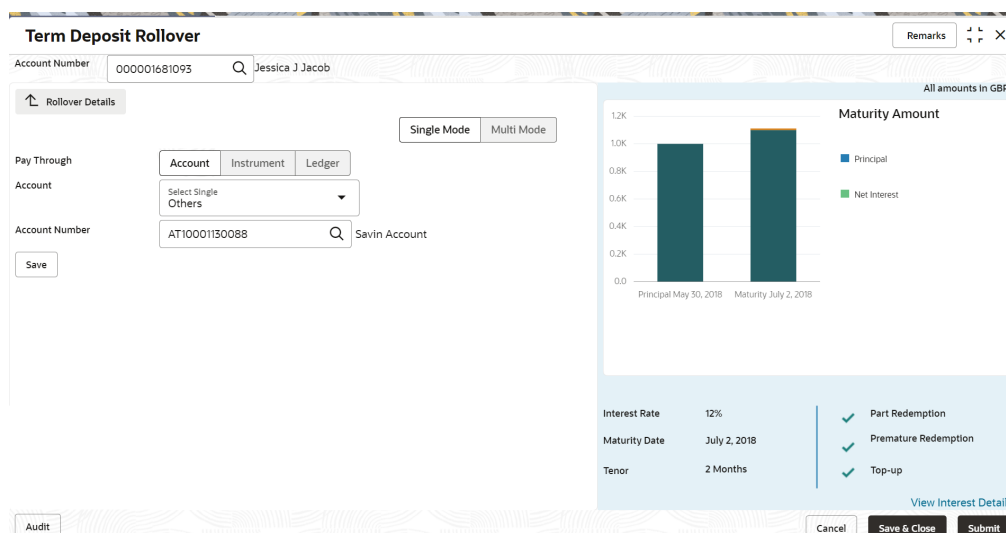
- b. Perform the required action for own account. For more information on fields, refer to the field description table.

Table 3-25 Pay through Account - Own Account – Field Description

Field	Description
Pay Through	<p>Select the Account option to perform the settlement.</p> <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p>Note:</p> <p>For information on Instrument and Ledger, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.</p> </div>
Account	<p>Select the own account.</p> <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p>Note:</p> <p>For information if you select Other option, refer Pay through Account - Other Account.</p> </div>






- **Pay through Account - Other Account**
- a. Select **Account** from **Pay Through** field.
The fields related to Account are displayed.

Figure 3-33 Pay through Account - Other Account



- b. Perform the required action for other account. For more information on fields, refer to the field description table.

Table 3-26 Pay through Account - Other Account – Field Description

Field	Description
Pay Through	<p>Select the Account option to perform the settlement.</p> <p> Note:</p> <p>For information on Instrument and Ledger, refer Pay through Instrument - Own Bank Cheque, Pay through Instrument - Other Bank Cheque, and Pay through Ledger.</p>
Account	<p>Select the Other option.</p> <p> Note:</p> <p>For information if you select own account option, refer Pay through Account - Own Account.</p>
Account Number	<p>Specify the CASA account from which the payin to be done.</p> <p> Note:</p> <p>The account name will be displayed adjacent to this field, upon entering Account Number.</p>
Account Amount	<p>Displays the account debit amount in CASA account currency.</p> <p> Note:</p> <p>This field is displayed, only if the TD currency and CASA currency are different.</p>
Exchange Rate	<p>Displays the exchange rate.</p> <p> Note:</p> <p>This field is displayed only if there is cross currency transaction.</p>

- **Pay through Instrument - Own Bank Cheque**
 - a. Select **Instrument** from **Pay Through** field.

The fields related to **Instrument** are displayed.




Figure 3-34 Pay through Instrument - Own Bank Cheque

- b. Perform the required action for own bank cheque. For more information on fields, refer to the field description table.

Table 3-27 Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Pay Through	<p>Select the Instrument option to perform the settlement.</p> <p>Note:</p> <p>For information on Account and Ledger, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.</p>
Type	<p>Select the Own Bank Cheque instrument type.</p> <p>Note:</p> <p>For information on selecting the Other Bank Cheque option, refer Pay through Instrument - Other Bank Cheque.</p>

Table 3-27 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Account Number	Specify the CASA account from which the payin to be done.  Note: The account name will be displayed adjacent to this field, upon entering Account Number.
Account Amount	Displays the account debit amount in CASA account currency.  Note: This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.  Note: This field is displayed only if there is cross currency transaction.

- **Pay through Instrument - Other Bank Cheque**
 - a. Select **Instrument** from **Pay Through** field.
The fields related to **Instrument** are displayed.




Figure 3-35 Pay through Instrument - Other Bank Cheque

- b. Perform the required action for other bank cheque. For more information on fields, refer to the field description table.

Table 3-28 Pay through Instrument - Other Bank Cheque – Field Description

Field	Description
Pay Through	<p>Select the Instrument option to perform the settlement.</p> <p>Note:</p> <p>For information on Account and Ledger, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.</p>
Type	<p>Select the Other Bank Cheque instrument type.</p> <p>Note:</p> <p>For information on selecting the Own Bank Cheque option, refer Pay through Instrument - Own Bank Cheque.</p>

Table 3-28 (Cont.) Pay through Instrument - Other Bank Cheque – Field Description

Field	Description
Clearing Type	Specify the clearing type in which cheque needs to be deposited. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>For more information on the Clearing Type / Network Code section, refer Fetch Clearing Type.</p> </div>
Amount	Displays the account amount. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed, only if the TD currency and CASA currency are different.</p> </div>
Cheque Date	Specify the cheque date.
Cheque Number	Specify the cheque number to be deposited.
Drawer Account Number	Specify the drawer account number.
Drawer Name	Specify the drawer name.
Routing Number	Specify the routing number available on the cheque. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information infromation on Routing Number section, refer Fetch Routing Number.</p> </div>
Value Date	Display the value date of the cheque.


- **To fetch the clearing type:**
 - i. Click the  icon from the **Clearing Type** field.
The **Clearing Type / Network Code** section is displayed.

Figure 3-36 Clearing Type or Network Code


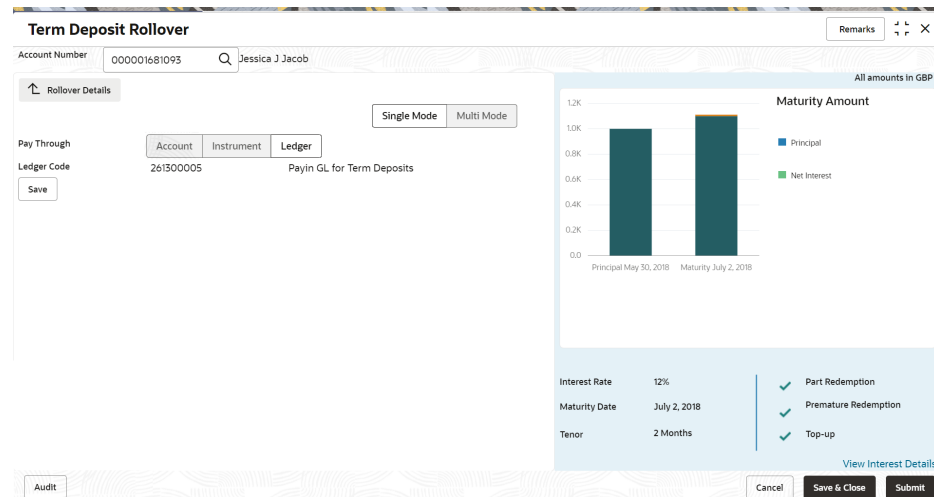
- ii. Specify the number in the **Clearing Type / Network Code** field.
- iii. Click **Fetch**.
The details are fetched and displayed in a table.
- iv. Select the clearing type from the table.
- **To fetch the routing number:**
 - i. Click the  icon from the **Routing Number** field.
The **Routing Number** section is displayed.

Figure 3-37 Routing Number

- ii. Specify the number in the **Routing Number** field.
- iii. Click **Fetch**.
The details are fetched and displayed in a table.
- iv. Select the routing number from the table.
- **Pay through Ledger**
 - a. Select **Ledger** from **Pay Through** field.
The fields related to **Ledger** are displayed.

Figure 3-38 Pay through Ledger



- b. Perform the required action for ledger. For more information on fields, refer to the field description table.

Table 3-29 Pay through Ledger - Field Description

Field	Description
Payment Through	Select the Ledger option to perform the settlement.
	<div style="border: 1px solid #0070C0; padding: 10px; margin: 10px 0;"> <p> Note:</p> <p>For information on Account and Instrument, refer Pay through Account - Own Account, Pay through Account - Other Account, Pay through Instrument - Own Bank Cheque, and Pay through Instrument - Other Bank Cheque.</p> </div>
Ledger Code	Specify the ledger code used for the transaction.



- **Pay through Multi Mode Settlement**
 - a. In the **Payin Details** tab, click **Multi Mode**.
The fields to perform multi mode settlement are displayed.

Figure 3-39 Pay through Multi Mode Settlement

The screenshot shows the 'Term Deposit Rollover' application. At the top, the account number is 000001681093 and the user is Jessica J Jacob. The interface is in 'Multi Mode'. The 'Add Settlement' section is active, showing fields for 'Pay Through' (Account 261300005, Ledger), 'Pay' (Amount, GBP, £100.00), and buttons for 'Cancel' and 'Save'. A table below shows 'No data to display.' To the right, a 'Maturity Amount' chart shows two bars: 'Principal May 30, 2018' and 'Maturity July 2, 2018'. The chart includes a legend for 'Principal' (dark blue) and 'Net Interest' (green). Below the chart, interest details are shown: Interest Rate 12%, Maturity Date July 2, 2018, Tenor 2 Months, and three checked options: Part Redemption, Premature Redemption, and Top-up. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

- b. Click **Add Payin**, to add settlement modes.
The **Add Settlement** section is displayed. Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the [Pay through Account - Own Account](#), [Pay through Account - Other Account](#), and [Pay through Ledger](#).
- c. Select the appropriate option from the **Pay** field.
 - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
 - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click **Save**.
The settlement is added in the table above.
- e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

Table 3-30 Multi Mode Settlement Options – Field Description

Field	Description
Mode	Displays the settlement mode.
Description	Displays the details available for the settlement modes.
Amount	Displays the amount available in the specific settlement mode.
Action	Click the  icon to edit the amount. Click the  icon to delete the settlement mode.
Total	Displays the total of the settlement amount.

- To go back to the single mode option, click **Single Mode**.
- To go back to the main screen, click **Rollover Details**.

2. Click **Submit**.

The screen is successfully submitted for authorization.

3.4 Redemption

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

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

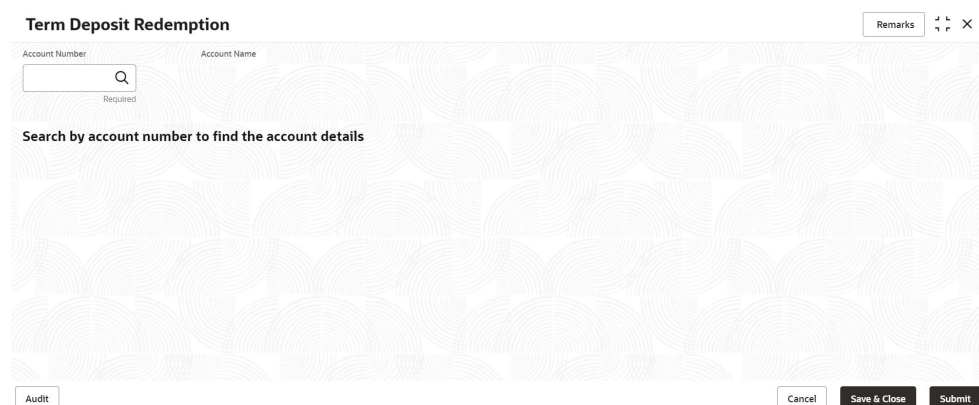
Note:


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

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

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

Figure 3-40 Term Deposit Redemption



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

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

Figure 3-41 Term Deposit Redemption Details

The screenshot shows the 'Term Deposit Redemption' interface. At the top, there's a title bar with a 'Remarks' button and window controls. Below the title, the 'Account Number' is 00000815563 and the 'Account Name' is John Gilbert Ben. The 'Term Deposit Details' section shows the status as 'Active', deposit details of GBP 10,010.00 at 12% for 3 months, and maturity details of GBP 10,200.83 on May 30, 2018. The 'Redemption Details' section shows a 'Partial Redemption' type with a 'Redemption Amount' of GBP 100.00. The 'Settlement Details' section indicates that there are no settlement details available. On the right side, there are two panels: 'Redemption Payment Details' showing a payment amount of GBP 100.00, and 'Deposit After Redemption' showing a remaining amount of GBP 10,098.92. At the bottom right, there are 'Cancel', 'Save & Close', and 'Submit' buttons.

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

Table 3-31 Term Deposit Redemption – Field Description







Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to perform TD redemption.</p> <p>Note: The account holder name is displayed adjacent to this field.</p>
Status	<p>Displays the TD status. The possible options are:</p> <ul style="list-style-type: none"> • Active • Matured • Closed
Deposit Details	<p>Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.</p>
Maturity Details	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>

Table 3-31 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	<p>Displays the actual tax deducted on reinvested or paid out interest till date.</p>
Redemption Type	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> • Partial Redemption • Full Redemption <p>The default value is Full Redemption.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should not be greater than TD account balance.</p> </div>
Redemption Amount	<p>Displays the full redemption amount.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is enabled, if you select the Partial Redemption option from the Redemption Type field.</p> </div>
Penalty	<p>Displays the penalty that will be charged for premature redemption.</p>
Waive Penalty	<p>Switch to  to waive the penalty amount charged on the account.</p> <p>Switch to  to include the penalty amount charged on the account.</p>
Remarks	<p>You can specify the reason for TD redemption.</p>

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

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

Table 3-32 Redemption Payment Details and Deposit After Redemption – Field Description

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

 **Note:**

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

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

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

Figure 3-42 Term Deposit Redemption - Account

Add Settlement Details ✕

Select Payout Mode

Account Ledger Instrument

Select Account Number

1000000013 Account Name John Gilbert Ben Currency GBP	1000000014 Account Name John Gilbert Ben Currency GBP	1000000016 Account Name John Gilbert Ben Currency USD
1000000098 Account Name John Gilbert Ben Currency GBP	1000000099 Account Name John Gilbert Ben Currency GBP	1000000018 Account Name John Gilbert Ben Currency GBP
Others		

Search Account Details

Account Number 🔍
Required

Account Name

Payment Details




Redemption Amount

Exchange Rate

Transaction Amount

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

Table 3-33 Add Settlement Details - Account

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

- On **Add Settlement Details** screen, select **Ledger** as the payment mode.
The ledger details are displayed in the **Add Settlement Details** screen.

Figure 3-43 Term Deposit Redemption - Ledger

Add Settlement Details ✕

Select Payout Mode

Account
 Ledger
 Instrument

Ledger Details

Ledger Code

Ledger Description

Cash in Vault LCY


Payment Details

Redemption Amount

Cancel Add More Add

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

Table 3-34 Add Settlement Details - Ledger

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

7. On **Add Settlement Details** screen, select **Instrument** as the payment mode. The instrument details are displayed in the **Add Settlement Details** screen.

Figure 3-44 Term Deposit Redemption - Instrument

Add Settlement Details



Select Payout Mode

Account Ledger Instrument

Instrument Type Banker's Cheque

Demand Draft

Banker's Cheque Details

Issuing Branch Code

000

Payable Bank Code

Required

Payable Branch Code

Required

Instrument Date

Required

MICR Number

Required

Issuing Branch Name

FLEXCUBE UNIVERSAL BANK

Payable Bank Name

Payable Branch Name

Instrument Number

Required

Payee Details

Payee Name

Required

Address Line 2

Address Line 4

Address Line 1

Address Line 3

Cancel

Add

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

Table 3-35 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: <ul style="list-style-type: none"> • Banker's Cheque • Demand Draft
Issuing Branch Code	Displays the branch code issuing the instrument.
Issuing Branch Name	Displays the branch name issuing the instrument.
Payable Bank Code	Specify the bank code at which the TD is payable.
Payable Bank Name	Displays the payable bank name once the payable bank code is specified.
Payable Branch Code	Specify the branch at which the BC or DD is payable.
Payable Branch Name	Displays the payable branch name once the payable branch code is specified.
Instrument Date	Specify the instrument date.
Instrument Number	Specify the instrument number.
MICR Number	Specify the MICR number.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

8. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
9. 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.
10. Click **Add** button to add the settlement details in **Term Deposit Redemption** screen.

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

Figure 3-45 Term Deposit Redemption - Settlement Details

Term Deposit Redemption

Remarks ⌵ ⌶ ✕

Account Number

Account Name
John Gilbert Ben

Term Deposit Details

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

Redemption Details

Redemption Type

Redemption Amount

Penalty
GBP 0.00

Waive Penalty

Remarks

Settlement Details

Account

Amount
GBP 100.00

Account Number

Account Description

Redemption Payment Details

Amount
GBP 100.00

Principle
GBP 100.00

Interest Rate
0.00%

Interest
GBP 0.00

Penalty
GBP 0.00

Tax
GBP 0.00

Deposit After Redemption

Amount
GBP 10,098.92

Principle
GBP 9,910.00




Interest Rate
12.00%

Interest
GBP 198.87

Tax
GBP 9.95

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

Table 3-36 Term Deposit Redemption - Settlement Details

Field	Description
<p>Settlement Details</p>	<p>For the Account, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Account Number • Account Description <p>For the Ledger, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Ledger Code • Ledger Description <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>Exchange rate is displayed only if there is a cross currency transaction.</p> </div> <p>Click the View button to view the settlement details.</p> <p>Click the  icon to edit the redemption amount in the settlement details.</p> <p>Click the  icon to delete the settlement details.</p>

11. Click **Submit**.

The screen is successfully submitted for authorization.

4

TD Maintenances

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

This topic contains the following subtopics:

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

4.1 Term Deposit Amount Block

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

To create amount block:



Note:

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

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

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

Figure 4-1 Create Term Deposit Amount Block





2. On the **Create Term Deposit Amount Block** screen, click the  icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details for the **Create Term Deposit Amount Block** screen is displayed.

Figure 4-2 Create Term Deposit Amount Block Details

3. On **Create Term Deposit Amount Block** screen, specify the fields. For more information on fields, refer to the field description table.

Table 4-1 Term Deposit Amount Block – Field Description

Field	Description
Account Number	<p>Click the  icon, and select the account number or specify the account number to create TD amount block.</p> <p> Note:</p> <ul style="list-style-type: none"> The account holder's name is displayed adjacent to the field. The customer information is displayed at the right of the screen.
Amount To Be Blocked	Specify the amount you want to block for the Term Deposit (TD). Note that the currency for the TD will be displayed by default.
Block Reason	Select reason for block from drop-down list.
Effective Date	Specify or select the effective date for the block.
	<p> Note:</p> <p>This date cannot be less than current process date.</p>
Expiry Date	Specify or select the expiry date for the block.
	<p> Note:</p> <p>This date cannot be less than current process date and effective date.</p>
Narrative	Specify the narration, if any for the block.

- Click **Submit**.

The screen is successfully submitted for authorization.

4.2 View and Modify Amount Block

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

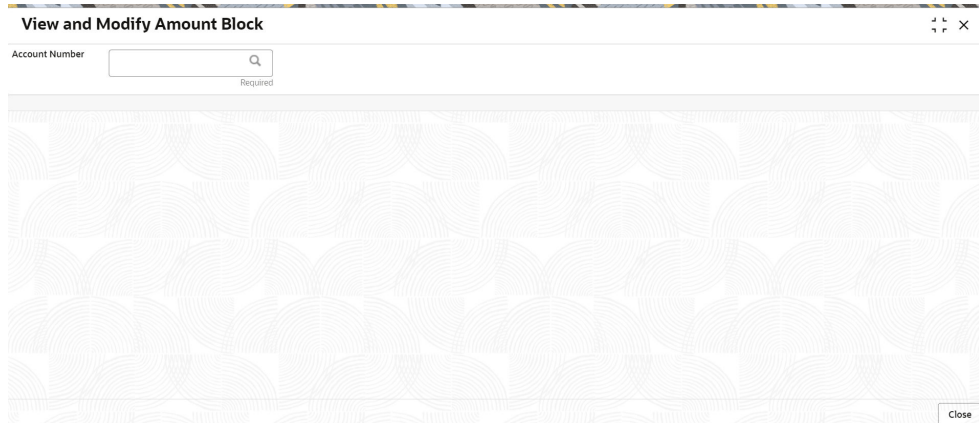
To view the amount block details:

 **Note:**

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

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

Figure 4-3 View and Modify Amount Block




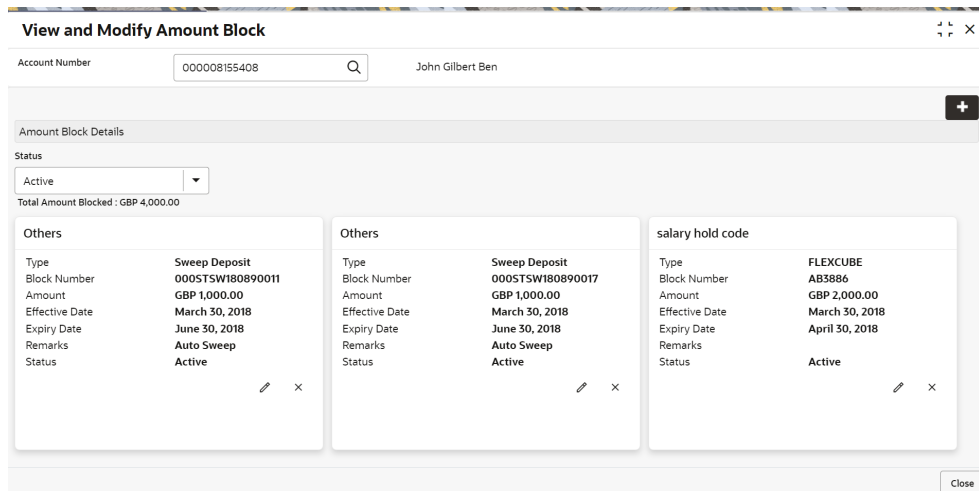


2. On the **View and Modify Amount Block** screen, click the  icon or specify the account number in the **Account Number** field. The **Amount Block Details** section is displayed.

