

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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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.
monospace	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 is 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: 10px;"> <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 in 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.
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.

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Save and Close	Initiation	In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option. 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.

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.</p> <p>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> output Section1 LEVEL:0 3. Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2). <div data-bbox="974 1102 1471 1390" 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="1123 1428 1471 1715" 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
<p>Multi-Level Authorization</p>	<p>Initiation</p>	<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="971 1087 1466 1560" style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <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_ACTIVI TY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVI TY_CODE2></pre> </div> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). <div data-bbox="971 1701 1466 1896" 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</p> </div>

Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
		<p>you can define individual rule for each screen and map to the rule group.</p> <p> Note: The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</p>

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 .














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


Table (Cont.) Symbols and Icons

Symbols and Icons	Function
	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

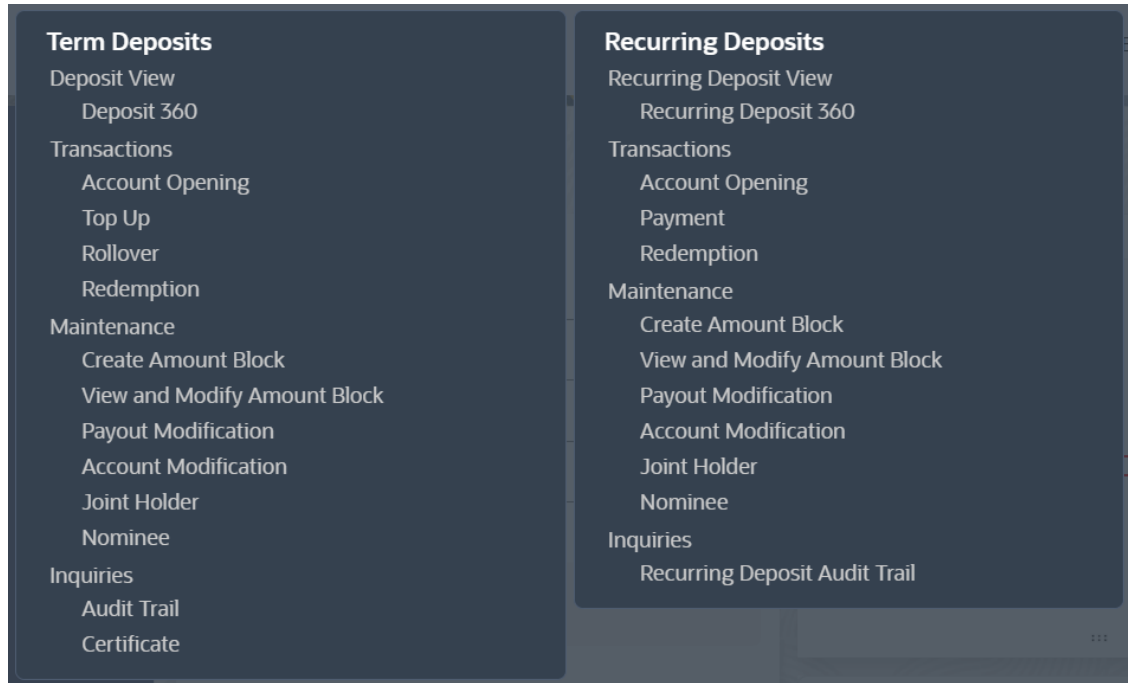


Table 1-1 Menu Items

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:

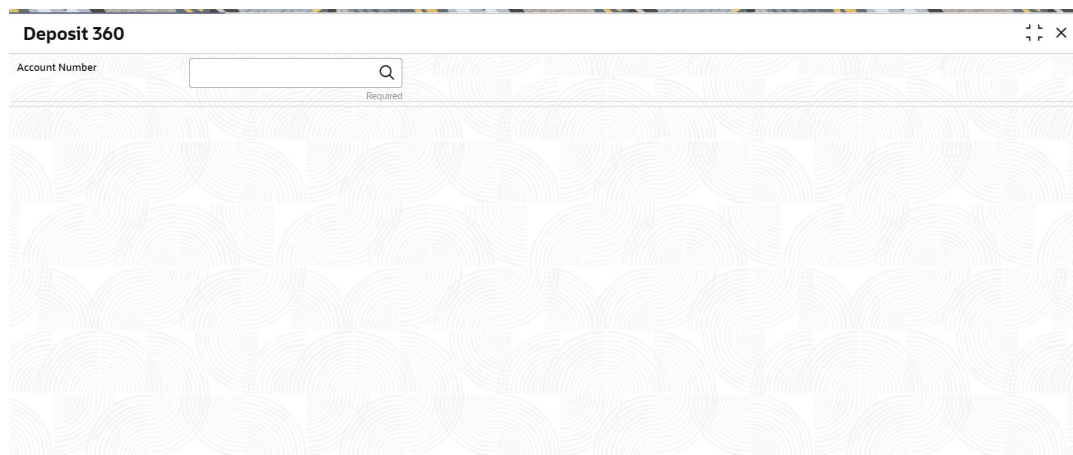
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions


To view the term deposit details:

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: 00000203030 | Anna John

00000203030 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

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

Account Holders

Account Details

Customer's Address: ✓

Part Redemption: ✓

Premature Redemption: ✓

Top Up: ✓

Mode of Operation: Jointly

Upcoming Transactions

Interest Liquidation Due on April 1, 2018

Overdue Transactions

No Data to Display

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](#)

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	0.66
Redemption Proceeds	1,000.25

Interest Rate: **12.00%**
Tax: 0.05

[Redeem Now](#)

Recent Transactions

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

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; margin-top: 10px;"> <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>	<p>Displays the deposit status. The options for the status are:</p> <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>	<p>Displays the term for the deposit and interest rate for the deposit.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The Interest rate is displayed only if the main UDE is mapped with the Interest and Charges Product level maintained at the FCUBS host.</p> </div>
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.

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







Field	Description
Mode of Operation	Displays the mode of operation chosen for the deposit.
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Pay in	Displays the initial payin done to create the deposit.
Topup Pay in	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemptions have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Interest Paid out or Interest Reinvested	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <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	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; background-color: #E6F2FF;"> <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; background-color: #E6F2FF;"> <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>

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

Field	Description
<Currency Amount>	Displays the currency and amount of block.
Block <Number>	Displays the block number.
Type	Displays the block type.
Expiry	Displays the expiry date of the block.
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
Rollover History	This widget displays the rollover history of the account.
<Currency Amount>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
Frequent Actions	<p>This widget displays the frequent actions that were performed on the account.</p> <div style="border: 1px solid #0070C0; 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 chapter deals with transactions of a term deposit.

This topic contains the following subtopics:

- **Term Deposit 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 term deposit top-up transaction using the **Top Up** 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 Term Deposit 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.

To open term deposit account:



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

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

The system displays all active deposit accounts available for TD account opening in the **Term Deposit Account Opening** screen.

Figure 3-2 Term Deposit Account Opening_Product Details

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

Table 3-1 Active Deposit Product – Field Description

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


- On the **Term Deposit Account Opening** screen, the **Search** bar allows the user can search for products based on the product code, product description, and currency to search or filter the deposit products.
- Click  icon in the product widget, to view additional details of the product.
The account detail screen is displayed with basic product details and allowed features.

Figure 3-3 View Product Details

Compounding interest deposit ✕

Basic Details

Interest Cycle	Minimum Tenor
3 Months	1 Month, 5 Days
Maximum Tenor	Minimum Amount
7 Years	EUR 1,000.00
Maximum Amount	Currency
EUR 50,000,000.00	EUR

Features

Tenor Modification	Allow Premature Liquidation
No	Yes
Allow Partial Liquidation	Allow Top Up Deposit
Yes	No

- Click **Existing Deposit** tab.
The system displays all deposit accounts available for the customer, by default active deposit accounts details are displayed.