Figure 4-4 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 4-2 View Amount Block Details – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to view and modify the amount block.</p> <div style="border: 1px solid #0070c0; background-color: #e1f5fe; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The account holder name is displayed adjacent to this field.</p> </div>
Amount Block Details	This section displays the TD amount block details.
Status	<p>Select the block status of the TD account. The options are:</p> <ul style="list-style-type: none"> • Active • Not Activated • Closed • Expired • All
Total Amount Blocked	Displays the total amount blocked on the TD account.
<Block Reason>	Displays the block reason as the top of the widget.
Type	Displays the block type.
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 TD amount block by clicking the  icon. For more information, refer [Term Deposit Amount Block](#) screen.
- You can edit a TD amount block details by clicking the  icon. For more information, refer [Modify Amount Block](#).
- You can delete a TD amount block details by clicking the  icon. The **Close Term Deposit Amount Block** screen is displayed with the closed amount block details.

Figure 4-5 Close Term Deposit Amount Block

Close Term Deposit Amount Block

Account Number B0101463 YATH

Block Number AB1178955122174373889 Type Flexcube

Amount To Be Blocked GBP £8,001.00

Block Reason BLOCK block hold

1

Effective Date Expiry Date

December 4, 2018

Narrative

Audit Cancel Save & Close Submit


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

Figure 4-6 Modify Term Deposit Amount Block

Modify Term Deposit Amount Block

Account Number 000001671839 Jessica J Jacob

Block Number AB4966 Type FLEXCUBE

Amount To Be Blocked GBP £10.00

Block Reason 65

Effective Date Mar 30, 2018

Narrative TD Amount Block

Customer Information

Customer Id, Name 000182, John Smith

KYC Status Not Verified

Signature

Account Name John Smith Account Status Active Account Balance £995,264.00

Account Branch FM7 Mode Of Operation Single

8892090908





Johnsmith@gmail.com

Address Of Communication #101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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

Table 4-3 Modify TD Amount Block – Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Also, to the right the customer information is displayed.
Block Number	Displays the block number of the TD account.
Type	Displays the type of block on TD account.
Amount To Be Blocked	Specify the TD amount to be blocked. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.</p> </div>
Block Reason	Displays the reason for the block on TD account.
Effective Date	Specify or select the effective date for the block. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, the effective date is displayed. If required you can edit the date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, the expiry date is displayed. If required you can edit the date.</p> </div>
Narrative	Specify the narration, if any for the block. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, a narration is displayed. If required you can edit it.</p> </div>

- b. Click **Submit**

The screen is successfully submitted for authorization.

- 4. Click **Close**.

4.3 Term Deposit Payout Modification

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

To view the TD payout modification details:



Note:

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

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

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

Figure 4-7 Term Deposit Payout Modification

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

The details are displayed.

Figure 4-8 TD Payout Modification Details

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

Table 4-4 View TD Payout Details – Field Description



Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to modify the TD payout.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>The account holder name is displayed adjacent to this field.</p> </div>
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	<p>Displays the status of the TD account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Overdue • Closed

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







Field	Description
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.
Term Deposit Payout Instructions	This section displays the existing payout instructions of the TD account.
Component	<p>Displays the component of payout. The possible options are:</p> <ul style="list-style-type: none"> • Principal • Interest • Principal & Interest • Rollover Principal • Rollover Interest • Rollover Principal & Interest
Mode	<p>Displays the mode of payout. The possible options are:</p> <ul style="list-style-type: none"> • Account • Term Deposit • Auto Rollover • Banker's Cheque • Demand Draft • Ledger
Description	<p>Displays a brief description of the payout.</p> <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px;"> <p> Note:</p> <p>Based on the payout mode, the description is displayed. The description according to the mode are as follows:</p> <ul style="list-style-type: none"> • Account – Account Number & Account Name • Term Deposit – Product Name, Tenor • Auto Rollover – Tenor • Banker's Cheque & Demand Draft – Banker's Cheque / Demand Draft Payable at <Branch Name> • Rollover with Additional Funds – Tenor, Additional Amount, Account Number, Amount • Ledger – Ledger Code, Ledger Name </div>
Percentage	Displays the percentage of payout.

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

Field	Description
Amount	<p>Displays the TD payout amount.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note: For Interest component, this field displays Available on Payout text.</p> </div>
Actions	<p>Click the  icon, to more details of the payout. For more information, refer View TD Payout Modification.</p> <p>Click the  icon, to edit the payout details. For more information, refer Modify TD Payout Modification.</p> <p>Click the  icon, to delete the payout details.</p>

4. Click **Submit**.
The screen is successfully submitted for authorization.
- [View TD Payout Modification](#)
You can view the more details of the TD payout modification.
 - [Modify TD Payout Modification](#)
You can modify the TD payout details.

4.3.1 View TD Payout Modification

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

To view more payout modification details:


1. Click the  icon from the **Actions** field.
The details of the payout are displayed.

Figure 4-9 View TD Payout Modification

Term Deposit Payout Modification

Account Number: 000000203030 | Anna John

Deposit Details: GBP 1,000 at 12% for 1 Years 3 Months | Maturity Details: GBP 1,119.67 on April 1, 2019 | Status: Open | Reinvested Interest: GBP 0 | Tax Deducted: GBP 0

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Banker's Cheque	BC Payable at FLEXCUBE UNIVERSAL BANK	50	Available on Payout	[Eye] [Edit] [Delete]
Principal & Interest	Account	0000002638899 faisal_00042343	30	Available on Payout	[Eye] [Edit] [Delete]
Principal & Interest	Ledger	313300010 Charge Income	20	Available on Payout	[Eye] [Edit] [Delete]

Configuration for Principal & Interest:

- Amount in Percentage: 0% to 100% (Slider at 50.00%)
- Payout Mode: Account, Instrument, Ledger
- Mode: Banker's Cheque, Demand Draft
- Payable Bank: 000 FLEXCUBE UNIVERSAL BANK
- Payable Branch: 000 FLEXCUBE UNIVERSAL BANK
- Payee Name: Gauranga
- Payee Address: Navadeep

Buttons: Close, Audit, Cancel, Save & Close, Submit

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

Table 4-5 View more Payout Details – Field Description

Field	Description
Component	Displays the component of payout. The possible options are: <ul style="list-style-type: none"> Principal Interest Principal & Interest Rollover Principal Rollover Interest Rollover Principal & Interest
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <productname>
Maturity Tenor	Displays the maturity tenor for the payout.
Interest Rate Based On	Displays the basis of the interest rate.
Add Funds	Displays whether additional funds were added for the payout.
Amount To Be Added	Displays the amount added for payout.
Mode	Displays the mode of payout.
Account	Displays the account number.
Account Name	Displays the account name.
Account Branch	Displays the branch of the account.
Amount	Displays the payout amount.
Actions	Displays the action to edit and delete the payout details.

3. Click **Close**.

4.3.2 Modify TD Payout Modification


You can modify the TD payout details.

To modify TD payout simulation:



Note:

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

1. Click the  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 Other Account, Type as Term Deposit, and Create as Auto Rollover](#)
 - [Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit](#)
 - [Payout through Instrument](#)
 - [Payout through Ledger](#)
 - For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest

Below are the details of the actions:

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

Figure 4-10 Payout as Own Account

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

Table 4-6 Payout by own account – Field Description





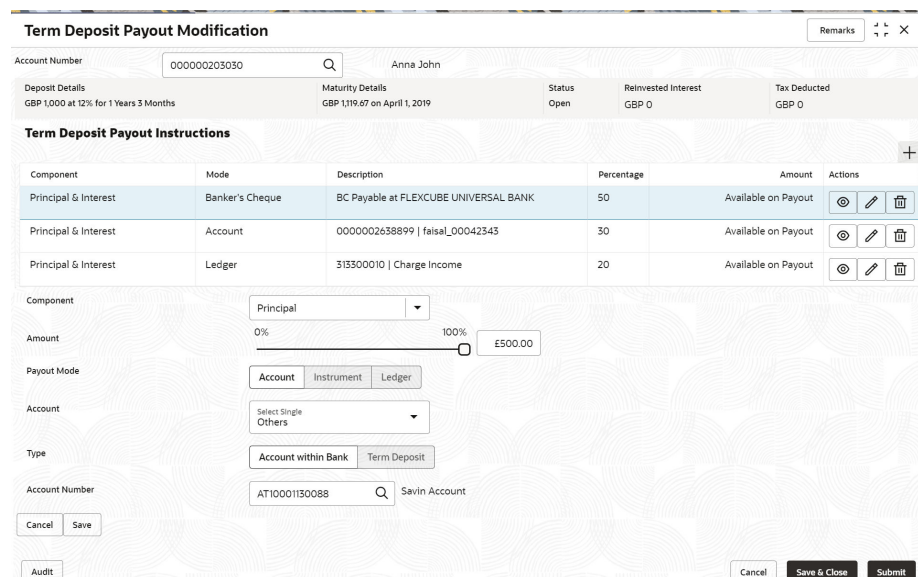
Field	Description
Component	<p>Select the Principal, Interest, or Principal & Interest component for payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.</p> </div>
Amount in Percentage	<p>Specify the amount in percentage for payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>

Table 4-6 (Cont.) Payout by own account – Field Description







Field	Description
Payout Mode	Select the payout mode as Account . <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger.</p> </div>
Account	Select the own account for performing the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on other accounts, refer Payout through Other Account and Type as Account within Bank, Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover, and Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.</p> </div>

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

Figure 4-11 Payout through Other Account and Type as Account within Bank



The screenshot displays the 'Term Deposit Payout Modification' interface. At the top, it shows the account number '000000203030' and the user 'Anna John'. Below this, there are sections for 'Deposit Details' (GBP 1,000 at 12% for 1 Years 3 Months) and 'Maturity Details' (GBP 1,119.67 on April 1, 2019). The main section is 'Term Deposit Payout Instructions', which contains a table with the following data:

Component	Mode	Description	Percentage	Amount	Actions
Principal & Interest	Banker's Cheque	BC Payable at FLEXCUBE UNIVERSAL BANK	50	Available on Payout	 
Principal & Interest	Account	0000002638899 faisal_00042343	30	Available on Payout	 
Principal & Interest	Ledger	313300010 Charge Income	20	Available on Payout	 

Below the table, there are configuration options for the selected component:

- Component:** Principal
- Amount:** A slider set to 100% with a value of £500.00.
- Payout Mode:** Account (selected), Instrument, Ledger
- Account:** Select Single Others
- Type:** Account within Bank (selected), Term Deposit
- Account Number:** AT10001130088 (Savin Account)

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

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

Table 4-7 Payout by other account within bank – Field Description






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

Table 4-7 (Cont.) Payout by other account within bank – Field Description

Field	Description
Type	Select the Account Within Bank type. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on New Term Deposit, refer Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.</p> </div>
Account Number	Specify the account number which is within the same bank for performing the payout.

- b. Click **Save**.
- **Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover**
 - a. Maintain the required details based on the option selected.

Figure 4-12 Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover

The screenshot displays the 'Term Deposit Payout Modification' interface. At the top, it shows the account number '000000203030' and the user 'Anna John'. Below this, deposit details are listed: 'GBP 1,000 at 12% for 1 Years 3 Months' with a maturity date of 'GBP 1,119.67 on April 1, 2019'. The status is 'Open', and interest is 'GBP 0'. A table titled 'Term Deposit Payout Instructions' lists three components: 'Principal & Interest' via 'Banker's Cheque' (50%), 'Principal & Interest' via 'Account' (30%), and 'Principal & Interest' via 'Ledger' (20%). Below the table, configuration options are shown for Component (Principal), Amount (slidert to £500.00), Payout Mode (Account, Instrument, Ledger), Account (Select Single, Others), Type (Account within Bank, Term Deposit), Create (Auto Rollover, New Term Deposit), Deposit Product (The amount will be auto rolled over in the same product i.e TDFX), Maturity Tenor (Tenor, Date, 1 Years, 3 Months, 0 Days), and Interest Rate Based On (Incremental Amount, Cumulative Amount). Buttons for 'Cancel', 'Save', 'Audit', 'Cancel', 'Save & Close', and 'Submit' are visible at the bottom.

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

Table 4-8 TD Type - Auto Rollover – Field Description







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

Table 4-8 (Cont.) TD Type - Auto Rollover – Field Description

Field	Description
Type	<p>Select the Term Deposit type.</p> <p> Note:</p> <p>For information on Account Within Bank, refer Payout through Other Account and Type as Account within Bank.</p>
Create	<p>Select the Auto Rollover option for creating the payout.</p> <p> Note:</p> <p>For information on New Term Deposit, refer Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.</p>
Deposit Product	<p>Displays the text as The amount will be auto rolled over in the same product i.e. <productname></p>
Maturity Tenor	<p>Select and specify the maturity tenor for the payout.</p> <ul style="list-style-type: none"> * Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. * Date: If you select this option, then specify or select the date.
Interest Rate Based On	<p>Select the basis for the interest rate calculation. The options are:</p> <ul style="list-style-type: none"> * Incremental Amount * Cumulative Amount

- b. Click **Save**.
- **Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit**
 - a. Maintain the required details based on the option selected.

Figure 4-13 Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit

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

Table 4-9 TD Type - Create New TD - Field Description

Field	Description
Component	Select the Principal, Interest, or Principal & Interest component for payout.
	<p> Note:</p> <p>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.</p>
Amount in Percentage	Specify the amount in percentage for payout.
	<p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>

Table 4-9 (Cont.) TD Type - Create New TD - Field Description








Field	Description
Payout Mode	Select the payout mode as Account . <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note: For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger.</p> </div>
Account	Select the Other account for performing the payout. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note: For information on own accounts, refer Payout through Own Account.</p> </div>
Type	Select the Term Deposit type. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note: For information on Account Within Bank, refer Payout through Other Account and Type as Account within Bank.</p> </div>
Create	Select the New Term Deposit option for creating the payout. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note: For information on Auto Rollover, refer Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover.</p> </div>

Table 4-9 (Cont.) TD Type - Create New TD - Field Description

Field	Description
Deposit Product	Select the deposit product for the payout.
	<div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>For information on fields after you click the</p> <p></p> <p>icon, refer Fetch Deposit Product.</p> </div>
Maturity Tenor	Select and specify the maturity tenor for the payout. <ul style="list-style-type: none"> * Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. * Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are: <ul style="list-style-type: none"> * Incremental Amount * Cumulative Amount

* **To fetch deposit product:**

- i. Click the  icon from the **Deposit Product** field.

The **Deposit Product** section is displayed.

Figure 4-14 Deposit Product

Deposit Product ×

Account Class Currency

Account Class	Currency	Product Description
IATDFL	GBP	Rate chart allowed deposit
IATDFX	GBP	Fixed rate TD
ISWPTD	GBP	Fixed rate TD with Sweep
TDIFLT	GBP	Rate chart allowed deposit
TDITD	GBP	Fixed rate TD
TD2TD	GBP	Fixed rate TD

Page of 2 (1-10 of 15 items) | < < 2 > >

- ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.

- iii. Select the option displayed in the table.
- * **To negotiate rate:**
 - i. Click the **Negotiate Rate** link.

The **Negotiate Rate** section is displayed.

Figure 4-15 Negotiate Rate

The screenshot shows a web interface titled "Negotiate Rate". It contains two main sections:

- Interest Rate:** A table with columns for Effective Date (March 30, 2018), Status (Open), and Action (Mark as Closed, View Details).
- User Defined Values:** A table with columns for Element (TD_PNL, TERM_RATE, TAX_RATE, FATCA_TAX), Value (7, 12, 5, 5), Rate Code, Deposit Rate Code, Variance, and Action (edit, delete).




Navigation controls like "Page 1 of 1" and "OK/Cancel" buttons are also visible.

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

Table 4-10 Negotiate Rate – Field Description

Field	Description
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. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: This section is displayed if you click View Details from the Action field.</p> </div>
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.

Table 4-10 (Cont.) Negotiate Rate – Field Description

Field	Description
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>

ii. Click **OK**.

b. Click **Save**.

 **Note:**

You can also set instructions for the new TD created, by clicking the **Set Instructions for New TD** link. For more information, refer [Payout through Own Account](#), [Payout through Other Account and Type as Account within Bank](#), [Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover](#), [Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit](#), [Payout through Instrument](#), and [Payout through Ledger](#).

– **Payout through Instrument**

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

Figure 4-16 Payout through Instrument

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

Table 4-11 Pay through Instrument - Own Bank Cheque – Field Description









Field	Description
Component	<p>Select the Principal, Interest, or Principal & Interest component for payout.</p> <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>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.</p> </div>
Amount in Percentage	<p>Specify the amount in percentage for payout.</p> <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>

Table 4-11 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Payout Mode	Select the payout mode as Instrument .  Note: For information on payout mode as Account or Ledger , refer Payout through Own Account , Payout through Other Account and Type as Account within Bank , Payout through Other Account, Type as Term Deposit , and Create as Auto Rollover , Payout through Other Account, Type as Term Deposit , and Create as New Term Deposit , and Payout through Ledger .
Mode	Select the mode of instrument for payout. The options are: * Banker's Cheque * Demand Draft
Payable Bank	Specify the bank at which the TD is payable.  Note: For information on fields displayed as you click the  icon, refer Fetch Payable Bank .
Payable Branch	Specify the branch at which the BC or DD is payable.  Note: For information on fields displayed as you click the  icon, refer Fetch Payable Branch .
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

* **To fetch the payable bank:**

- i. From the **Payable Bank** field, click the  icon from the first field.

The **Payable Bank** section is displayed.

Figure 4-17 Payable Bank

Payable Bank ×

Bank Code

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

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

iii. Select the code displayed in the table.

* **To fetch the payable branch:**

i. From the **Payable Branch** field, click the  icon field.

The **Payable Branch** section is displayed.

Figure 4-18 Payable Branch

Payable Branch ×

Branch Code

Branch Code	Branch Name
000	FLEXCUBE UNIVERSAL BANK
003	International Payments
008	Bank Futura - Treasury Branch 2
007	Bank Futura - Treasury Branch 1
006	Bank Futura - Deposits Branch
001	Bank Futura -Branch 001

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

iii. Select the code displayed in the table.

b. Click **Save**.

– **Payout through Ledger**

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

Figure 4-19 Payout through Ledger

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

Table 4-12 Pay through Ledger – Field Description







Field	Description
Component	<p>Select the Principal, Interest, or Principal & Interest component for payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>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.</p> </div>
Amount in Percentage	<p>Specify the amount in percentage for payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>

Table 4-12 (Cont.) Pay through Ledger – Field Description

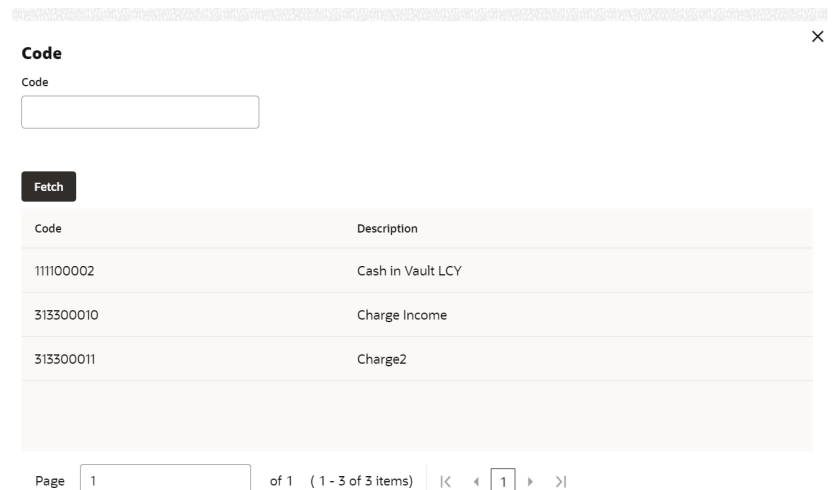
Field	Description
Payout Mode	<p>Select the payout mode as Ledger.</p> <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>For information on payout mode as Account or Instrument, refer Payout as Own Account, x#unique_48/unique_48_Connect_42_LI_UCC_Y4Q_B_VB, Payout as Other Account, Type as Term Deposit, and Create as Auto Rollover, Payout as Other Account, Type as Term Deposit, and Create as New Term Deposit, and Payout as Instrument.</p> </div>
Ledger Code	<p>Select the ledger code for the payout.</p> <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>For information on fields displayed as you click the  icon, refer Fetch Ledger Code.</p> </div>

* **To fetch the ledger code:**

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

The **Code** section is displayed.

Figure 4-20 Ledger Code



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

Figure 4-21 Rollover Principal, Rollover Interest, or Rollover Principal & Interest

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

Table 4-13 View Deposit Details after Redemption - Field Description

Field	Description
Component	Select the Rollover Principal , Rollover Interest , or Rollover Principal or Interest component for payout. <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p>Note:</p> <p>For information Principal, Interest, or Principal & Interest, refer For Component selected as Principal, Interest, or Principal & Interest.</p> </div>
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <productname>

Table 4-13 (Cont.) View Deposit Details after Redemption - Field Description





















Field	Description
Maturity Tenor	Select and specify the maturity tenor for the payout. <ul style="list-style-type: none"> – Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. – Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are: <ul style="list-style-type: none"> – Incremental Amount – Cumulative Amount
Add Funds	Switch to  to add additional funds for payout. Switch to  to not to add additional funds for payout.
Amount To Be Added	Specify the additional amount for payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> Note:</p> <p>This field is displayed if you switch to  from the Add Funds field.</p> </div>
Mode	Displays the mode of payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> – This field is displayed if you switch to  from the Add Funds field. – This field is enabled if you click the  icon from the Actions field. </div>
Account	Displays the account number. <ul style="list-style-type: none"> – This field is displayed if you switch to  from the Add Funds field. – This field is enabled if you click the  icon from the Actions field. – For information on the fiels displayed as you click the  icon, refer Fetch Account Number.

Table 4-13 (Cont.) View Deposit Details after Redemption - Field Description

Field	Description
Account Name	<p>Displays the account name.</p> <ul style="list-style-type: none"> – This field is displayed if you switch to  from the Add Funds field. – This field is enabled if you click the  icon from the Actions field.
Account Branch	<p>Displays the branch of the account.</p> <ul style="list-style-type: none"> – This field is displayed if you switch to  from the Add Funds field. – This field is enabled if you click the  icon from the Actions field.
Amount	<p>Displays the payout amount.</p> <ul style="list-style-type: none"> – This field is displayed if you switch to  from the Add Funds field. – This field is enabled if you click the  icon from the Actions field.
Actions	<p>Click the  icon to edit the details.</p> <p>Click the  icon to delete the entry.</p> <p>Click the  icon to confirm the updates.</p>

– **To fetch account number:**

- i. From the **Account** field, click the  icon from the first field.

The **Account** section is displayed.

Figure 4-22 CASA Account

Cust Acct	Acct Name	Branch Name	
1005000000000117	ECAE001	005	GBP
AT10001130088	Savin Account	AT1	GBP
FM7000224480	FAISAL_FM7_2	FM7	GBP
1005000000000151	ECAE001	005	GBP
MH1000456011	Faisal	MH1	GBP

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- ii. Specify the code in the **Cust Acct** or **Ledger Code** field and click **Fetch**.
 - iii. Select the code displayed in the table.
3. Click **Submit**.

The screen is successfully submitted for authorization.

4.4 Term Deposit Account Modification

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

To perform the account modification:

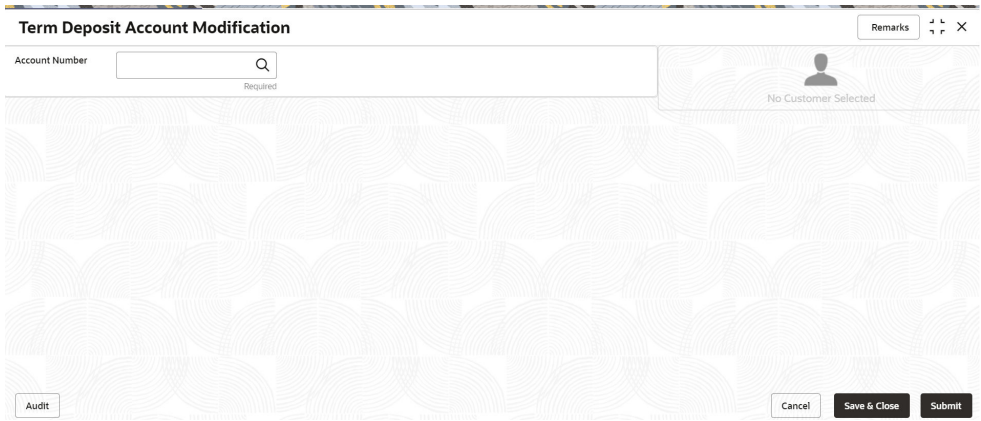
Note:

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

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

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

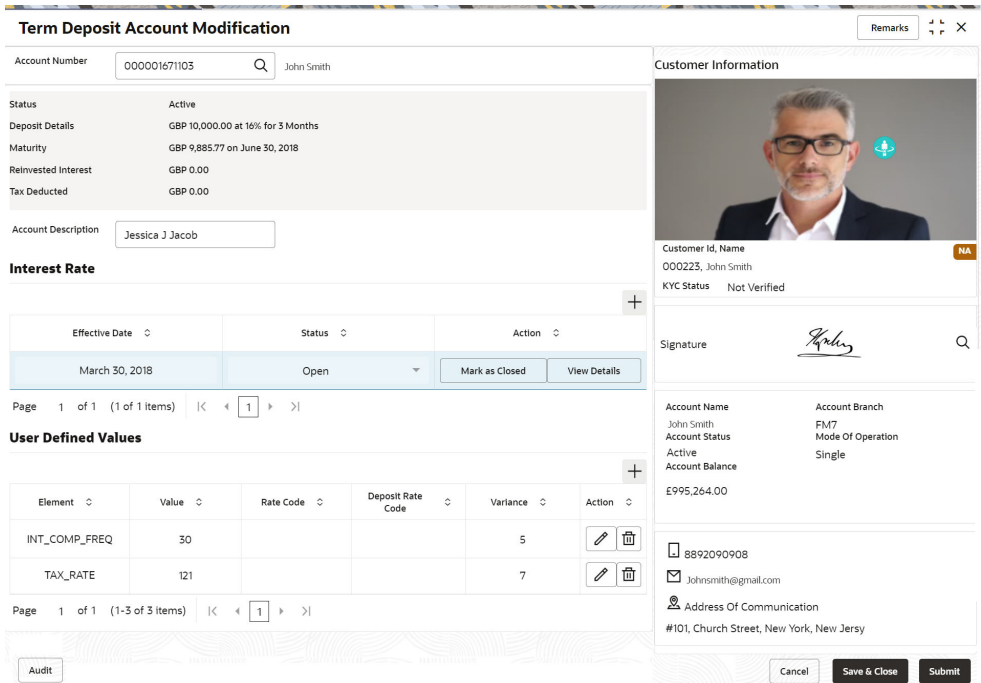
Figure 4-23 Term Deposit Account Modification



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

The details of the modification is displayed.

Figure 4-24 TD Account Modification Details



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

Table 4-14 Term Deposit Account Modification – Field Description









Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to modify the TD account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • The account holder's name is displayed adjacent to the field. • The customer information is displayed at the right of the screen. </div>
Status	<p>Displays the status of the TD account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Overdue • Closed
Deposit Details	<p>Displays the principal balance, the rate of interest, and the tenor of the TD account.</p>
Maturity	<p>Displays the amount due to the customer on maturity and the maturity date.</p>
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	<p>Displays the tax amount deducted till date.</p>
Account Description	<p>Specify the description for the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>By default, a description is displayed. You can edit, if required.</p> </div>
Interest Rate	<p>This section displays the interest rate details.</p>
Effective Date	<p>Displays the date from which the interest rate is effective.</p>
Status	<p>Displays the status of the interest.</p>
Action	<p>Click Mark as Closed, to close the interest rate. Click View Details, to view the user defined values.</p>

Table 4-14 (Cont.) Term Deposit Account Modification – Field Description

Field	Description
User Defined Values	<p>This section displays the user defined values details.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This section is displayed if you click View Details from the Action field.</p> </div>
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	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>

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

4. Click **Submit**.

The screen is successfully submitted for authorization.

4.5 Term Deposit Joint Holder Maintenance

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

The Joint Holder can be a Guarantor, Authorized Signatory, Power of Attorney, and so on. A customer can be the sole or joint owner of a TD account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

To maintain joint holder details:

 **Note:**

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

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

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


Figure 4-25 Term Deposit Joint Holder Maintenance

Term Deposit Joint Holder Maintenance

Account Number Account Name

To maintain joint holder details, enter the account number.

Audit Cancel Save & Close Submit

2. Click the  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 4-26 Term Deposit Joint Holder Details

Term Deposit Joint Holder Maintenance

Account Number Account Name

Primary Holder: John Gilbert Ben(008155) Mode of Operation: Single

Joint Holder Details
To add joint holder details modify mode of operation
Add Joint Holder

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

Customer Information

Customer Id, Name: 00082, John Smith (NA)
KYC Status: Not Verified
Signature:






Account Name: John Smith Account Branch: FM7
Account Status: Active Mode Of Operation: Single
Account Balance: £995,264.00

8892090908
Johnsmith@gmail.com
Address Of Communication: #101, Church Street, New York, New Jersey

Audit Cancel Save & Close Submit

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

Table 4-15 Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to maintain the joint holder details.</p> <p> Note:</p> <ul style="list-style-type: none"> The customer information is displayed at the right of the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the primary account holder's name.
Mode of Operation	<p>Specify the mode of operation. The options are:</p> <ul style="list-style-type: none"> Single Jointly Either Anyone or Survivor Former or Survivor Mandate Holder
Joint Holder Details	<p>This section displays the existing joint holder details for a joint account.</p> <p> Note:</p> <p>You can perform the following actions in this section:</p> <ul style="list-style-type: none"> Add Joint Holder Details: For details on this action, refer 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  icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the conversion.

- Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)
You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can covert a joint holder account to single holder account.

4.5.1 Maintain Joint Holder Details

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

To maintain the joint holder details:

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

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

Figure 4-27 Add Joint Holder

Add Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint Or Other

Start Date
01 May 2023

End Date
01 May 2030

Cancel Add Another Add

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

Table 4-16 Add Joint Holder – Field Description

Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder for the deposit account holder.
Start Date	Select or specify the date from which the joint holder will be applicable to the account.
End Date	Select or specify the date till which the joint holder will be applicable to the account.

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

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

Figure 4-28 Joint Holder Details

Joint Holder Details

Add Joint Holder

Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001671	Jessica J Jacob	Joint And Other	May 1, 2023	May 1, 2030	

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

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

Figure 4-29 Edit Joint Holder Details

Edit Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint Or Other

Start Date
01 May 2023

End Date
01 May 2030

Cancel Save

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

2. Click **Submit**.

4.6 Term Deposit Nominee Details Update

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

To update nominee details:



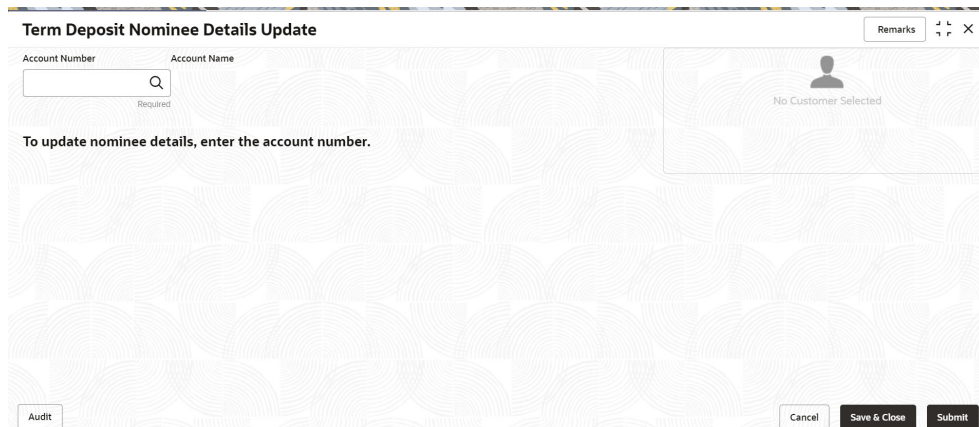
Note:


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

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

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

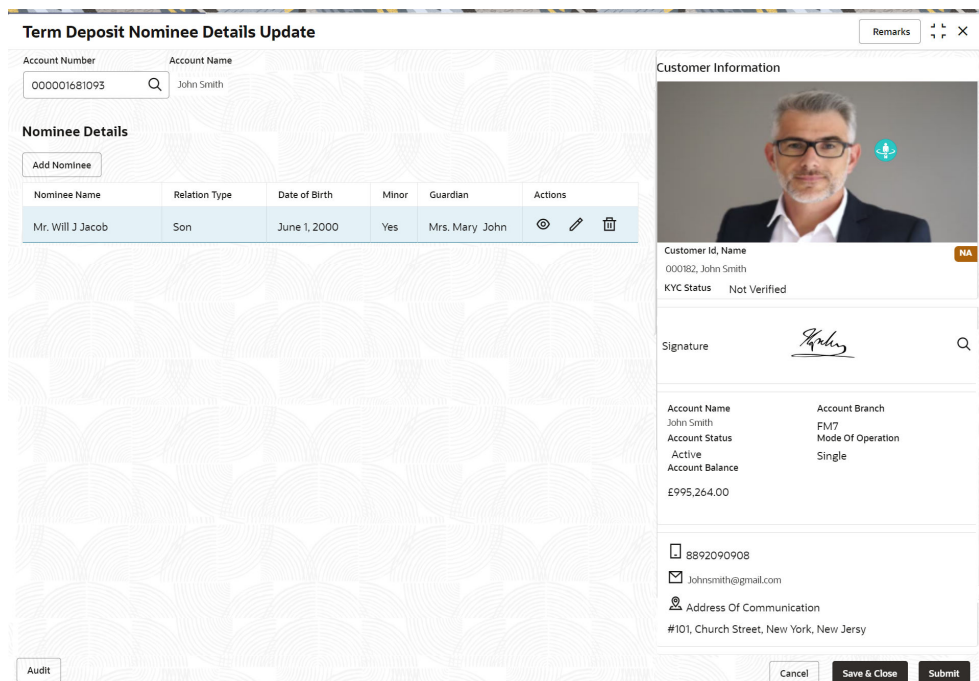
Figure 4-30 Term Deposit Nominee Details Update



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

The details are displayed in the screen.

Figure 4-31 Term Deposit Nominee Details







 **Note:**

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

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

Table 4-17 Term Deposit Nominee Details Update – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to update the nominee details.</p> <p>Note:</p> <ul style="list-style-type: none"> The customer information is displayed at the right of the screen.
Amount Name	Displays the name of the account holder for the selected account number.
Nominee Details	<p>This section displays the details of the nominee added to the TD account.</p> <p>Note:</p> <p>For information on adding a nominee, refer Add Nominee.</p>
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	<p>Displays whether the nominee is a minor or major.</p> <p>Note:</p> <p>The minor status will be derived based on the minor age limit maintained at the host.</p>
Guardian	Displays the name of the guardian, if the nominee is a minor.
Actions	<p>Displays the following icons to perform the action:</p> <ul style="list-style-type: none">  : For information on this action, refer View Nominee Details.  : For information on this action, refer Edit Nominee Details.  : If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click Delete.

- Click **Submit**.

The screen is successfully submitted for authorization.

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

4.6.1 Add Nominee

You can add a nominee to a TD account.

To add a nominee:

1. In the **Nominee Details** section, click **Add Nominee**.
The **Add Nominee** section is displayed.

Figure 4-32 Add Nominee

The screenshot displays the 'Add Nominee' form with the following fields and values:

- Nominee Details**
 - Customer ID: 001920
 - Relation Type: Daughter
 - First Name: Jessica
 - Date of Birth: November 1, 2000
 - Minor: Yes
- Address Details**
 - Default Account Address:
 - Building: Sunshine
 - Street: Dove
 - City: Sydney
 - State: NSW
 - Country: AU
 - Zip Code: 000012

Figure 4-33 Address Details

Address Details

Default Account Address

Building

Street

City

State

Country



Zip Code

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

Table 4-18 Add Nominee – Field Description

Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Customer ID	Select or specify the customer ID to default the nominee details for the selected customer.
Relationship Type	Select the relationship type with the nominee.
First Name	Specify the nominee's first name.
Date of Birth	Select or specify the nominee's date of birth.
Minor	Displays whether the added nominee is a minor or major based on the date of birth selected or specified.
Address Details	This section displays the fields to capture the nominee's address.

Table 4-18 (Cont.) Add Nominee – Field Description

Field	Description
Default Account Address	<p>Switch to  to default the account holder's communication address specified.</p> <p>Switch to  to not to default the account holder's communication address specified.</p>
Building	Specify the building of the nominee.
Street	Specify the street of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Select or specify the country of the nominee.
Zip Code	Specify the zip code of the nominee.

- If the added nominee is a minor, its mandatory to add the guardian details. If required, you can also add gaurdian details for a major by switching to



from the **Add Gaurdian** field in the **Gaurdian Details** section.

Figure 4-34 Guardian Details

Guardian Details

Add Guardian

Customer ID

Relation Type

 ▼

Required

Title

 ▼

First Name

Middle Name

Last Name

Required

Figure 4-35 Guardian's Address and Contact Details

Address Details

Default Address

Building

Required

Street

Required

City

Required

State

Required

Country

Required

Zip Code

Required

Contact Details

Mobile Number




Required

Email ID

Required

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

Table 4-19 Guardian Details – Field Description

Field	Description
Add Guardian	Switch to  to add guardian details. Switch to  to not to add the guardian details.
Customer ID	Select or specify the customer ID to default the guardian details from selected customer.
Relationship Type	Select the relationship type with the guardian.
Title	Select a title for the guardian.
First Name	Specify the guardian's first name.
Middle Name	Specify the guardian's middle name.
Last Name	Specify the guardian's last name.
Address Details	This section displays the fields to capture the guardian's address details.
Default Address	Select the default address for the guardian. The options are: <ul style="list-style-type: none"> – Nominee: If you select this option, then the guardian address is defaulted from nominee address. – Account: If you select this option, then the account holder communication address is defaulted as guardian's address. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note: If required, you can edit the defaulted address.</p> </div>
Building	Specify the building of the guardian.
Street	Specify the street of the guardian.
City	Specify the city of the guardian.
State	Specify the state of the guardian.
Country	Select or specify the country of the guardian.
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.

3. Click **Save**.

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

Figure 4-36 Nominee Details

Nominee Details					
<input type="button" value="Add Nominee"/>					
Nominee Name	Relation Type	Date of Birth	Minor	Guardian	Actions
Jack	Father	March 1, 2018	No		  

4. Click **Submit**.

The screen is successfully submitted for authorization.

4.6.2 View Nominee Details

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

To view the nominee details:


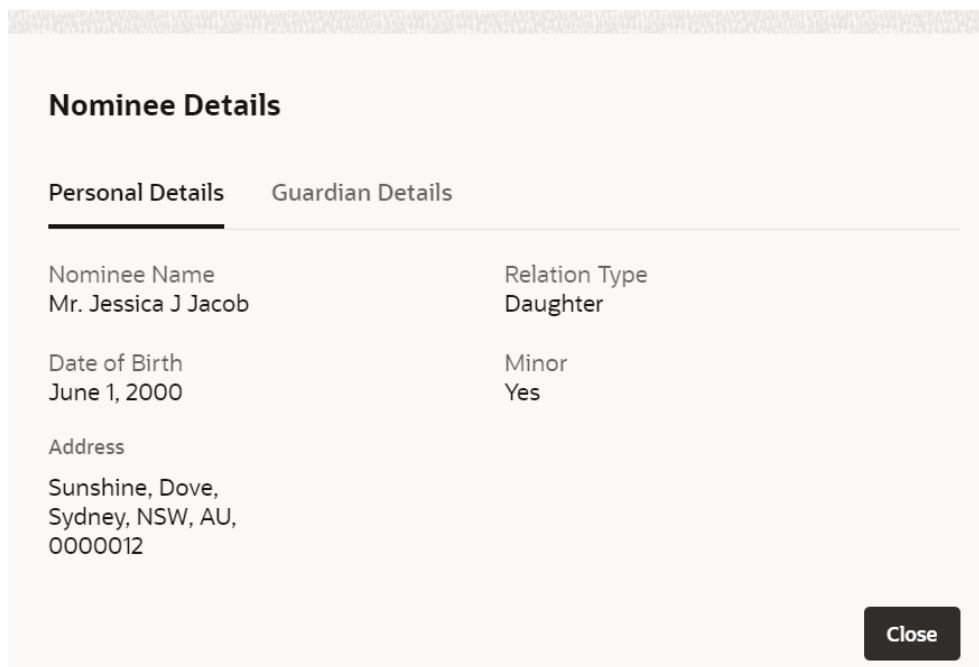
1. In the **Nominee Details** section, click the  icon from the **Actions** field. The **Nominee Details** section is displayed.

Figure 4-37 View Nominee Details - Personal



Nominee Details

Personal Details Guardian Details

Nominee Name
Mr. Jessica J Jacob

Relation Type
Daughter

Date of Birth
June 1, 2000

Minor
Yes

Address
Sunshine, Dove,
Sydney, NSW, AU,
0000012

Close

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

Table 4-20 Nominee Details - Personal Details – Field Description

Field	Description
Personal Details	This section displays the personal details of the nominee.
Nominee Name	Displays the nominee name.
Relation Type	Displays the type of relationship with the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the added nominee is a minor.
Address	Displays the complete address of the nominee.