Figure 3-4 Term Deposit Account Opening - Existing Deposit

The screenshot displays the 'Term Deposit Account Opening' interface. At the top, there is a search bar for Customer ID (008935) and Customer Name (Lionel Messi). Below this, there are tabs for 'New Deposit' and 'Existing Deposit', with 'Existing Deposit' selected. A status filter is set to 'Active'. The main area shows '12 Deposits available' and a note: 'Term Deposit can be created by copying existing deposits.' There are six deposit cards displayed in a 2x3 grid. Each card represents a 'Fixed rate TD TDFXD1' with a principal of GBP 10,000.00, an interest rate of 12.00%, and a maturity date of June 29, 2018. The maturity amount for each is GBP 10,284.40. At the bottom of the interface, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Table 3-2 Existing Deposit Account – Field Description

Field	Description
Status	Displays the status of the account. The options are: <ul style="list-style-type: none"> • Active • Matured • Closed
Interest Rate	Displays the rate of interest for an account.
Product Description	Displays the product description.
Product Code	Displays the product code.
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.

- In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**) if the user search with **All**, then the system displays **Active**, **Closed**, and **Matured** deposits accounts of a customer.


- Click  icon in the existing product widget, to view additional details of the account.
The view screen is displayed with account details, payin details, payout details, nominee details and joint holder details if available.

Figure 3-5 View Existing Account Details

Fixed rate TD ✕

Account Details

Account Number BG100893500006238	Rate of Interest 12.00%	Account Status Active	Currency GBP
Principal GBP 10,000.00	Maturity Amount GBP 10,284.40	Account Opening Date March 30, 2018	Account Maturity Date June 29, 2018
Part Redemption Yes	Reinvest Yes	Premature Redemption Yes	Top Up Yes
Tenor 2 Months, 30 Days	Mode of Operation Single	Maturity Instructions Payout Principal and Interest	

Payin Details

Account	Account Number BG1008935010	Account Name Lionel Messi	Payin Amount GBP 10,000.00
---	--------------------------------	------------------------------	-------------------------------

Payout Details

Principal and Interest	Instruction Redeem Principal & Interest	Account Number BG1008935010	Account Name Lionel Messi
--	--	--------------------------------	------------------------------

Nominee Details


No nominee added for the deposit account

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

They are as follows:

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

The two methods are explained in the below steps.