Figure 4-38 View Nominee Details - Guardian

Nominee Details

Personal Details
Guardian Details

<p>Guardian Name Mrs. Mary John</p> <p>Address Sunshine, Dove, Sydney, NSW, AU, 0000012</p>	<p>Relation Type Mother</p>
---	---------------------------------

Close

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

Table 4-21 Nominee Details - Guardian Details – Field Description

Field	Description
Guardian Details	This tab displays the guardian details. <div style="border-left: 2px solid #0070c0; border-right: 2px solid #0070c0; border-bottom: 2px solid #0070c0; padding: 5px; background-color: #e6f2ff;"> Note: This tab is displayed if the nominee is a minor. </div>
Guardian Name	Displays the name of the guardian.
Relation Type	Displays the type of relationship with nominee.
Address	Displays the guardian's address.

3. Click **Close**.

4.6.3 Edit Nominee Details

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

To edit a nominee:

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

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

5

TD Inquiries

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

This topic contains the following subtopics:

- [Account Transactions](#)
You can inquire about the Term Deposits Account Transactions using the **Account Transactions** screen.
- [Certificate](#)
You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.

5.1 Account Transactions

You can inquire about the Term Deposits Account Transactions using the **Account Transactions** screen.



Note:

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

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

Figure 5-1 Account Transactions


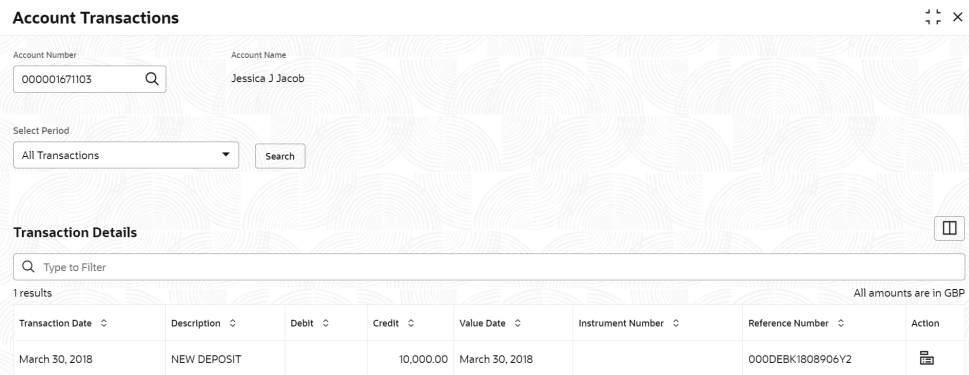

2. On the **Account Transactions** screen, click the  icon or specify the account number in the **Account Number** field, and press the **Tab** or **Enter**.
 3. Select the required details and click **Fetch**.
- The **Transactions Details** section is displayed.

Figure 5-2 Account Transactions Details



The screenshot shows the 'Account Transactions' interface. At the top, there are fields for 'Account Number' (000001671103) and 'Account Name' (Jessica J Jacob). Below these is a 'Select Period' dropdown set to 'All Transactions' and a 'Search' button. The 'Transaction Details' section features a search bar with the text 'Type to Filter' and a 'Fetch' button. Below the search bar, it indicates '1 results' and 'All amounts are in GBP'. A table displays the following data:

Transaction Date	Description	Debit	Credit	Value Date	Instrument Number	Reference Number	Action
March 30, 2018	NEW DEPOSIT		10,000.00	March 30, 2018		000DEBK1808906Y2	

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

Table 5-1 Account Transactions – Field Description




Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to inquire about the account transactions for the TD account number.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>The account holder name is displayed adjacent to this field.</p> </div>

Table 5-1 (Cont.) Account Transactions – Field Description

Field	Description
Select Period	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> • All Transactions • Date Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Months • Current Month Plus Previous 6 Months <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the All Transactions option is selected, it displays all the transaction details. This is the default option. • If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled. </div>
Transaction Details	This section displays the transaction details of the TD account. By default, all transaction are displayed.
Type to Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.

4. Click the **View Details** icon in the **Action** to view the required account transaction details.

Figure 5-3 Term Deposits Account Transactions - View Transaction Details

DEBK - NEW DEPOSIT (000DEBK1808906Y2) X

Transaction Date March 30, 2018	Value Date March 30, 2018	Instrument Number
------------------------------------	------------------------------	-------------------

Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Transaction Description	Exchange Rate
000	261300005	Payin GL for Term Deposits	GBP	Dr	10,000.00	10,000.00	NEW DEPOSIT	1
000	000001671103	Jessica J Jacob Desc	GBP	Cr	10,000.00	10,000.00	NEW DEPOSIT	1

Audit Details

Authorized Authorized	Maker HRITHIK01 November 24, 2022 10:18:25	Checker HRITHIK01 November 24, 2022 10:18:25	Source System FCUBS
--------------------------	---	---	------------------------

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

Table 5-2 Transaction and Audit Details – Field Description

Field	Description
Event	Displays the event that has triggered the accounting entries.
Transaction Description	Displays the transaction description that is logged.
Account Branch	Displays the branch of the account/GL of the leg.
Account/General Ledger Number	Displays the account/GL for the leg.
Account Description	Displays the name of the account or GL description.
Account Currency	Displays the currency in 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.
Transaction Description	Displays the transaction description that is logged.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	Displays the audit details such as authorization status, maker, checker, and source system.

5.2 Certificate

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

To generate and view the deposit certificate:



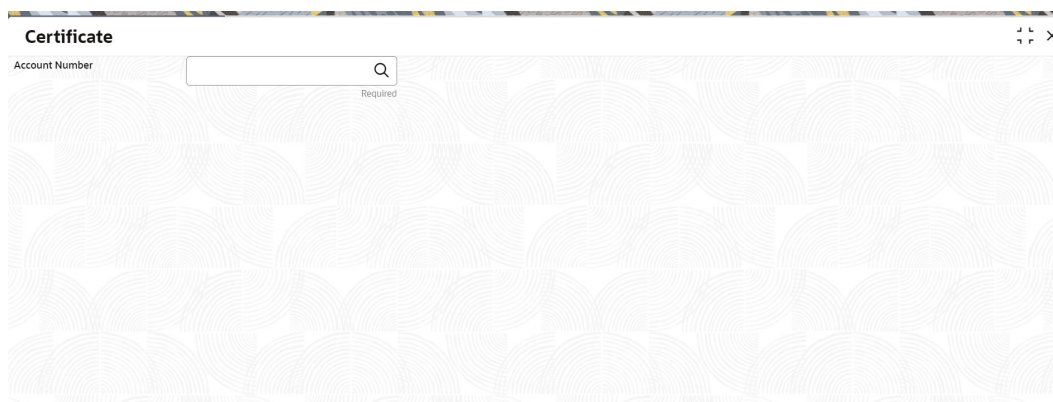
Note:


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

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

The **Certificate** screen is displayed.

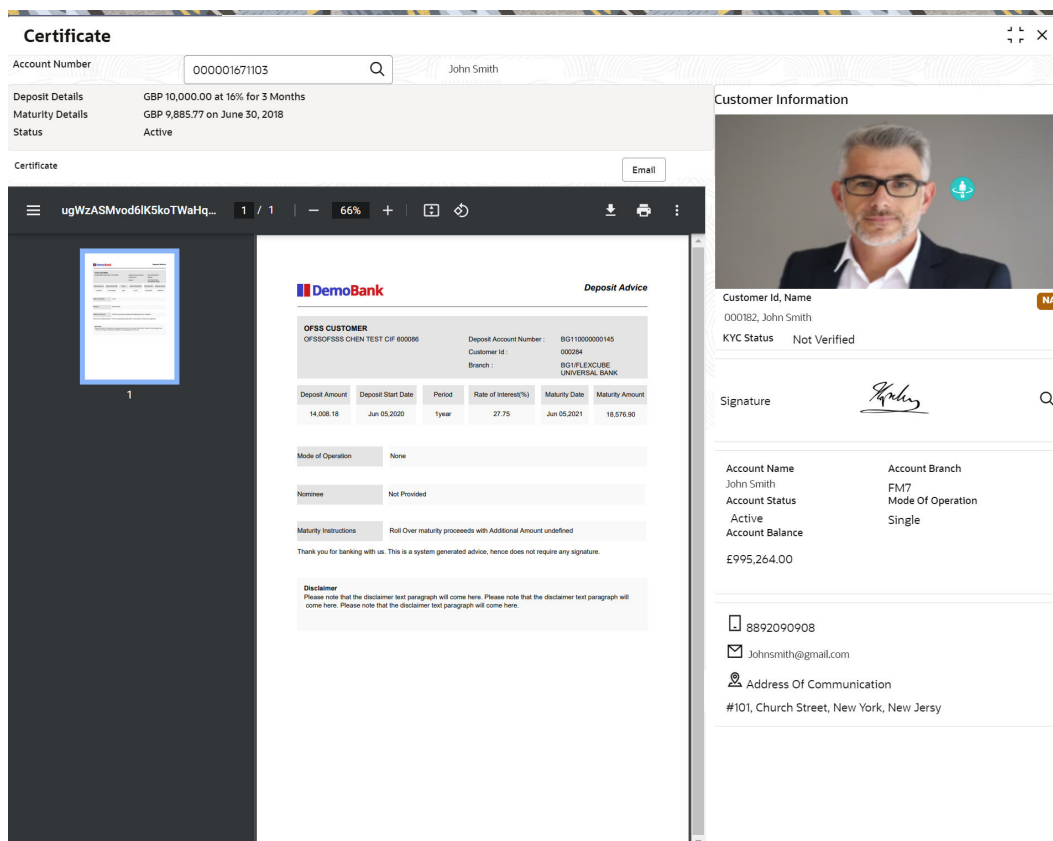
Figure 5-4 Certificate



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




The deposit summary and certificate is displayed.

Figure 5-5 TD Certificate



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

Table 5-3 Certificate – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for viewing the TD certificate.</p> <p> Note:</p> <ul style="list-style-type: none">• The account holder's name is displayed adjacent to the field.• The customer information is displayed at the right of the screen.
Deposit Details	Displays the deposit currency, amount, interest rate percentage, and tenure.
Maturity Details	Displays the maturity currency, amount, and date.
Status	Displays the current status of the account.
Certificate	<p>This section displays the deposit certificate.</p> <p> Note:</p> <p>If required, you can email the certificate by clicking Email.</p>

6

Recurring Deposit View

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

This topic contains the following subtopic:

- [Recurring Deposit 360](#)
You can get an 360-degree view of a customer's recurring deposit account using the **Recurring Deposit 360** screen.

6.1 Recurring Deposit 360

You can get an 360-degree view of a customer's recurring deposit account using the **Recurring Deposit 360** screen.

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 recurring deposit details:



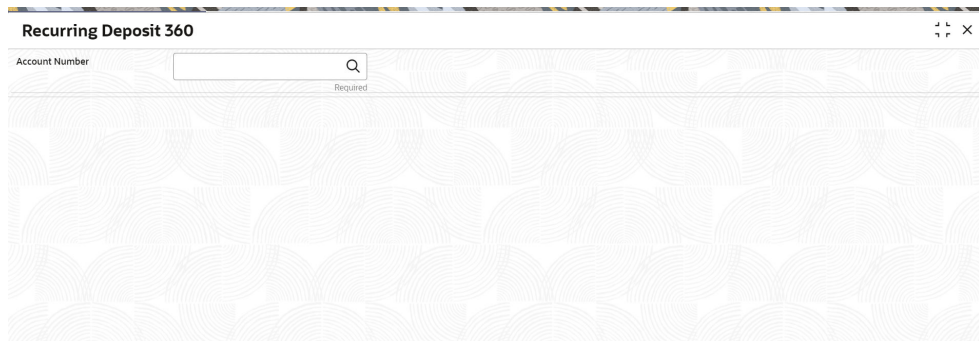
Note:

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

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

The **Recurring Deposit 360** screen is displayed.

Figure 6-1 Recurring Deposit 360




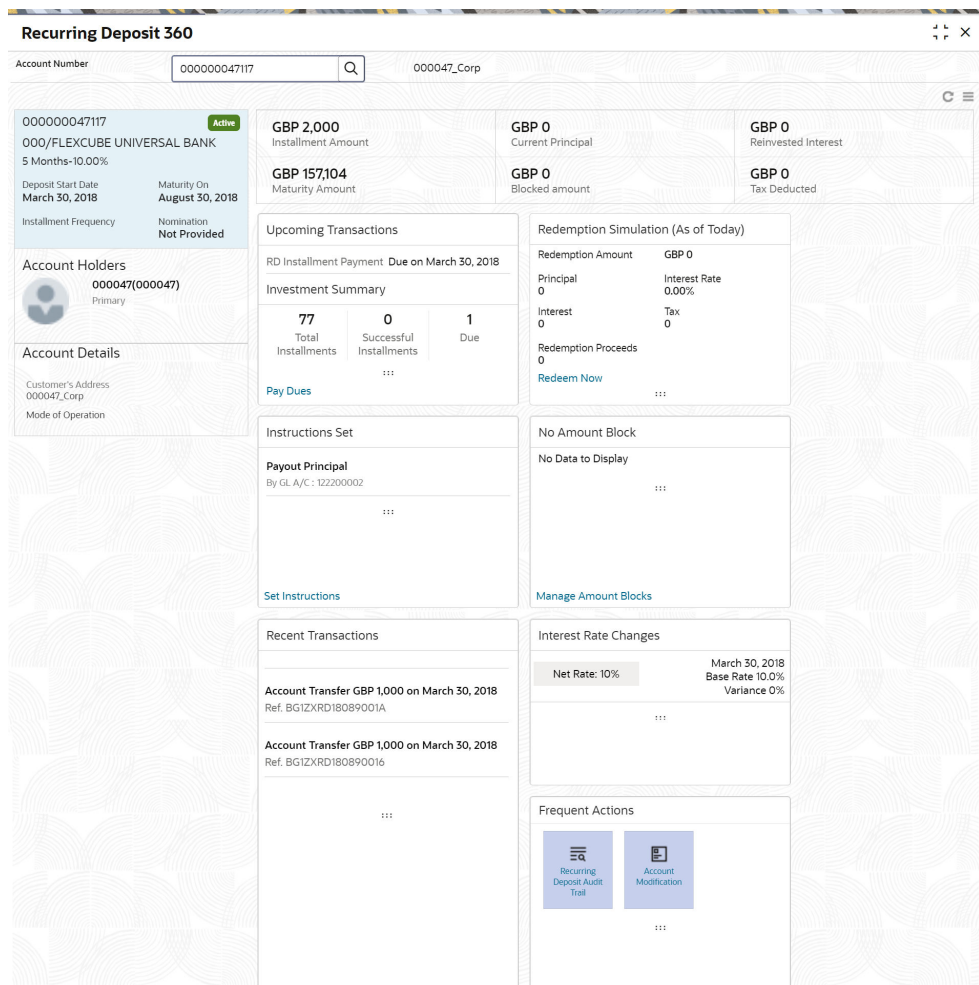
- On the **Recurring Deposit 360** screen, click the  icon or specify the **Account Number** and press the **Tab** or **Enter** key.
The details are displayed in the dashboard.

Figure 6-2 Deposit Details for RD



- You can view the RD details of the account holder in the dashboard displayed. For more information on fields, refer to the field description table.

Table 6-1 Recurring Deposit 360 - Field Description



Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for viewing the RD details.</p> <p> Note:</p> <p>The account holder's name is also displayed adjacent to the field.</p>
<Product Name>	Displays the product name from the product master.
<Deposit Status>	<p>Displays the deposit status. The options for the status are:</p> <ul style="list-style-type: none"> • Active • Matured • Closed
<RD Account Number>	Displays the RD account number.
Branch	Displays deposit branch.
<Deposit Term - Interest Rate>	Displays the term for the deposit and interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Installment Frequency	Displays the frequency of installment.
Nomination	Specify if a nominee is registered or not.
Account Holders	This widget displays the account holder details.
Name	Displays the name of the account holder of the TD.
Customer ID	Displays the customer ID of the holder.
Relationship	Displays relationship as Primary or Secondary .
Mobile Number	Displays the mobile number of the customer.
Email ID	Displays the email ID of the customer.
Account Details	This widget displays the account details.
Customer's Address	Displays the address of the primary customer.
Mode of Operation	Displays the mode of operation selected for the deposit.
Installment Amount	Displays the installment to be paid on every due date.
Current Principal	Displays the currently remaining principal balance in the deposit.

Table 6-1 (Cont.) Recurring Deposit 360 - Field Description







Field	Description
Paid out Interest or Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Maturity Amount	Displays the proceeds that will be paid out on maturity. This will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Tax Deducted	Displays the tax deducted.
Upcoming Transactions	This widget displays the details of upcoming transactions for the RD account.
Investment Summary	This section displays the summary of the investment for the RD. To pay the due if any, click the Pay Dues link. For more information, refer RD Payment screen.
Total Installments	Displays the total installments of the specified RD account.
Successful Installments	Displays the number of successful installments of the specified RD account.
Due	Displays the number of installments due for the specified RD account.
Instructions Set	<p>This widget displays the set of instructions set on the TD account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>To create new set of instructions for the TD account, click the Set Instructions link. For more information, refer RD Payout Modification screen.</p> </div>
Redemption Simulation (As of Today)	This widget displays the redemption simulation of the day for the RD account. Click the Redeem Now link to redeem the RD account. For more information, refer Redemption screen.
Redemption Amount	Displays the total amount of RD redemption.
Principal	Displays the principal redemption amount.
Interest Rate	Displays the interest rate applicable on the redemption.
Interest	Displays the interest amount.
Tax	Displays the tax amount charged.
Redemption Proceeds	Displays the redemption proceeds for the RD account.
Recent Transactions	Displays the last five transactions on the deposit.

Table 6-1 (Cont.) Recurring Deposit 360 - Field Description

Field	Description
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
<Number> Amount Blocks	<p>This widget displays the amount block details of the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>To manage the amount blocks, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block screen.</p> </div>
<Currency Amount>	Displays the currency and amount of block.
Block <Number>	Displays the block number.
Type	Displays the block type.
Expiry	Displays the expiry date of the block.
Frequent Actions	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The actions are displayed as links. You can click the link and the related screen is opened in a new screen.</p> </div>

 **Note:**

- You can also launch the screens for performing various transactions on the account by clicking the  icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu screenshot.
- If the latest updates of the RD account performed is not displayed on the screen, you can refresh the screen by clicking the  icon. The screen is refreshed and the latest changes are displayed.

7

RD Transactions

You can use the screens under the **Transactions** menu to initiate recurring deposit services transactions. A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD).

This topic contains the following subtopics:

- [Account Opening](#)
You can open the Recurring Deposit account by Account, Banker's Cheque, and Demand Draft mode using **Account Opening screen**.
- [Recurring Deposit Payment](#)
You can perform manual installment payments for a Recurring Deposit account using the **Recurring Deposit Payment** screen. The payments can be done by CASA account.
- [Redemption](#)
You can redeem a RD using the Redemptionscreen.

7.1 Account Opening

You can open the Recurring Deposit account by Account, Banker's Cheque, and Demand Draft mode using **Account Opening screen**.

This topic contains the following subtopics:

- [Simulation](#)
You can add the basic RD details to simulate the interest and maturity value for the RD account.
- [Payin Details](#)
In the **Payin Details** data tab, you can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.
- [Payout Details](#)
You can add maturity instructions to be provided for the RD in the **Payout Details** tab. These instructions can be modified later before maturity.
- [Additional Details](#)
You can add joint holder details and nominee details in the **Additional Details** tab.

7.1.1 Simulation

You can add the basic RD details to simulate the interest and maturity value for the RD account.

To perform RD simulation:



Note:

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

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

Figure 7-1 Recurring Deposit Account Opening



2. On the **Recurring Deposit Account Opening** screen, click the  icon or specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.
 - a. If you click the  icon, then the following section is displayed:

Figure 7-2 Customer ID

Customer Number	Customer Name
001671	Jessica J Jacob
001673	Jessica J Jacob
001675	Jessica J Jacob
001677	Jessica J Jacob

- b. Specify the customer ID in the **Customer Number** field.
- c. Click **Fetch**.
The customer number and name are displayed in the table.

- d. Select the **Customer Number** from the table.
The details related to the selected customer number are displayed in the tabs.

Figure 7-3 Recurring Deposit Account Opening - Simulation

The screenshot shows the 'Recurring Deposit Account Opening - Simulation' interface. The left sidebar contains tabs for 'Simulation', 'Payin Details', 'Payout Details', and 'Additional Details'. The main area is titled 'Simulation' and contains the following fields:

- Customer ID:** 000888 (with search icon and 'JESSICA' displayed)
- Product:** RDACCT (with search icon and 'Recurring deposits' displayed)
- Installment Amount:** GBP, £200.00
- Installment Frequency:** Semiannual
- Maturity:** TENOR, 0 Years, 5 Months, 0 Days
- Reinvest Interest:**
- Opening Date:** March 30, 2018 (with calendar icon)
- Negotiate Rate:** [Negotiate Rate](#)

On the right, a summary box displays the following information:

- Maturity Amount:** £200.00
- Total Investment:** £200.00
- Maturity Date:** August 30, 2018
- Interest Rate:** 10%
- Net Interest:** £0.00



Buttons at the bottom include 'Audit', 'Cancel', 'Save & Close', and 'Next'.

3. Perform the required actions on the **Simulation** tab. For more information on fields, refer to the field description table.

Table 7-1 RD Account Opening - Simulation – Field Description

Field	Description
Customer ID	Specify the customer for whom the RD is to be opened. Note: The customer name is also displayed adjacent to the field.
Product	Select the deposit product under which the RD is to be created. Note: For information, on the Product section, refer Fetch Product.
Installment Amount	Specify the amount for the RD. Note: By default, the amount currency will be of product selected.

Table 7-1 (Cont.) RD Account Opening - Simulation – Field Description

Field	Description
Installment Frequency	Select the frequency for the installment. The options are: <ul style="list-style-type: none"> • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily
Maturity	Select the option for RD maturity. The options are: <ul style="list-style-type: none"> • Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. • Date: If you select this option, then specify or select the date.
Reinvest Interest	Switch to  to reinvest the interest in RD. Switch to  to be paid out the interest.
Opening Date	Specify the deposit opening date.
Branch Code	Displays the branch code of the teller's logged in branch.


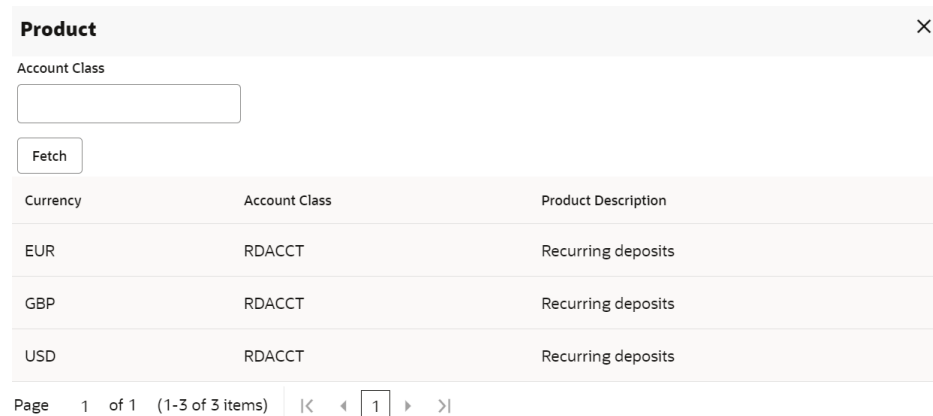
- **To fetch Product:**
 - Click  icon from the **Product** field.
The **Product** section is displayed.

Figure 7-4 Product



- Specify the number in the **Account Class** field.
- Click **Fetch**.
The details are fetched and displayed in a table.
- Select the account class from the table.

4. You can negotiate the rate by performing the following action if required:
 - a. Click the **Negotiate Rate** link.
The **Negotiate Rate** section is displayed.

Figure 7-5 Negotiate Rate

The screenshot shows the 'Negotiate Rate' interface. It is divided into two main sections: 'Interest Rate' and 'User Defined Values'.
Interest Rate Section: Contains a table with columns: Effective Date (March 30, 2018), Status (Open), and Action (Mark as Closed, View Details).
User Defined Values Section: Contains a table with columns: Element, Value, Rate Code, Deposit Rate Code, Variance, and Action. The table lists three items: TAX_RATE (Value: 5), OVERDUE_PENALTY (Value: 2), and TERM_RATE (Value: 10, Rate Code: FLOATRATE, Deposit Rate Code: AT_FL_LEND).
 Navigation and control elements include page indicators (Page 1 of 1), search icons, and 'Cancel'/'OK' buttons at the bottom right.

- b. On the **Negotiate Rate** screen, specify the fields. For more information on fields, refer to the field description table.




Note:

The interest details based on the selected product will be displayed. If required, you can capture the negotiated rate fields like variance etc.

Table 7-2 Negotiate Rate – Field Description

Field	Description
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. <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"> <p> Note: This section is displayed if you click View Details from the Action field.</p> </div>

Table 7-2 (Cont.) Negotiate Rate – Field Description

Field	Description
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	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>


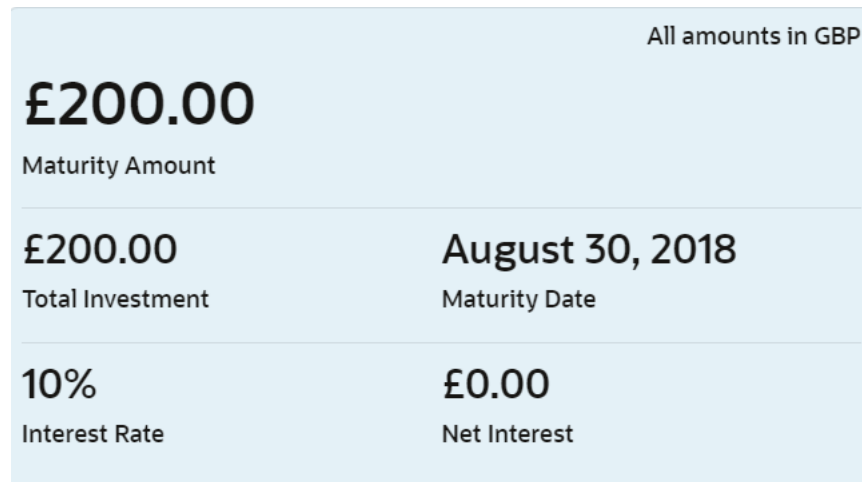
- c. You can also add new entry in the sections, by clicking the  icon.
 - d. Click **OK**.
5. On providing the inputs, a simulation will be triggered and displayed as output. The **Simulated output** details are displayed.

Figure 7-6 Simulation Details



- 6. Based on the input data provided, the system simulates the details of RD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 7-3 Simulation Details – Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the RD.

Table 7-3 (Cont.) Simulation Details – Field Description

Field	Description
Total Investment	Displays the total invested amount, that is, sum of all installments of the RD.
Maturity Date	Displays the maturity date of the RD.
Interest Rate	Displays the interest rate applicable for the deposit.
Net Interest	Displays the net interest on the principal.

 **Note:**

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

7. Click **Next**.
The **Payin Details** tab is displayed.

7.1.2 Payin Details

In the **Payin Details** data tab, you can add a brief description of maturity instructions to be provided for the RD. These instructions can be modified later before maturity.

To add the payin details:

The prerequisites are as follows:

- Add the simulation details. For more information, refer [Simulation](#).
1. In the **Payin Details** screen, fields related to payin are displayed.

 **Note:**

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

Figure 7-7 Payin Details

- In the **Payin Details** tab, specify or select the required fields. For more information on fields, refer to the field description table.

Table 7-4 Payin Details – Field Description










Field	Description
Payin First Installment Now	<p>Switch to  to pay the first installment amount now.</p> <p>Switch to  to pay the first installment amount later.</p>
Account	Select the payin CASA account.
Account Number	<p>Select the CASA account from which the payin to be done.</p> <p> Note: This field is displayed if you select Others option from the Account field.</p>
Account Amount	<p>Displays the account debit amount in CASA Account currency.</p> <p> Note: This field is displayed if the CASA account currency is different than the RD account currency.</p>
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date.
Exchange Rate	<p>Displays the exchange rate of the transaction.</p> <p> Note: This field is displayed only if there is cross currency transaction.</p>
Pay Other Installments from same account	<p>Switch to  to pay remaining installments through the same CASA account.</p> <p>Switch to  to pay remaining installments through other CASA account.</p>

Table 7-4 (Cont.) Payin Details – Field Description

Field	Description
Account Number	<p>Select the CASA account number for the remaining installments.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if you switch to  from the Pay Other Installments from same account field.</p> </div>

3. Click **Next**.

The **Payout Details** tab is displayed.

7.1.3 Payout Details

You can add maturity instructions to be provided for the RD in the **Payout Details** tab. These instructions can be modified later before maturity.

The prerequisites are as follows:

1. Add the simulation details. For more information, refer [Simulation](#).
2. Specify the payin details. For more information, refer to [Payin Details](#).

To add the payout details:

 **Note:**

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

1. On the **Payout Details** tab, perform any of the following action:

- **Reinvest Interest Enabled**

- a. From the **Simulation** tab, switch to  from the **Reinvest Interest** field.

Figure 7-8 Reinvest Interest Enabled

- b. Select or specify the details as required. For more information on fields, refer to the field description table.

Table 7-5 Payout Details – Reinvest Interest Enabled - Field Description



Field	Description
Reinvest Interest	Switch to  to reinvest the interest in RD.
Maturity Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft
Account	Select the type of account. <p>Note: This field is displayed if Account option is selected from the Maturity Payout Mode field.</p>
Account Number	Select the CASA account number. <p>Note: This field is displayed if Others option is selected from the Account field.</p>

Table 7-5 (Cont.) Payout Details – Reinvest Interest Enabled - Field Description

Field	Description
Payable Branch	Select the banker's cheque payable branch. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Maturity Payout Mode field.</p> </div>

- **Reinvest Interest Not Enabled**

- From the **Simulation** tab, switch to  from the **Reinvest Interest** field.

Figure 7-9 Reinvest Interest Not Enabled

- Select or specify the details as required. For more information on fields, refer to the field description table.

Table 7-6 Payout Details – Reinvest Interest Not Enabled – Field Description



Field	Description
Reinvest Interest	Switch to  to be paid out the interest. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The interest amount is paid out during interest liquidations.</p> </div>

Table 7-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description








Field	Description
Interest Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft
Account	Select the type of account. <p> Note:</p> <p>This field is displayed if Account option is selected from the Interest Payout Mode field.</p>
Account Number	Select the CASA account number. <p> Note:</p> <p>This field is displayed if Others option is selected from the Account field.</p>
Payable Branch	Select the banker's cheque payable branch. <p> Note:</p> <p>This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.</p>
Principal Payout Mode	Select the principal payout instructions for the deposit.
Amount	Specify the special renewal amount. <p> Note:</p> <ul style="list-style-type: none"> • This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field. • Also, the TD currency will be defaulted and not enabled.

Table 7-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Account	<p>Select the type of account.</p> <p> Note:</p> <p>This field is displayed if Account option is selected from the Principal Payout Mode field.</p>
Account Number	<p>Select the CASA account number.</p> <p> Note:</p> <p>This field is displayed if Others option is selected from the Account field.</p>
Payable Branch	<p>Select the banker's cheque payable branch.</p> <p> Note:</p> <ul style="list-style-type: none"> This field is displayed if Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field. For more information on the Payable Branch section, refer Fetch Payable Branch.

To fetch Payable Branch:


- i. Click  icon from the **Payable Branch** field.
The **Payable Branch** section is displayed.

Figure 7-10 Payable Branch

Payable Branch ×

Branch Code

Branch Code	Branch Name
000	FLEXCUBE UNIVERSAL BANK
003	International Payments
008	Bank Futura - Treasury Branch 2
007	Bank Futura - Treasury Branch 1
006	Bank Futura - Deposits Branch
001	Bank Futura -Branch 001

Page of 7 (1-10 of 68 items) | < << 2 3 4 5 ... 7 >> >

ii. Specify the number in the **Branch Code** field.

iii. Click **Fetch**.

The details are fetched and displayed in a table.

iv. Select the branch code from the table.

2. Click **Next**.

The **Additional Details** tab is displayed to capture the other RD account-related details.

7.1.4 Additional Details

You can add joint holder details and nominee details in the **Additional Details** tab.

The prerequisites are as follows:

1. Add the simulation details. For more information, refer [Simulation](#).
2. Specify the payin details. For more information, refer to [Payin Details](#).
3. Specify the payout details. For more information, refer to [Payout Details](#).

To add the additional details:

Note:

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

1. In the **Additional Details** tab, you can add or maintain the details for the joint and nominee.

The existing details of the customer is displayed in the Additional Details tab.

Figure 7-11 Additional Details

2. In the **Additional Details** tab, maintain the details as required. For more information on fields, refer to the field description table.

Table 7-7 Additional Details – Field Description

Field	Description
Add Joint Holders	This section displays the fields to add the joint holder details. For more information on this section, refer Add Joint Holders .
Add Nominee Details	This section displays the fields to add the nominee details. For more information on this section, refer Add Nominee Details .
Deposit Account Description	Displays the description of the deposit account to be created. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can edit the description if required. To enable the field, click the Modify link displayed next to the field.</p> </div>

Note:

You can add multiple nominees, but the total percentage should not exceed 100.

- **Add Joint Holders**
 - a. Click **Add Joint Holder**.

Note:

The **Add Joint Holder** button is not enabled, if you select **Single** option from the **Mode Of Operation** field.

The details in the **Add Joint Holders** section are enabled.






Figure 7-12 Add Joint Holders

- b. In the **Add Joint Holders** section, maintain the required details. For more information on fields, refer to the field description table.

Table 7-8 RD Account Opening - Additional Details - Add Joint Holder Details – Field Description

Field	Description
Mode Of Operation	Displays the mode of operation selected for the deposit. The options are: <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder
Customer ID	Select the customer ID to be added as joint holder. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This field is enabled, if you click the icon from the Action field.</p> </div>
Customer Name	Displays the customer name for the selected customer ID.

Table 7-8 (Cont.) RD Account Opening - Additional Details - Add Joint Holder Details – Field Description



Field	Description
Joint Holder Type	<p>Select the type for the joint holder. The options are:</p> <ul style="list-style-type: none"> • Authorized Signatory • Customer Contact Person • Custodian • Developer • Gaurantor • Guardian • Joint and First • Joint and Other • Joint or First • Joint or Other • Nominee • Related for Enquiry • Solicitor • Sole Owner • Third Party • Trustee • Valuer • Power of Attorney • Others <p> Note:</p> <p>This field is enabled, if you click the  icon from the Action field.</p>
Action	<p>Click the  icon to edit the details.</p> <p>Click the  icon to delete the details.</p> <p>Click the  icon to confirm the edits.</p>

- **Add Nominee Details**

- a. Click **Add Nominee**.

The **Nominee Details** section is displayed.

Figure 7-13 Nominee Details



 **Note:**
You can specify or select details in one section at a time. To add or view the details in the other section, click the  icon.

- b. In the **Nominee Details** section, maintain the required details. For more information on fields, refer to the field description table.

Table 7-9 RD Account Opening - Additional Details - Add Nominee Details – Field Description

Field	Description
Nominee Details	This section displays fields to add the nominee details.
Title	Select the title of the nominee. The options are: <ul style="list-style-type: none"> • Mr. • Miss. • Mrs. • Dr. • Mis.
First Name	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.

Table 7-9 (Cont.) RD Account Opening - Additional Details - Add Nominee Details – Field Description

Field	Description
Last Name	Specify the last name of the nominee.
Relation Type	Specify the relation to the account holder. The options are: <ul style="list-style-type: none"> • Father • Mother • Son • Spouse • Daughter
Date of Birth	Select or specify the date of birth of the nominee.
Minor	Based on the date of birth specified, this field is updated.
Percentage	Select or specify the percentage of the nomination.
Address and Contact Details	This section displays the fields to add the address and contact details of the nominee.
Building	Specify the building of the nominee.
Street	Specify the street of the nominee.
Locality	Specify the locality of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Select or specify the country of the nominee.
Zip Code	Specify the zip code of the nominee.
Contact Details	This section displays the fields to add the contact details of the nominee.
Email	Specify the email ID of the nominee.
Mobile	Specify the mobile number of the nominee.
Phone	Specify the phone number of the nominee.
Guardian Details	This section displays <div data-bbox="747 1260 1377 1575" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This section is displayed if you switch to  from the Minor field. Also, the fields in this section are same as mentioned in the above Nominee Details, Address and Contact Details section.</p> </div>

- c. Click **Save**.

Once the nominee details are saved, the details are displayed in form of a summary in table.

Figure 7-14 Nominee Summary

Add Nominee Details

Add Nominee

aa

Relation Type: Son	Date of Birth: March 1, 2001	Minor: Yes	
Guardian: James		Percentage: 100%	

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

Table 7-10 RD Account Opening - Additional Details - Add Nominee Details - Summary – Field Description

Field	Description
<Name>	Display the name of the nominee added.
Relation Type	Display the relation type of the nominee.
Date of Birth	Display the date of birth of the nominee.
Percentage	Display the percentage of the nominee.
Minor	Displays whether the nominee is a minor.
Guardian	Display the name of the guardian. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>The name of the guardian is displayed, if the nominee is a minor.</p> </div>

- To edit the summary, click the icon.
- To delete the nominee, click the icon.

3. Click Submit.

The screen is successfully submitted for authorization.

Note:

The RD account number is displayed when RD account creation is successful.

7.2 Recurring Deposit Payment

You can perform manual installment payments for a Recurring Deposit account using the **Recurring Deposit Payment** screen. The payments can be done by CASA account.

To perform manual payments:

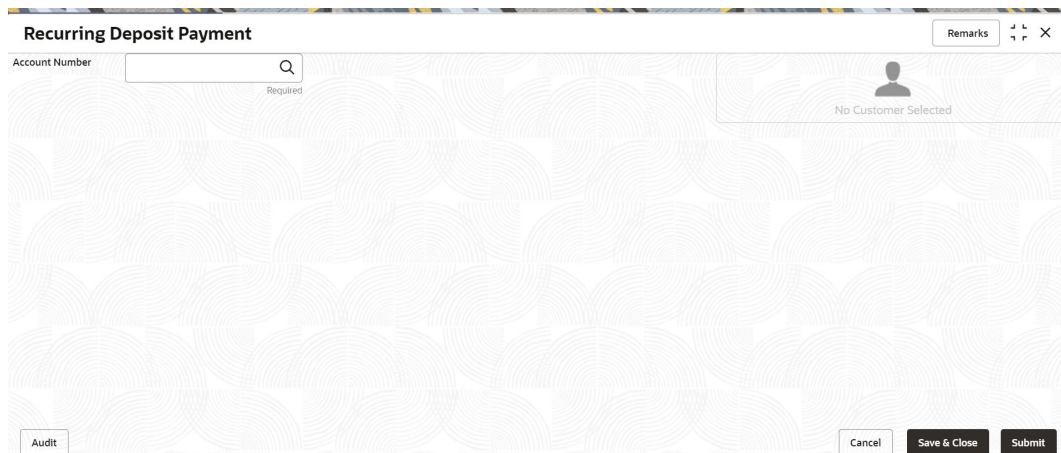
 **Note:**


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

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

The **RD Payment** screen is displayed.

Figure 7-15 Recurring Deposit Payment



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

The **Payment Details** and **Settlement Details** section are displayed.

Figure 7-16 Payment Details and Settlement Details

The screenshot displays the 'Recurring Deposit Payment' interface. At the top, the title 'Recurring Deposit Payment' is shown with a 'Remarks' button and window controls. Below the title, the 'Account Number' field is populated with '00000023527' and 'John Smith'. The interface is divided into two main sections: 'Payment Details' and 'Settlement Details'.
Payment Details: Includes 'Value Date' (March 30, 2018), 'Amount Due' (GBP 1,000.00), 'Pay' (2 GBP, £2,000.00), and 'Advance Amount' (GBP 1,000.00).
Settlement Details: Includes 'Account' (Others) and 'Account Number' (000008475089, RONY THOMAS).
Customer Information: Features a customer profile for John Smith, including a photo, KYC Status (Not Verified), a signature, and account details such as Account Name (John Smith), Account Status (Active), and Account Balance (£995,264.00). Contact information like phone number (8892090908) and email (johnsmith@gmail.com) is also visible.

3. In the **Settlement Details** section, select or specify the details as required. For more information on fields, refer to the field description table.

Table 7-11 Recurring Deposit Payment – Field Description






Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to performing the payment for the RD account number.</p> <p>Note:</p> <ul style="list-style-type: none"> • The account holder's name is displayed adjacent to the field. • The customer information is displayed at the right of the screen.
Payment Details	This widget displays payment details for the RD account entered.
Value Date	Displays the current process date as value date of the payment.

Table 7-11 (Cont.) Recurring Deposit Payment – Field Description

Field	Description
Amount Due	<p>Displays the total of all the installments that are due or overdue and yet to be paid.</p> <p> Note:</p> <p>You can view more amount details, click the View Details link. For more information, refer View Details.</p>
Pay	<p>Specify the number of installments you need to pay.</p> <p> Note:</p> <p>By default, the field displays the count of the outstanding, but can be edited. Also, it cannot be 0 or negative.</p>
Advance Amount	<p>Displays the advance amount to be paid.</p> <p> Note:</p> <p>This field is displayed if you update the value in the Pay field.</p>
Settlement Details	This widget displays the fields for settlement details for the RD account entered.
Account	Select the account for performing the settlement.
Account Number	<p>Specify the account number from which the settlement is to be performed.</p> <p> Note:</p> <p>This field is displayed if Others option is selected from Account field.</p>
Cheque Number	Specify the cheque number of the account.
Cheque Date	Displays the date on the cheque.

- **To view amount due details:**
 - a. Click the **View Details** link from the **Amount Due** field.
The **Installments Due** section is displayed.

Figure 7-17 Installments Due**Installments Due**

Due Date	Installment Amount	Status
March 30, 2018	£1,000.00	Due

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

Table 7-12 Installments Due – Field Description

Field	Description
Due Date	Displays the installment due date.
Installment Amount	Displays the installment amount.
Status	Displays the status of the installment. The possible options are: <ul style="list-style-type: none"> • Due: This status is displayed, if the installment is due as of the day. • Overdue: This status is displayed, if the scheduled date has passed.

- c. Click on the screen to close the **Installments Due** section.
4. Click **Submit**.

The screen is successfully submitted for authorization.

7.3 Redemption

You can redeem a RD using the Redemptionscreen.

You also can provide a snapshot of the net proceeds to the customer, if the customer redeems the deposits today. If the customer is satisfied with the projection, and wants to proceed to the redemption, you can also proceed with the process in this same screen. The redemption simulation gives an option of full redemption only for RD, along with an input to waive penalty. The net proceeds due to the customer will be displayed along with the breakup of principal, interest, penalty and tax. You can add the basic RD details to simulate the redemption transaction to get interest, tax and redemption.