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

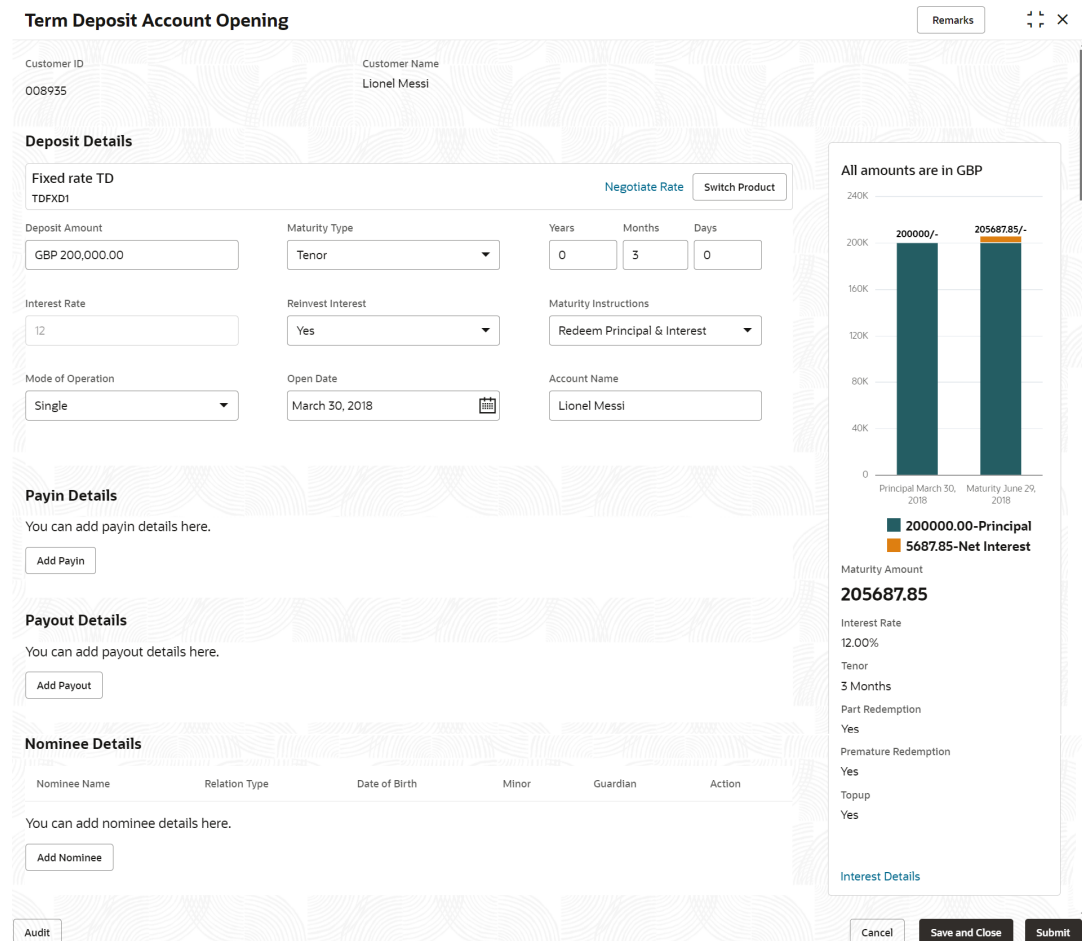
 **Note:**


- The payin details will not be defaulted if, the payin mode is instrument for the existing account, payin GL is not valid for the branch, and payin account is closed.
- The payout details will not be defaulted if, account payout mode is other than the account, multi-mode payout, and payout account is closed.
- For Joint Holder details, the end date will be nullified.
- Existing guardian details are nullified, if nominee become major for the new account.

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

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

Figure 3-6 Term Deposit Account Opening_Deposit Details



Term Deposit Account Opening Remarks 

Customer ID: 008935 Customer Name: Lionel Messi

Deposit Details [Negotiate Rate](#) [Switch Product](#)

Fixed rate TD
TDFXDI

Deposit Amount: GBP 200,000.00

Maturity Type: Tenor

Years: 0 Months: 3 Days: 0

Interest Rate: 12

Reinvest Interest: Yes

Maturity Instructions: Redeem Principal & Interest

Mode of Operation: Single

Open Date: March 30, 2018

Account Name: Lionel Messi

Payin Details

You can add payin details here.

[Add Payin](#)

Payout Details

You can add payout details here.

[Add Payout](#)

Nominee Details

Nominee Name	Relation Type	Date of Birth	Minor	Guardian	Action
You can add nominee details here.					

[Add Nominee](#)

Summary Panel (All amounts are in GBP):

- Principal March 30, 2018: 200000/-
- Maturity June 29, 2018: 205687.85/-
- Maturity Amount: 205687.85**
- Interest Rate: 12.00%
- Tenor: 3 Months
- Part Redemption: Yes
- Premature Redemption: Yes
- Topup: Yes

[Interest Details](#)

[Audit](#) [Cancel](#) [Save and Close](#) [Submit](#)

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

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


Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.
Deposit Amount	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. The tenor opening date and reinvest interest is defaulted.
Maturity Type	Select the option for TD maturity from the drop-down. The options are: <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. The tenor maintained at product will be defaulted and the user is allowed to modify it. • Date: If you select this option, then specify or select the date.
Interest Rate	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
Reinvest Interest	Select the option from drop-down for reinvest interest. <ul style="list-style-type: none"> • Select Yes to reinvest the interest in TD. This is the default value. • Select No to be paid out the interest. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>If Reinvest Interest is No, then the interest paid out account details need to be provided while capturing the payout details.</p> </div>
Maturity Instructions	Displays the default maturity instruction from the product and the user is allowed to modify the values, the below maturity instructions are supported. <ul style="list-style-type: none"> • Reinvest Interest is selected as Yes: <ul style="list-style-type: none"> – Redeem Principal and Interest – Rollover Principal and Redeem Interest – Special Rollover – No Instruction • Reinvest Interest is selected as No: <ul style="list-style-type: none"> – Redeem Principal – Rollover Principal – Special Rollover – No Instruction
Mode of Operation	Select the mode of operation from the drop-down. The options are: <ul style="list-style-type: none"> • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder <p>If the Mode of Operation is single, the Joint Holder Details will not be displayed.</p>
Opening Date	This date is defaulted as the current branch date and user is allowed to modify it.