Note:

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

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

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

Figure 7-18 Recurring Deposit Redemption

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

The details are displayed in the **Recurring Deposit Redemption** screen.

Figure 7-19 Recurring Deposit Redemption Details

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

Table 7-13 Recurring Deposit Redemption – Field Description








Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to perform RD redemption.</p> <p> Note:</p> <p>The account holder name is displayed adjacent to this field.</p>
Status	<p>Displays the RD status. The possible options are:</p> <ul style="list-style-type: none"> • Active • Matured • Closed
Deposit Details	<p>Displays the principal balance of the RD, the rate of interest, and the tenor of the RD.</p>
Maturity Details	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <p> Note:</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Paid out Interest.
Tax Deducted	<p>Displays the actual tax deducted on reinvested or paid out interest till date.</p>
Redemption Type	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> • Partial Redemption • Full Redemption <p>The default value is Full Redemption.</p> <p> Note:</p> <p>You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than RD account balance.</p>

Table 7-13 (Cont.) Recurring Deposit Redemption – Field Description

Field	Description
Redemption Amount	Displays the current principal amount of the RD. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: This field is enabled, if you select the Partial Redemption option from the Redemption Type field.</p> </div>
Penalty	Displays the penalty that will be charged for premature redemption.
Waive Penalty	Switch to  to waive the penalty amount charged on the account. Switch to  to include the penalty amount charged on the account.
Remarks	You can specify the reason for RD redemption.

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

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

Table 7-14 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 RD is redeemed today.
Principal	Displays the total principal of the RD.
Interest Rate	Displays the Interest rate applicable for the RD.
Interest	Displays the Net interest on the principal (Interest – Tax).
Penalty	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
Tax	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining recurring deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

 **Note:**

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

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

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

Figure 7-20 Recurring Deposit Redemption - Account

Add Settlement Details

✕

Select Payout Mode

Account
 Ledger
 Instrument

Select Account Number

BG1008975230

Account Name
D Paul

Currency
GBP

BG1008975707

Account Name
Lionel Messi

Currency
GBP

Others

Search Account Details

Account Number

🔍

Required

Account Name

Payment Details

Redemption Amount

GBP 100.00

Exchange Rate

1

Transaction Amount

GBP 100.00




Cancel

Add More

Add

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

Table 7-15 Add Settlement Details - Account

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

- On **Add Settlement Details** screen, select **Ledger** as the payment mode.
The ledger details are displayed in the **Add Settlement Details** screen.

Figure 7-21 Recurring Deposit Redemption - Ledger

Add Settlement Details ✕

Select Payout Mode

Account
 Ledger
 Instrument

Ledger Details

Ledger Code Ledger Description

🔍
Required

Payment Details


Redemption Amount

GBP 100.00

Cancel
Add More
Add

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

Table 7-16 Add Settlement Details - Ledger

Field	Description
Ledger Code	Specify the ledger code or click the  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.

- On **Add Settlement Details** screen, select **Instrument** as the payment mode. The instrument details are displayed in the **Add Settlement Details** screen.

Figure 7-22 Recurring Deposit Redemption - Instrument

Add Settlement Details



Select Payout Mode

Account Ledger Instrument

Instrument Type Banker's Cheque

Demand Draft

Banker's Cheque Details

Issuing Branch Code

000

Payable Bank Code

Required

Payable Branch Code

Required

Instrument Date

Required

MICR Number

Required

Issuing Branch Name

FLEXCUBE UNIVERSAL BANK

Payable Bank Name

Payable Branch Name

Instrument Number

Required

Payee Details

Payee Name

Required

Address Line 2

Address Line 4

Address Line 1

Address Line 3

Cancel

Add

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

Table 7-17 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: <ul style="list-style-type: none"> • Banker's Cheque • Demand Draft
Issuing Branch Code	Displays the branch code issuing the instrument.
Issuing Branch Name	Displays the branch name issuing the instrument.
Payable Bank Code	Specify the bank code at which the RD is payable.
Payable Bank Name	Displays the payable bank name once the payable bank code is specified.
Payable Branch Code	Specify the branch at which the BC or DD is payable.
Payable Branch Name	Displays the payable branch name once the payable branch code is specified.
Instrument Date	Specify the instrument date.
Instrument Number	Specify the instrument number.
MICR Number	Specify the MICR number.
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

8. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.
9. Click **Add More** button, the system add the settlement details in the main screen and refresh the **Add settlement details** screen with default values, and the payout amount updated for remaining settlement amount.
10. Click **Add** button to add the settlement details in **Recurring Deposit Redemption** screen.

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

Figure 7-23 Recurring Deposit Redemption - Settlement Details

Recurring Deposit Redemption

Remarks
✖

Account Number

Account Name

Term Deposit Details

Status	Deposit Details	Maturity Details
Active	GBP 100,000.00 Payable at 10% for 5 Months	GBP 7,855,200.60 on August 30, 2018
Reinvested Interest	Tax Deducted	
GBP 0.00	GBP 0.00	

Redemption Details

Redemption Type

Partial Redemption
▼

Redemption Amount

Penalty

GBP 0.00

Waive Penalty

Remarks

Settlement Details

Add Settlement Details

Account

Amount

GBP 100.00

Account Number

BG1008975230

Account Description

D Paul

View
✕
✎

Audit
Cancel
Save & Close
Submit

Redemption Payment Details

Amount

GBP 100,000.00

Principle

GBP 100,000.00

Interest Rate

10.00%

Interest

GBP 0.00

Penalty

GBP 0.00

Tax

GBP 0.00

Deposit After Redemption

Amount

GBP 100,000.00

Principle

GBP 100,000.00

Interest Rate

10.00%

Interest




GBP 0.00

Tax

GBP 0.00

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

Table 7-18 Recurring Deposit Redemption - Settlement Details

Field	Description
<p>Settlement Details</p>	<p>For the Account, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Account Number • Account Description <p>For the Ledger, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Ledger Code • Ledger Description <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>Exchange rate is displayed only if there is a cross currency transaction.</p> </div> <p>Click the View button to view the settlement details.</p> <p>Click the  icon to edit the redemption amount in the settlement details.</p> <p>Click the  icon to delete the settlement details.</p>

11. Click **Submit**.

The screen is successfully submitted for authorization.

8

RD Maintenances

A deposit with a fixed term and installments to be paid in regular intervals is called as Recurring Deposit (RD). This topic deals with maintenance of a recurring deposit.

This topic contains the following subtopics:

- [Recurring Deposit Amount Block](#)
You can block the RD amount. A Recurring 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.
- [View and Modify Amount Block](#)
You can view or modify the already added block details using this screen.
- [Recurring Deposit Payout Modification](#)
You can view or modify the payout instructions maintained during the RD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the RD account.
- [Recurring Deposit Account Modification](#)
You can modify certain attributes of the RD. 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.
- [Recurring Deposit Joint Holder Maintenance](#)
Recurring 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.
- [Recurring Deposit Nominee Details Update](#)
You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the RD account using this screen.

8.1 Recurring Deposit Amount Block

You can block the RD amount. A Recurring 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.

A Recurring 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 RD amount.

To create amount block:




Note:

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

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

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

Figure 8-1 Create Recurring Deposit Amount Block





2. On the **Create Recurring Deposit Amount Block** screen, click the  icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details for the **Create Recurring Deposit Amount Block** is displayed.

Figure 8-2 Create Recurring Deposit Amount Block Details

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

Table 8-1 Create Recurring Deposit Amount Block – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for creating amount block on RD account.</p> <p> Note:</p> <ul style="list-style-type: none"> The account holder's name is displayed adjacent to the field. The customer information is displayed at the right of the screen.
Amount To Be Blocked	Specify the amount you want to block for the Recurring Deposit (RD). Note that the currency for the RD will be displayed by default.
Block Reason	Select the reason for block from the drop-down list.
Effective Date	Specify or select the effective date for the block.
	<p> Note:</p> <p>This date cannot be less than current process date.</p>
Expiry Date	Specify or select the expiry date for the block.
	<p> Note:</p> <p>This date cannot be less than current process date and effective date.</p>
Narrative	Specify the narration, if any for the block.

4. Click **Submit**.

The screen is successfully submitted for authorization.

8.2 View and Modify Amount Block

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

To view the amount block details:

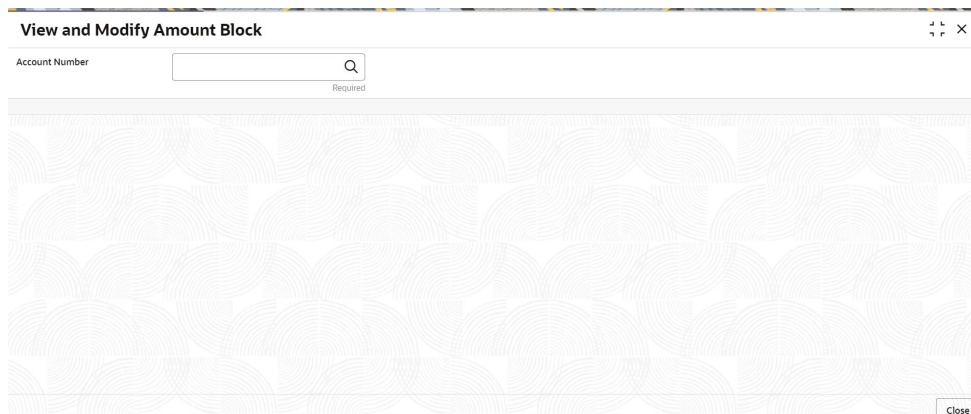
 **Note:**

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

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

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

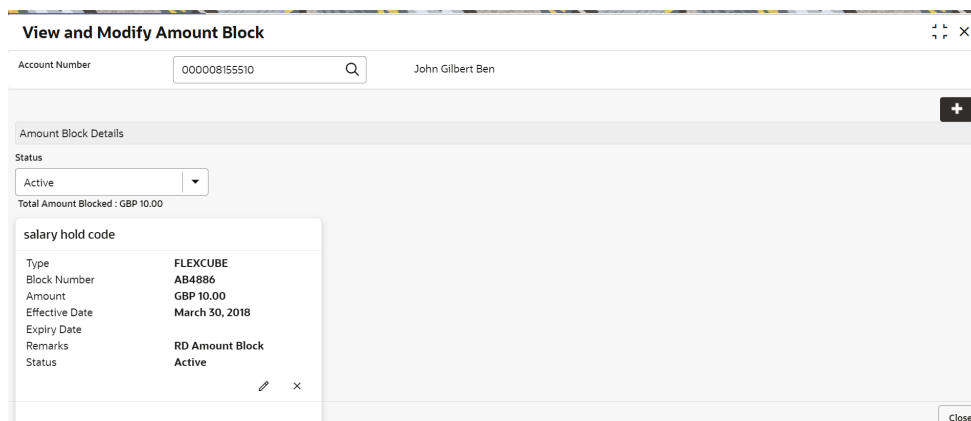
Figure 8-3 View and Modify Amount Block



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



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

Figure 8-4 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 8-2 View Amount Block Details – Field Description

Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for viewing or modifying the amount block details of the RD account.</p> <div style="border: 1px solid #0070c0; background-color: #e1eef6; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The account holder's name is also displayed adjacent to the field.</p> </div>
Amount Block Details	This section displays the RD amount block details.
Status	<p>Select the block status of the RD account. The options are:</p> <ul style="list-style-type: none"> • Active • Not Activated • Closed • Expired • All
Total Amount Blocked	Displays the total amount blocked on the RD account.
<Block Reason>	Displays the block reason as the top of the widget.
Type	Displays the block type.
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 RD amount block by clicking the  icon. For more information, refer [Create Amount Block](#) screen.
- You can edit a RD amount block details by clicking the  icon. For more information, refer [Modify Amount Block](#).
- You can delete a RD amount block details by clicking the  icon. The **Close Recurring Deposit Amount Block** screen is displayed with the closed amount block details.

Figure 8-5 Close Recurring Deposit Amount Block






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

Figure 8-6 Modify Recurring Deposit Amount Block

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

Table 8-3 Modify RD Amount Block – Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Also, to the right the customer information is displayed.
Block Number	Displays the block number of the RD account.
Type	Displays the type of block on RD account.
Amount To Be Blocked	Specify the RD amount to be blocked. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.</p> </div>
Block Reason	Displays the reason for the block on RD account.
Effective Date	Specify or select the effective date for the block. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, the effective date is displayed. If required you can edit the date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, the expiry date is displayed. If required you can edit the date.</p> </div>
Narrative	Specify the narration, if any for the block. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: By default, a narration is displayed. If required you can edit it.</p> </div>

- b. Click **Submit**

The screen is successfully submitted for authorization.

- 4. Click **Close**.

8.3 Recurring Deposit Payout Modification

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

To view the RD payout modification details:




Note:

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

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

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

Figure 8-7 Recurring Deposit Payout Modification

2. On the **Recurring Deposit Payout Modification** screen, Click the  icon and select the account number or specify the account number for creating amount block on RD account. or specify the account number in the **Account Number** field.

The details are displayed.

Figure 8-8 Recurring Deposit Payout Modification Details

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

Table 8-4 View RD Payout Details – Field Description




Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number for modifying the RD payout details.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>The account holder's name is also displayed adjacent to the field.</p> </div>
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	<p>Displays the status of the TD account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Overdue • Closed

Table 8-4 (Cont.) View RD Payout Details – Field Description

Field	Description
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border-left: 2px solid #0070C0; padding-left: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.
Instruction for	<p>Select the payout instruction option. The possible options are:</p> <ul style="list-style-type: none"> • Auto-pay: For details if you select this option, refer RD Payout Modification - Auto-pay Instruction. • Payout: For details if you select this option, refer RD Payout Modification - Payout Instruction.

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Recurring Deposit Payout Modification - Auto-pay Instruction](#)
You can set the auto-pay instruction for a RD payout.
- [Recurring Deposit Payout Modification - Payout Instruction](#)
You can set the payout instruction for a RD payout.

8.3.1 Recurring Deposit Payout Modification - Auto-pay Instruction

You can set the auto-pay instruction for a RD payout.









The prerequisite is as follows:


- To launch and view the payout modification details, refer [RD Payout Modification](#).

To set or edit the auto-pay instruction:

1. Select the **Auto-pay** option from the **Instruction for** field. For more information on fields, refer to the field description table.

Table 8-5 Auto-pay Instruction – Field Description

Field	Description
Instruction for	Select the Auto-pay option of instruction. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: For information on the fields if you select the Payout option, refer RD Payout Modification - Payout Instruction.</p> </div>
Auto-pay	This section displays the auto-pay details.
Description	Displays the CASA account number and name.
Move funds on overdraft	Displays whether to move the funds on overdraft or no.
Actions	Click the  icon, to edit the auto-pay details. Click the  icon, to delete the auto-pay record.
Account	Select the type of account from the list. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: This and the following fields are displayed if you click  icon from Actions field.</p> </div>
Account Number	Specify the account number for payout. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: This field is displayed, if you select the Other option from the Account field.</p> </div>
Move funds on overdraft	Switch to  to move the funds on overdraft. Switch to  to not to move the funds on overdraft.

2. Click the  icon.
The fields below the table are displayed.
3. Click **Save**.
The details are saved in the above table.

8.3.2 Recurring Deposit Payout Modification - Payout Instruction

You can set the payout instruction for a RD payout.

The prerequisite is as follows:

- To launch and view the payout modification details, refer [RD Payout Modification](#).

To view or edit the payout instruction:



Note:

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

- Select the **Payout** option from the **Instruction for** field.

The payout details displayed in the **Recurring Deposit Payout Instructions** section.

Figure 8-9 Payout Instruction

The screenshot displays the 'Recurring Deposit Payout Modification' window. At the top, there are fields for 'Account Number' (000000023516) and 'MONI'. Below this, a summary table shows 'Deposit Details' (GBP 1,000 Payable at 10% for 5 Months), 'Maturity Details' (GBP 77,000 on August 30, 2018), 'Status' (Open), 'Interest Paid out' (GBP 0), and 'Tax Deducted' (GBP 0). The 'Instruction for' field is set to 'Payout'. The main section, 'Recurring Deposit Payout Instructions', contains a table with the following data:

Component	Mode	Description	Percentage	Amount	Actions
Principal	Account	00000007076 CORP1	100	GBP 77,000	View, Edit, Delete
Interest	Account	00000007167 RAMYA01	100	Available on Payout	View, Edit, Delete

At the bottom of the window, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

- Perform any of the following action to view or edit the required details in the **Recurring Deposit Payout Instructions** section:

- View the payout instruction details
- Edit the own account payout instruction details
- Edit the other account payout instruction details that are within the bank
- Edit the other account payout instruction details by adding new TD
- Edit the payout mode as instrument
- Edit the payout mode as ledger
- View the payout instruction details:**

- Click the icon from the **Actions** field.

The payout details displayed.

Figure 8-10 View Payout Instruction

Recurring Deposit Payout Modification Remarks + - ×

Account Number: 00000023516 MONI

Deposit Details: GBP 1,000 Payable at 10% for 5 Months | Maturity Details: GBP 77,000 on August 30, 2018 | Status: Open | Interest Paid out: GBP 0 | Tax Deducted: GBP 0

Instruction for:

Recurring Deposit Payout Instructions +

Component	Mode	Description	Percentage	Amount	Actions
Principal	Account	00000007076 CORP1	100	GBP 77,000	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Interest	Account	00000007167 RAMYA01	100	Available on Payout	<input type="button" value="View"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>

Component:

Amount: 0% 100%

Payout Mode:

Account:

Type:

Account Number: 00000007076 CORP1

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

Table 8-6 View Payout Details – Field Description

Field	Description
Recurring Deposit Payout Instructions	This section displays the details of the RD payout instructions.
Component	Displays the component selected for RD payout instruction. The possible options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Mode	Displays the payout mode. The possible options are: <ul style="list-style-type: none"> – Account – Instrument – Ledger

Table 8-6 (Cont.) View Payout Details – Field Description










Field	Description
Description	<p>Displays a brief description of the payout.</p> <p> Note:</p> <p>Based on the payout mode, the description is displayed. The description according to the mode are as follows:</p> <ul style="list-style-type: none"> – Account – Account Number & Account Name – Auto Rollover – Tenor – Banker's Cheque & Demand Draft – Banker's Cheque / Demand Draft Payable at <Branch Name> – Rollover with Additional Funds – Tenor, Additional Amount, Account Number, Amount – Ledger – Ledger Code, Ledger Name
Percentage	Displays the percentage of payout.
Amount	<p>Displays the RD payout amount.</p> <p> Note:</p> <p>For Interest component, this field displays Available on Payout text.</p>
Actions	<p>Click the  icon, to more details of the payout. The following fields are displayed if you click this icon.</p> <p>Click the  icon, to edit the payout details. For more information, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, Edit the payout mode as instrument, and Edit the payout mode as ledger.</p> <p>Click the  icon, to delete the payout details.</p>
Payout Mode	<p>Displays the payout mode selected.</p> <p> Note:</p> <p>This field appears if you click the  icon.</p>

Table 8-6 (Cont.) View Payout Details – Field Description

Field	Description
Account	Displays the account selected for the payout.  Note: This field appears if you click the  icon.

- b. Click **Close**.
- **Edit the own account payout instruction details:**


- a. Click the  icon from the **Actions** field.
The payout details displayed.




Figure 8-11 Own Account Payout Instruction

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


Table 8-7 Payout by own account – Field Description

Field	Description
Component	Select the component for payout. The options are: – Principal – Interest – Principal & Interest

Table 8-7 (Cont.) Payout by own account – Field Description

Field	Description
Amount in Percentage	<p>Specify the amount in percentage for payout.</p> <p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>
Payout Mode	<p>Select the payout mode as Account.</p> <p> Note:</p> <p>For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.</p>
Account	<p>Select the own account for performing the payout.</p> <p> Note:</p> <p>For information on Other accounts, refer Edit the other account payout instruction details that are within the bank and Edit the other account payout instruction details by adding new TD.</p>

- b. Click **Save**.
- **Edit the other account payout instruction details that are within the bank:**

- a. Click the  icon from the **Actions** field.

The payout details displayed.

Figure 8-12 Account Within Bank

Recurring Deposit Payout Modification

Account Number: 000000023516 MONI

Deposit Details: GBP 1,000 Payable at 10% for 5 Months
Maturity Details: GBP 77,000 on August 30, 2018
Status: Open
Interest Paid out: GBP 0
Tax Deducted: GBP 0

Instruction for: Auto-pay Payout

Recurring Deposit Payout Instructions

Component	Mode	Description	Percentage	Amount	Actions
Principal	Account	000000007076 CORP1	100	GBP 77,000	[Eye] [Edit] [Delete]
Interest	Account	000000007167 RAMYA01	100	Available on Payout	[Eye] [Edit] [Delete]

Component: Principal

Amount: 0% 100% £53,900.00

Payout Mode: Account Instrument Ledger

Account: Select Single Others

Type: Account within Bank New Term Deposit

Account Number: 100500000000292 ECAE001



Buttons: Cancel Save Audit Cancel Save & Close Submit


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

Table 8-8 Payout by other account within bank – Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. <p>Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>
Payout Mode	Select the payout mode as Account . <p>Note:</p> <p>For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.</p>

Table 8-8 (Cont.) Payout by other account within bank – Field Description

Field	Description
Account	Select the Other account for performing the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> Note:</p> <p>For information on own accounts, refer Edit the own account payout instruction details.</p> </div>
Type	Select the Account Within Bank type. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> Note:</p> <p>For information on New Term Deposit, refer Edit the other account payout instruction details by adding new TD.</p> </div>
Account Number	Specify the account number which is within the same bank for performing the payout.

- b. Click **Save**.
- **To edit the other account payout instruction details by adding new TD:**
 - a. Click the  icon from the **Actions** field.

The payout details displayed.

Figure 8-13 New TD Account

The screenshot displays the 'Recurring Deposit Payout Modification' interface. At the top, there are fields for 'Account Number' (00000023516) and 'MONI'. Below this, a summary bar shows 'Deposit Details' (GBP 1,000 Payable at 10% for 5 Months), 'Maturity Details' (GBP 77,000 on August 30, 2018), 'Status' (Open), 'Interest Paid out' (GBP 0), and 'Tax Deducted' (GBP 0). There are 'Auto-pay' and 'Payout' buttons. The main section is titled 'Recurring Deposit Payout Instructions' and contains a table with two rows: 'Principal' (Account: 00000007076 | CORP1, Percentage: 100, Amount: GBP 77,000) and 'Interest' (Account: 00000007187 | RAMYA01, Percentage: 100, Amount: Available on Payout). Below the table is a configuration panel for the 'Principal' component, including a slider for 'Amount' (set to £53,900.00), 'Payout Mode' (Account), 'Account' (Select Single), 'Type' (Account within Bank), 'Deposit Product' (IATDFX), 'Maturity Tenor' (0 Years, 5 Months, 0 Days), and 'Interest Rate Based On' (Incremental Amount). At the bottom, there are 'Cancel', 'Save', and 'Audit' buttons.

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

Table 8-9 TD Type - Create New TD - Field Description








Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>
Payout Mode	Select the payout mode as Account . <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.</p> </div>
Account	Select the Other account for performing the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on own accounts, refer Edit the own account payout instruction details.</p> </div>
Type	Select the New Term Deposit type. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on Account Within Bank, refer Edit the other account payout instruction details that are within the bank.</p> </div>

Table 8-9 (Cont.) TD Type - Create New TD - Field Description

Field	Description
Deposit Product	Select the deposit product for the payout.
	<div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>For information on fields after you click the  icon, refer Fetch Deposit Product.</p> </div>
Maturity Tenor	Select and specify the maturity tenor for the payout. <ul style="list-style-type: none"> – Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. – Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are: <ul style="list-style-type: none"> – Incremental Amount – Cumulative Amount

– **To fetch deposit product:**

- i. Click the  icon from the **Deposit Product** field.

The **Deposit Product** section is displayed.

Figure 8-14 Deposit Product

Deposit Product ×

Account Class Currency

Account Class	Currency	Product Description
IATDFL	GBP	Rate chart allowed deposit
IATDFX	GBP	Fixed rate TD
ISWPTD	GBP	Fixed rate TD with Sweep
TDIFLT	GBP	Rate chart allowed deposit
TDITD	GBP	Fixed rate TD
TD2TD	GBP	Fixed rate TD

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- ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.
- iii. Select the option displayed in the table.

- To negotiate the rate:
 - i. You can also negotiate the rate by clicking the **Negotiate Rate** link.
- The **Negotiate Rate** section is displayed.




Figure 8-15 Negotiate Rate

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

Table 8-10 Negotiate Rate – Field Description

Field	Description
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. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: This section is displayed if you click View Details from the Action field.</p> </div>
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.

Table 8-10 (Cont.) Negotiate Rate – Field Description

Field	Description
Action	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>

- ii. Click **OK**.

 **Note:**

You can also set instructions for the new TD created, by clicking the **Set Instructions for New TD** link. For more information, refer [Edit the own account payout instruction details](#), [Edit the other account payout instruction details that are within the bank](#), [Edit the other account payout instruction details by adding new TD](#), [Edit the payout mode as instrument](#), and [Edit the payout mode as ledger](#).


- b. Click **Save**.
- **Edit the payout mode as instrument:**
 - a. Click the  icon from the **Actions** field.
The payout details displayed.






Figure 8-16 Payout mode as Instrument

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


Table 8-11 Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p> </div>

Table 8-11 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

Field	Description
Payout Mode	Select the payout mode as Instrument .  Note: For information on payout mode as Account or Ledger , refer Edit the own account payout instruction details , Edit the other account payout instruction details that are within the bank , Edit the other account payout instruction details by adding new TD , and Edit the payout mode as ledger .
Mode	Select the mode of instrument for payout. The options are: – Banker's Cheque – Demand Draft
Payable Bank	Specify the bank at which the TD is payable.  Note: For information on fields displayed as you click the  icon, refer Fetch Payable Bank .
Payable Branch	Specify the branch at which the BC or DD is payable.  Note: For information on fields displayed as you click the  icon, refer Fetch Payable Branch .
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

– **To fetch the payable bank:**

- i. From the **Payable Bank** field, click the  icon from the first field.

The **Payable Bank** section is displayed.

Figure 8-17 Payable Bank

Payable Bank ×

Bank Code

Fetch

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

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- ii. Specify the code in the **Bank Code** field and click **Fetch**.
- iii. Select the code displayed in the table.

– **To fetch the payable branch:**

- i. From the **Payable Branch** field, click the  icon field.

The **Payable Branch** section is displayed.

Figure 8-18 Payable Branch

Payable Branch ×

Branch Code

Fetch


Branch Code	Branch Name
000	FLEXCUBE UNIVERSAL BANK
003	International Payments
008	Bank Futura - Treasury Branch 2
007	Bank Futura - Treasury Branch 1
006	Bank Futura - Deposits Branch
001	Bank Futura -Branch 001

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- ii. Specify the code in the **Branch Code** field and click **Fetch**.
- iii. Select the code displayed in the table.

b. Click Save.

• **Edit the payout mode as ledger:**

- a. Click the  icon from the **Actions** field.

The payout details displayed.

Figure 8-19 Ledger

The screenshot shows the 'Recurring Deposit Payout Modification' window. At the top, it displays the account number '00000023516' and the instrument 'MONI'. Below this, there are sections for 'Deposit Details' (GBP 1,000 Payable at 10% for 5 Months), 'Maturity Details' (GBP 77,000 on August 30, 2018), 'Status' (Open), 'Interest Paid out' (GBP 0), and 'Tax Deducted' (GBP 0). There are buttons for 'Auto-pay' and 'Payout'. A section titled 'Recurring Deposit Payout Instructions' contains a table with the following data:

Component	Mode	Description	Percentage	Amount	Actions
Principal	Account	000000007076 CORP1	100	GBP 77,000	[Eye] [Edit] [Delete]
Interest	Account	000000007167 RAMYA01	100	Available on Payout	[Eye] [Edit] [Delete]



Below the table, there are controls for 'Component' (set to Principal), 'Amount' (a slider from 0% to 100% with a value of £53,900.00), 'Payout Mode' (set to Ledger), and 'Ledger Code' (313300010). At the bottom, there are buttons for 'Cancel', 'Save', 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

Table 8-12 Pay through Ledger – Field Description

Field	Description
Component	Select the component for payout. The options are: <ul style="list-style-type: none"> – Principal – Interest – Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. <p>Note:</p> <p>You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.</p>
Payout Mode	Select the payout mode as Ledger . <p>Note:</p> <p>For information on payout mode as Account or Instrument, refer Edit the own account payout instruction details, Edit the other account payout instruction details that are within the bank, Edit the other account payout instruction details by adding new TD, and Edit the payout mode as instrument.</p>

Table 8-12 (Cont.) Pay through Ledger – Field Description

Field	Description
Ledger Code	Select the ledger code for the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> Note:</p> <p>For information on fields displayed as you click  icon, refer Fetch Ledger Code.</p> </div>

– **To fetch the ledger code:**


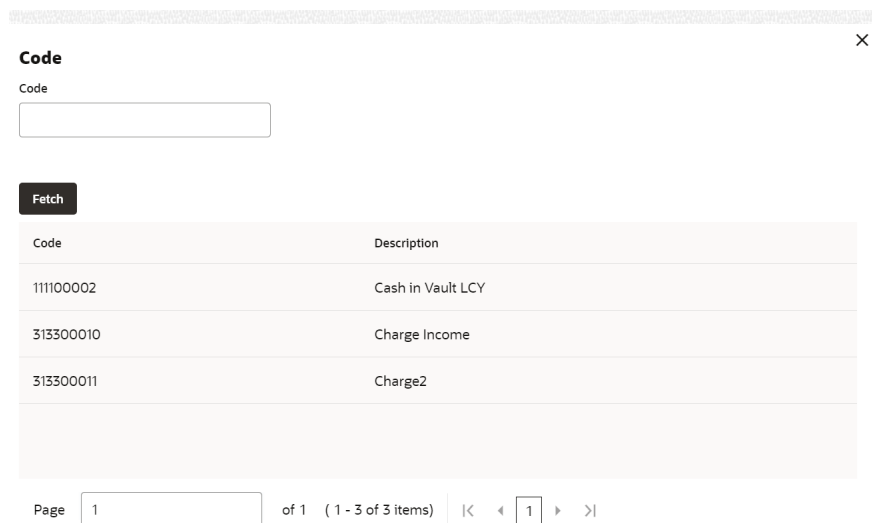
- i. From the **Ledger Code** field, click the  icon from the first field.
The **Ledger Code** section is displayed.

Figure 8-20 Ledger Code



Code ×

Code

Fetch

Code	Description
111100002	Cash in Vault LCY
313300010	Charge Income
313300011	Charge2

Page of 1 (1 - 3 of 3 items) | < < 1 > >

- ii. Specify the code in the **Ledger Code** field and click **Fetch**.
 - iii. Select the code displayed in the table.
- b. Click Save.**
- 3. Click Submit.**

The screen is successfully submitted for authorization.

8.4 Recurring Deposit Account Modification

You can modify certain attributes of the RD. 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.

To perform the account modification:

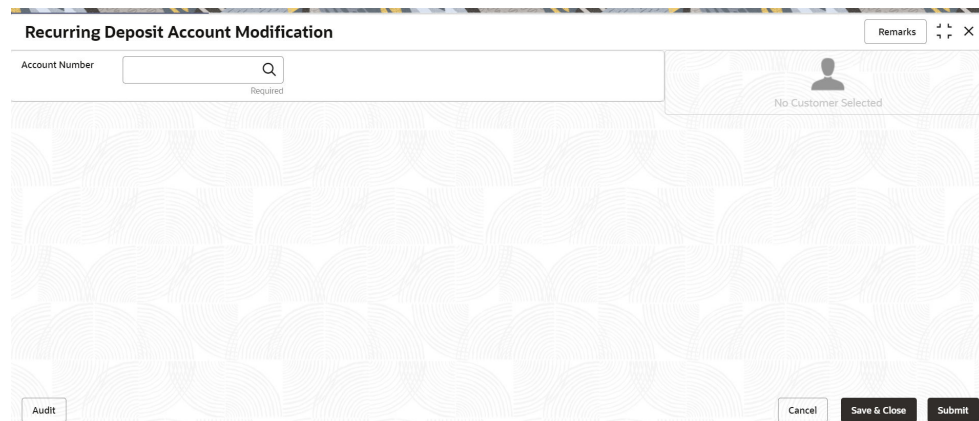
 **Note:**

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

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

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

Figure 8-21 Recurring Deposit Account Modification



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

The details of the modification is displayed.

Figure 8-22 Recurring Deposit Account Modification Details

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

Table 8-13 Recurring Deposit Account Modification – Field Description










Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number modifying the RD account.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <ul style="list-style-type: none"> • The account holder's name is displayed adjacent to the field. • The customer information is displayed at the right of the screen. </div>
Status	<p>Displays the status of the RD account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Overdue • Closed
Deposit Details	<p>Displays the principal balance, the rate of interest, and the tenor of the RD account.</p>
Maturity	<p>Displays the amount due to the customer on maturity and the maturity date.</p>

Table 8-13 (Cont.) Recurring Deposit Account Modification – Field Description

Field	Description
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <p> Note:</p> <ul style="list-style-type: none"> • If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest is of paid out type, then the field name is displayed as Interest Paid.
Tax Deducted	Displays the tax amount deducted till date.
Account Description	<p>Specify the description for the account.</p> <p> Note:</p> <p>By default, a description is displayed. You can edit, if required.</p>
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	<p>Click Mark as Closed, to close the interest rate.</p> <p>Click View Details, to view the user defined values.</p>
User Defined Values	<p>This section displays the user defined values details.</p> <p> Note:</p> <p>This section is displayed if you click View Details from the Action field.</p>
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	<p>Click the  icon, to edit the user defined value details.</p> <p>Click the  icon, to delete the user defined value entry.</p> <p>Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.</p>

- In the **Interest Rate** and **User Defined Values** section, click the  icon, to add a new row.
4. Click **Submit**.
The screen is successfully submitted for authorization.

8.5 Recurring Deposit Joint Holder Maintenance

Recurring 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 Joint Holder can be a Guarantor, Authorized Signatory, Power of Attorney, and so on. A customer can be the sole or joint owner of a RD account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

To maintain joint holder details:

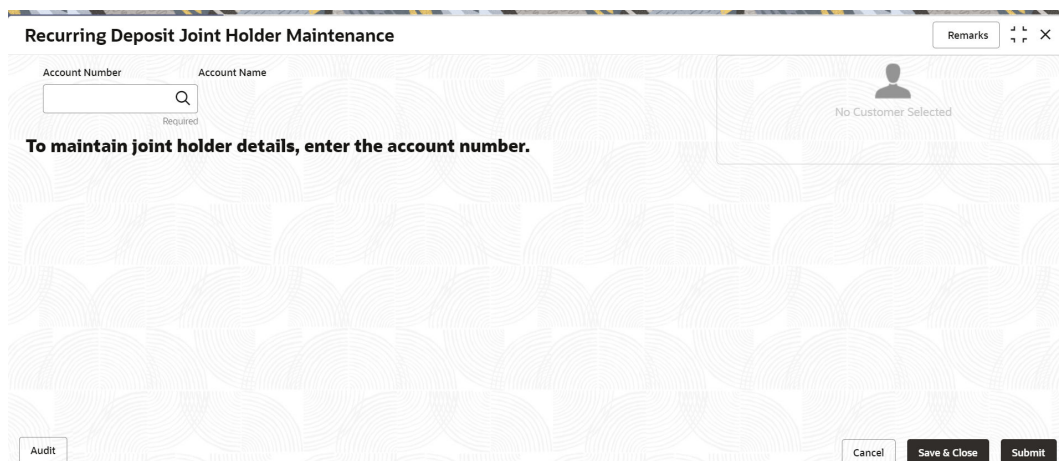
 **Note:**


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

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

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

Figure 8-23 Recurring Deposit Joint Holder Maintenance



2. Click the  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 8-24 Recurring Deposit Joint Holder Details

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

Table 8-14 Recurring Deposit Joint Holder Maintenance – Field Description





Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to maintain the joint holder details.</p> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> The customer information is displayed at the right of the screen. </div>
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the name of the primary holder of the RD account.
Mode of Operation	<p>Specify the mode of operation. The options are:</p> <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder

Table 8-14 (Cont.) Recurring Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	<p>This section displays the existing joint holder details.</p> <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>You can perform the following actions in this section:</p> <ul style="list-style-type: none"> • Add Joint Holder Details: For details on this action, refer 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  icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. • Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the conversion. </div>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

You can maintain the joint holder details for a RD account.

8.5.1 Maintain Joint Holder Details

You can maintain the joint holder details for a RD account.

To maintain the joint holder details:

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

- **Add Joint Holder**

a. Select the **Jointly, Either Anyone or Survivor, Former or Survivor, or Mandate Holder** option from the **Mode of Operation** field.

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

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

Figure 8-25 Add Joint Holder Details

Add Joint Holder Details

Customer Number

Customer Name
 Ron Weasly

Joint Holder Type

Start Date

End Date

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

Table 8-15 Add Joint Holder – Field Description

Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder for the deposit account holder.
Start Date	Select or specify the date from which the joint holder will be applicable to the account.
End Date	Select or specify the date till which the joint holder will be applicable to the account.

- d. Click **Add**.

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

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

Figure 8-26 Joint Holder Details

Joint Holder Details					
<input type="button" value="Add Joint Holder"/>					
Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001032	Ron Weasley	Guardian	May 1, 2023	May 1, 2035	

- **Edit Joint Holder Details**

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

Figure 8-27 Edit Joint Holder Details

Edit Joint Holder Details

Customer Number

Customer Name
 Ron Weasley

Joint Holder Type

Start Date

End Date

- You can update the joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer [Add Joint Holder](#).

- Click **Save**.

- Click **Submit**.

8.6 Recurring Deposit Nominee Details Update

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

To update nominee details:

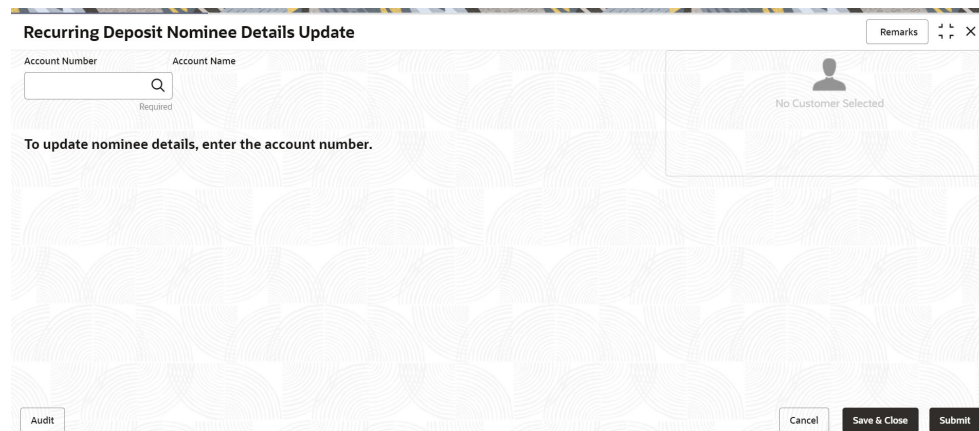
 **Note:**


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

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

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


Figure 8-28 Recurring Deposit Nominee Details Update



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

The details are displayed in the screen.

Figure 8-29 Recurring Deposit Nominee Details

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

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

Table 8-16 Recurring Deposit Nominee Details Update – Field Description








Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to update nominee details.</p> <p> Note:</p> <ul style="list-style-type: none"> The customer information is displayed at the right of the screen.
Amount Name	Displays the name of the account holder for the selected account number.

Table 8-16 (Cont.) Recurring Deposit Nominee Details Update – Field Description

Field	Description
Nominee Details	<p>This section displays the details of the nominee added to the RD account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on adding a nominee, refer Add Nominee.</p> </div>
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	<p>Displays whether the nominee is a minor or major.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The minor status will be derived based on the minor age limit maintained at the host.</p> </div>
Guardian	Displays the name of the guardian, if the nominee is a minor.
Actions	<p>Displays the following icons to perform the action:</p> <ul style="list-style-type: none"> •  : For information on this action, refer View Nominee Details. •  : For information on this action, refer Edit Nominee Details. •  : If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click Delete.

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Add Nominee](#)
You can add a nominee to a RD account.
- [View Nominee Details](#)
You can view the details of the nominee added to a RD account.
- [Edit Nominee Details](#)
You can edit the nominee details that are already added to a RD account.

8.6.1 Add Nominee

You can add a nominee to a RD account.

To add a nominee:

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

The **Add Nominee** section is displayed.

Figure 8-30 Add Nominee

The screenshot displays a web form titled "Add Nominee". Under the heading "Nominee Details", there are four input fields: "Customer ID" with the value "232866830" and a search icon; "Relation Type" with a dropdown menu showing "DAUGHTER"; "First Name" with the value "Jessica"; and "Date of Birth" with the value "May 24, 1940" and a calendar icon. Below these fields is a "Minor" checkbox, which is currently unchecked.

Figure 8-31 Address Details

Address Details

Default Account Address

Building

Street

City

State

Country



Zip Code

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

Table 8-17 Add Nominee – Field Description

Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Customer ID	Select or specify the customer ID to default the nominee details for the selected customer.
Relationship Type	Select the relationship type with the nominee.
First Name	Specify the nominee's first name.
Date of Birth	Select or specify the nominee's date of birth.
Minor	Displays whether the added nominee is a minor or major based on the date of birth selected or specified.
Address Details	This section displays the fields to capture the nominee's address.

Table 8-17 (Cont.) Add Nominee – Field Description

Field	Description
Default Account Address	Switch to  to default the account holder's communication address specified.
	Switch to  to not to default the account holder's communication address specified.
Building	Specify the building of the nominee.
Street	Specify the street of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Select or specify the country of the nominee.
Zip Code	Specify the zip code of the nominee.

- If the added nominee is a minor, its mandatory to add the guardian details. If

required, you can also add gaurdian details for a major by switching to  from the **Add Gaurdian** field in the **Gaurdian Details** section.

Figure 8-32 Guardian Details

Guardian Details

Add Guardian

Customer ID

Relation Type

 ▼

Required

Title

 ▼

First Name

Middle Name

Last Name

Required

Figure 8-33 Guardian's Address and Contact Details

Address Details

Default Address

Building

Required

Street

Required

City

Required

State

Required

Country

Required

Zip Code

Required

Contact Details

Mobile Number




Required

Email ID

Required

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

Table 8-18 Guardian Details – Field Description

Field	Description
Add Guardian	<p>Switch to  to add guardian details.</p> <p>Switch to  to not to add the guardian details.</p>
Customer ID	Select or specify the customer ID to default the guardian details from selected customer.
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	<p>Select the default address for the guardian. The options are:</p> <ul style="list-style-type: none"> – Nominee: If you select this option, then the guardian address is defaulted from nominee address. – Account: If you select this option, then the account holder communication address is defaulted as guardian's address. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note: If required, you can edit the defaulted address.</p> </div>
Building	Specify the building of the guardian.
Street	Specify the street of the guardian.
City	Specify the city of the guardian.
State	Specify the state of the guardian.
Country	Select or specify the country of the guardian.
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.

3. Click **Save**.

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

Figure 8-34 Nominee Details

Nominee Details					
Add Nominee					
Nominee Name	Relation Type	Date of Birth	Minor	Guardian	Actions
John	Son	January 1, 2010	Yes	John Gillbert	

4. Click **Submit**.

The screen is successfully submitted for authorization.

8.6.2 View Nominee Details

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

To view the nominee details:

1. In the **Nominee Details** section, click the icon from the **Actions** field.
The **Nominee Details** section is displayed.

Figure 8-35 View Nominee Details

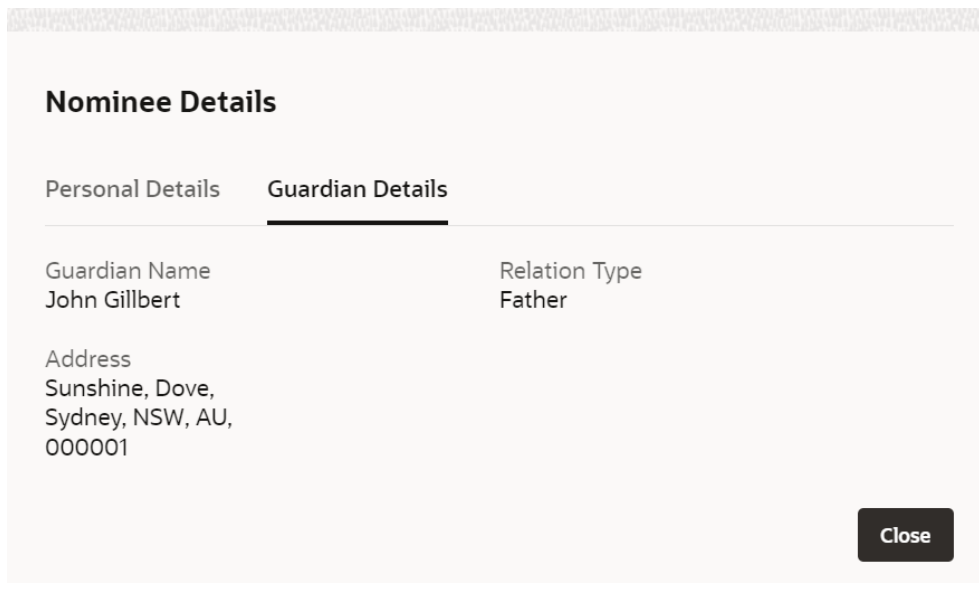
Nominee Details	
Personal Details	Guardian Details
Nominee Name John	Relation Type Son
Date of Birth January 1, 2010	Minor Yes
Address Sunshine, Dove, Sydney, NSW, AU, 000001	
Close	

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

Table 8-19 Nominee Details - Personal Details – Field Description


Field	Description
Personal Details	This section displays the personal details of the nominee.
Nominee Name	Displays the nominee name.
Relation Type	Displays the type of relationship with the nominee.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the added nominee is a minor.
Address	Displays the complete address of the nominee.

Figure 8-36 View Guardian Details



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

Table 8-20 Nominee Details - Guardian Details – Field Description

Field	Description
Guardian Details	This tab displays the guardian details. <div style="border: 1px solid #00a0e3; padding: 5px; background-color: #e6f2ff;"> <p> Note: This tab is displayed if the nominee is a minor.</p> </div>
Guardian Name	Displays the name of the guardian.
Relation Type	Displays the type of relationship with nominee.
Address	Displays the guardian's address.

3. Click **Close**.

8.6.3 Edit Nominee Details

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

To edit a nominee:


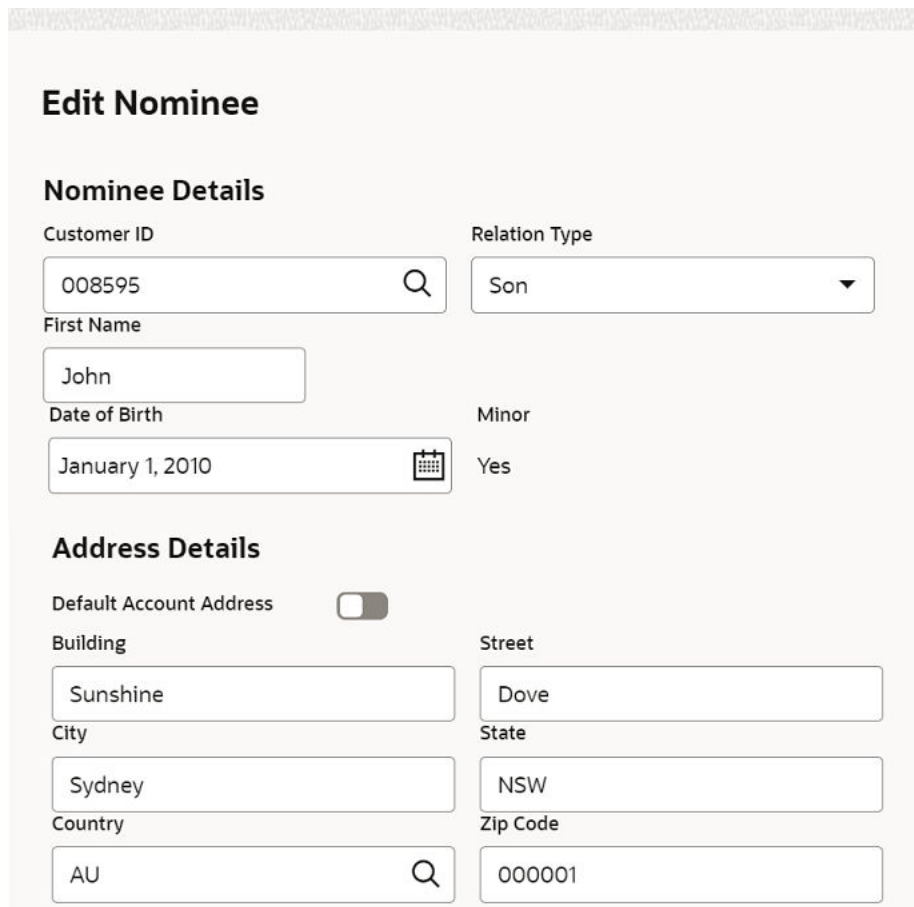
1. In the **Nominee Details** section, click the  icon from the **Actions** field. The **Edit Nominee** section is displayed.

Figure 8-37 Edit Nominee



Edit Nominee

Nominee Details

Customer ID: 008595

Relation Type: Son

First Name: John

Date of Birth: January 1, 2010

Minor: Yes

Address Details

Default Account Address:

Building: Sunshine

Street: Dove

City: Sydney

State: NSW

Country: AU

Zip Code: 000001

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

9

RD Inquiries

A deposit with a fixed tenure or term is called as time deposit or Recurring Deposit (RD). This topic deals with inquiries of a recurring deposit.

This topic contains the following subtopics:

- [Recurring Deposit Account Transactions](#)
You can inquire about the Recurring Deposit Account Transactions using the **Recurring Deposit Account Transactions** screen.

9.1 Recurring Deposit Account Transactions

You can inquire about the Recurring Deposit Account Transactions using the **Recurring Deposit Account Transactions** screen.




Note:

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

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

The **Recurring Deposit Account Transactions** screen is displayed.

Figure 9-1 Recurring Deposit Account Transactions

2. On the **Recurring Deposit Account Transactions** screen, click the  icon or specify the **Account Number** and press the **Tab** or **Enter** key.

3. Select the required details and click **Fetch**.

The **Transactions Details** sections is displayed.

Figure 9-2 Recurring Deposit Account Transactions Details

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

Table 9-1 Recurring Deposit Account Transactions – Field Description




Field	Description
Account Number	<p>Click the  icon and select the account number or specify the account number to inquire about the account transactions for the RD account number.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The account holder name is displayed adjacent to this field.</p> </div>

Table 9-1 (Cont.) Recurring Deposit Account Transactions – Field Description

Field	Description
Select Period	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> • All Transactions • Date Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Months • Current Month Plus Previous 6 Months <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> • If All Transactions option is selected, it displays all the transaction details. This is the default option. • If Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled. </div>
Transaction Details	This section displays the transaction details of the RD account. By default, all transaction are displayed.
Type to Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.

4. Click the **View Details** icon in the **Action** to view the required account transaction details.

Figure 9-3 Recurring Deposit Account Transactions - View Transaction Details

RDQL - Account Transfer (000ZXR1808916G5) ✕

Transaction Date March 30, 2018	Value Date March 30, 2018	Instrument Number
------------------------------------	------------------------------	-------------------

Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Transaction Description	Exchange Rate
MHI	MHI000456011	FAISAL	GBP	Dr	1,000.00	1,000.00	Account Transfer	1
000	000001675170	Jessica J Jacob	GBP	Cr	1,000.00	1,000.00	Account Transfer	1

Audit Details

Authorized Authorized	Maker NIKHIL01 May 19, 2023 08:14:54	Checker	Source System FCUBS
--------------------------	---	---------	------------------------

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

Table 9-2 Transaction and Audit Details – Field Description

Field	Description
Event	Displays the event that has triggered the accounting entries.
Transaction Description	Displays the transaction description that is logged.
Account Branch	Displays the branch of the account/GL of the leg.
Account/General Ledger Number	Displays the account/GL for the leg.
Account Description	Displays the name of the account or GL description.
Account Currency	Displays the currency in 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.
Transaction Description	Displays the transaction description that is logged.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	Displays the audit details such as authorization status, maker, checker, and source system.

A

Functional Activity Codes

This topic contains the functional activity codes available in the Term Deposits.

Table A-1 Functional Activity Codes for TD Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_TDCOMMON	View	View the Deposit 360 details.
Deposit 360	DSR_FA_DASHBOARD	View	View the Deposit 360 details.
Account Opening	DSR_FA_TDPAYIN	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_TDPAYIN_CONSOLIDATED	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_SETTLEMENT	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_TD_INVEST	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_SIMULATION	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_PAYOUT_SAVE	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_TDPAYIN_AUTH	Authorization/ Handoff Retry	Approve or Reject the TD Account Opening request.
Account Opening	DSR_FA_SETTLEMENT_HF	Authorization/ Handoff Retry	Approve or Reject the TD Account Opening request.
Account Opening	DSR_FA_SETTLEMENT_HFR	Authorization/ Handoff Retry	Approve or Reject the TD Account Opening request.
Account Opening	DSR_FA_PAYOUT_HF	Authorization/ Handoff Retry	Approve or Reject the TD Account Opening request.
Account Opening	DSR_FA_PAYOUT_HFR	Authorization/ Handoff Retry	Approve or Reject the TD Account Opening request.
Account Opening	DSR_FA_TDCOMMON	View	View the TD Account Opening details.
Account Opening	DSR_FA_PAYOUT_DTLS	View	View the TD Account Opening details.
Account Opening	DSR_FA_ACCOUNT_OPENING_DELETE	Delete	Delete the TD Account Opening.
Top Up	DSR_FA_TDTOPUP	Initiation	Initiate the TD Top Up.
Top Up	DSR_FA_TD_TOPUP_SIM	Initiation	Initiate the TD Top Up.
Top Up	DSR_FA_SETTLETOPUP	Initiation	Initiate the TD Top Up .
Top Up	DSR_FA_SIMULATION	Initiation	Approve or Reject the TD Top Up request.
Top Up	DSR_FA_TDTOPUP_AUTH	Authorization/ Handoff Retry	Approve or Reject the TD Top Up request.

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

Screen Name/API Name	Functional Activity Code	Action	Description
Top Up	DSR_FA_SETTLEMENT_HF	Authorization/ Handoff Retry	Approve or Reject the TD Top Up request.
Top Up	DSR_FA_SETTLEMENT_HFR	Authorization/ Handoff Retry	Approve or Reject the TD Top Up request.
Top Up	DSR_FA_TDCOMMON	View	View the TD Top Up details.
Top Up	DSR_FA_TDTOPUP_DELETE	Delete	Delete the TD Top Up.
Rollover	DSR_FA_TDROLLOV	Initiation	Initiate the Rollover.
Rollover	DSR_FA_SETTLEMENT	Initiation	Initiate the Rollover.
Rollover	DSR_FA_SIMULATION	Initiation	Initiate the Rollover.
Rollover	DSR_FA_TDROLLOV_AUTH	Authorization/ Handoff Retry	Approve or Reject the Rollover request.
Rollover	DSR_FA_SETTLEMENT_HF	Authorization/ Handoff Retry	Approve or Reject the Rollover request.
Rollover	DSR_FA_SETTLEMENT_HFR	Authorization/ Handoff Retry	Approve or Reject the Rollover request.
Rollover	DSR_FA_TDCOMMON	View	View the Rollover details.
Rollover	DSR_FA_TD_ROLOV_DTLS_DELETE	Delete	Delete the Rollover.
Redemption	DSR_FA_TDREDEMPTION	Initiation	Initiate the Redemption.
Redemption	DSR_FA_SIMULATION	Initiation	Initiate the Redemption.
Redemption	DSR_FA_PAYOUT_SAVE	Initiation	Initiate the Redemption.
Redemption	DSR_FA_TDREDEMPTION_AUTH	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_TD_REDEM_REVER_HF	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_PAYOUT_HF	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_PAYOUT_HFR	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_TDCOMMON	View	View the Redemption details.
Redemption	DSR_FA_PAYOUT_DTLS	View	View the Redemption details.
Redemption	DSR_FA_TD_REDEM_DTLS_DELETE	Delete	Delete the Redemption.
Create Amount Block	DSR_FA_CRTDBK	Initiation	Initiate the Create Amount Block.
Create Amount Block	DSR_FA_SIMULATION	Initiation	Initiate the Create Amount Block.
Create Amount Block	DSR_FA_CRTDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the Create Amount Block request.
Create Amount Block	DSR_FA_TDCOMMON	View	View the Create Amount Block details.
Create Amount Block	DSR_FA_CRTDBK_DELETE	View	View the Create Amount Block details.
View and Modify Amount Block	DSR_FA_MOTDBK	Initiation	Initiate the View and Modify Amount Block.

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

Screen Name/API Name	Functional Activity Code	Action	Description
View and Modify Amount Block	DSR_FA_MOTDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the View and Modify Amount Block request.
View and Modify Amount Block	DSR_FA_TDCOMMON	View	View the View and Modify Amount Block details.
View and Modify Amount Block	DSR_FA_MOTDBK_DELETE	Delete	Delete the View and Modify Amount Block.
Close Amount Block	DSR_FA_CLTDBK	Initiation	Initiate the Close Amount Block.
Close Amount Block	DSR_FA_SIMULATION	Initiation	Initiate the Close Amount Block.
Close Amount Block	DSR_FA_CLRDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the Close Amount Block request.
Close Amount Block	DSR_FA_CLTDBK_DELETE	Delete	Delete the Close Amount Block.
Payout Modification	DSR_FA_TDPAYOUTMODFN	Initiation	Initiate the Payout Modification.
Payout Modification	DSR_FA_SIMULATION	Initiation	Initiate the Payout Modification.
Payout Modification	DSR_FA_TDPAYOUTMODFN_AUTH	Authorization/ Handoff Retry	Approve or Reject the Payout Modification request.
Payout Modification	DSR_FA_TDCOMMON	View	View the Payout Modification details.
Payout Modification	DSR_FA_TD_PAYOUT_MOD_DELETE	Delete	Delete the Payout Modification.
Account Modification	DSR_FA_TDACMN_TELLER	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_SIMULATION	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_TDACMN_AUTH	Authorization/ Handoff Retry	Approve or Reject the Account Modification request.
Account Modification	DSR_FA_TDCOMMON	View	View the Account Modification details.
Account Modification	DSR_FA_TDACMN_DELETE	Delete	Delete the Account Modification.
Joint Holder	DSR_FA_UPJHTD_TELLER	Initiation	Initiate the Joint Holder maintenance.
Joint Holder	DSR_FA_SIMULATION	Initiation	Initiate the Joint Holder maintenance.
Nominee	DSR_FA_UPNMTD_TELLER	Initiation	Initiate the Nominee updates.
Nominee	DSR_FA_SIMULATION	Initiation	Initiate the Nominee updates.
Nominee	DSR_FA_UPNMTD_AUTH	Authorization/ Handoff Retry	Approve or Reject the Nominee update request.
Account Transactions	DSR_FA_TDCOMMON	View	Inquire the TD Audit Trail details.
Account Transactions	DSR_FA_TD_AUDIT_TRAIL	View	Inquire the TD Audit Trail details.

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

Screen Name/API Name	Functional Activity Code	Action	Description
Certificate	DSR_FA_TDCOMMON	View	Get the TD certificate details.
Certificate	DSR_FA_TD_CERTIFICATE	View	Get the TD certificate details.

Table A-2 Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Recurring Deposit 360	DSR_FA_RD DASHBOARD	View	View the Recurring Deposit 360 details.
Recurring Deposit 360	DSR_FA_TD COMMON	View	View the Recurring Deposit 360 details.
Recurring Deposit Audit Trail	DSR_FA_RD_AUDIT_TRAIL	View	View the RD Audit Trail details.
Recurring Deposit Audit Trail	DSR_FA_TD COMMON	View	View the RD Audit Trail details.
Account Opening	DSR_FA_RD ACCOPEN	Initiation	Initiate the RD Account Opening.
Account Opening	DSR_FA_SET TLEMENT	Initiation	Initiate the RD Account Opening.
Account Opening	DSR_FA_SIM ULATION	Initiation	Initiate the RD Account Opening.
Account Opening	DSR_FA_PAY OUT_SAVE	Initiation	Initiate the RD Account Opening.
Account Opening	DSR_FA_RD ACCOPEN_A UTH	Authorization/ Handoff Retry	Approve or Reject the RD Account Opening request.
Account Opening	DSR_FA_SET TLEMENT_H F	Authorization/ Handoff Retry	Approve or Reject the RD Account Opening request.
Account Opening	DSR_FA_SET TLEMENT_H FR	Authorization/ Handoff Retry	Approve or Reject the RD Account Opening request.
Account Opening	DSR_FA_PAY OUT_HF	Authorization/ Handoff Retry	Approve or Reject the RD Account Opening request.
Account Opening	DSR_FA_PAY OUT_HFR	Authorization/ Handoff Retry	Approve or Reject the RD Account Opening request.
Account Opening	DSR_FA_TD COMMON	View	View the RD Account Opening details.
Account Opening	DSR_FA_PAY OUT_DTLS	View	View the RD Account Opening details.
Account Opening	DSR_FA_RD_ACCOUNT_O PENING_DELETE	Delete	Delete the RD Account Opening.

Table A-2 (Cont.) Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
RD Payment	DSR_FA_RD_PAYMENT	Initiation	Initiate the RD Payment.
RD Payment	DSR_FA_SETTLEMENT	Initiation	Initiate the RD Payment.
RD Payment	DSR_FA_RD_PAYMENT_AUTH	Authorization/Handoff Retry	Approve or Reject the RD Payment request.
RD Payment	DSR_FA_TD_COMMON	View	View the RD Payment details.
RD Payment	DSR_FA_RD_PAYMENT_DELETE	Delete	Delete the RD Payment.
RD Redemption	DSR_FA_RD_REDM	Initiation	Initiate the RD Redemption.
RD Redemption	DSR_FA_SIMULATION	Initiation	Initiate the RD Redemption.
RD Redemption	DSR_FA_PAY_OUT_SAVE	Initiation	Initiate the RD Redemption.
RD Redemption	DSR_FA_RD_REDM_AUTH	Authorization/Handoff Retry	Approve or Reject the RD Redemption request.
RD Redemption	DSR_FA_TD_COMMON	View	View the RD Redemption details.
RD Redemption	DSR_FA_PAY_OUT_DTLS	View	View the RD Redemption details.
RD Redemption	DSR_FA_RD_REDEM_DTLS_DELETE	Delete	Delete the RD Redemption.
Payout Modification	DSR_FA_RD_PAYOUTMODFN	Initiation	Initiate the Payout Modification.
Payout Modification	DSR_FA_SIMULATION	Initiation	Initiate the Payout Modification.
Payout Modification	DSR_FA_RD_PAYOUTMODFN_AUTH	Authorization/Handoff Retry	Approve or Reject the Payout Modification request.
Payout Modification	DSR_FA_TD_COMMON	View	View the Payout Modification details.
Payout Modification	DSR_FA_RD_PAYOUTMOD_DELETE	Delete	Delete the Payout Modification.
Account Modification	DSR_FA_RD_ACMN_TELLER	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_SIMULATION	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_RD_ACMN_AUTH	View	View the Payout Modification details.

Table A-2 (Cont.) Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Account Modification	DSR_FA_TD COMMON	View	View the Payout Modification details.
Account Modification	DSR_FA_RD ACMN_DELETE	Delete	Delete the Account Modification.

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