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

Field	Description
Account Name	The Customer name is defaulted as the account name and the user is allowed to modify the name.

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

- Click **Negotiate Rate** link, to negotiate the interest rate by modifying the variance. The **Negotiate Interest Rate** is displayed.

Figure 3-7 Negotiate Interest Rate

Effective Date	User Defined Elements					
March 30, 2018	Element	Value	Rate Code	Deposit Rate Code	Variance	Action
	FATCA_TAX	5			0	
	TAX_RATE	5			0	
	TERM_RATE	12			0	
	TD_PNL	7			0	

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

Table 3-4 Negotiate Rate – Field Description

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

- Based on the input data provided, the system simulates the details of TD and displays them in a widget on the right side of the **Term Deposit Account Opening** screen.

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

The **Interest Details** screen is displayed with **Date**, **Reinvested Interest**, and **Principal** amount of the deposits.

Figure 3-8 Interest Details

Interest Details ✕

Date	Reinvested Interest	Principal
April 1, 2018	GBP 118.03	GBP 200,118.03
June 29, 2018	GBP 5,255.32	GBP 205,373.35

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

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

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

 **Note:**

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

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

Figure 3-9 Add Payin Details_Account

Add Payin Details ✕

Select Payin Mode

Account Instrument Ledger

Select Account Number

Account Number BG1008935010 Account Name Lionel Messi Account Balance	Account Number BG1008935021 Account Name Lionel Messi Account Balance	Others
---	---	--------

Search Account Details

Account Number Required

Account Name

Payment Details

Payin Amount

Figure 3-10 Add Payin Details_Instrument_Own Bank Cheque

Add Payin Details ✕

Select Payin Mode

Account Instrument Ledger

Instrument Type

Own Bank Cheque Other Bank Cheque

Own Bank Cheque

Account Number	Account Name
<input type="text" value="1005000000000151"/>	ECAE001
Cheque Date	Cheque Number
<input type="text" value="March 30, 2018"/>	<input type="text" value="DEPOSITUSER3"/>

Payment Details

Exchange Rate	Transaction Amount
1	GBP 2,000,000.00

Figure 3-11 Add Payin Details_Instrument_Other Bank Cheque

Add Payin Details ✕

Select Payin Mode

Account Instrument Ledger

Instrument Type

Own Bank Cheque Other Bank Cheque

Other Bank Cheque

Clearing Type <input type="text" value=""/> <small>Required</small>	Cheque Date <input type="text" value="March 30, 2018"/> <small>Required</small>
Cheque Number <input type="text" value=""/> <small>Required</small>	Drawer Account Number <input type="text" value=""/> <small>Required</small>
Drawer Name <input type="text" value=""/> <small>Required</small>	Routing Number <input type="text" value="DEPOSITUSER3"/> <small>Required</small>

Value Date
April 3, 2018

Payment Details

Exchange Rate 1	Transaction Amount GBP 2,000,000.00
--------------------	--

Figure 3-12 Add Payin Details_Ledger

Add Payin Details

✕

Select Payin Mode

Account
 Instrument
 Ledger

Ledger Details

Ledger Code	Ledger Description
261100005	Real Suspense General Ledger

Payment Details

Payin Amount

GBP 2,000,000.00

Cancel
Add More
Add

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

Table 3-5 Add Payin Details as Account

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

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

Table 3-6 Add Payin Details as Instrument - Own Bank Cheque



Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Instrument Type	Select the Own Bank Cheque instrument type.
Account Number	Select the CASA account from which the payin to be done.
Account Name	The account name will be displayed adjacent to this field, upon selecting the Account Number.
Cheque Date	Specify the cheque date, if cheque number is specified.
Cheque Number	Specify the cheque number used for the transaction.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: This field is displayed only if there is cross currency transaction.</p> </div>
Transaction Amount	Displays the amount in payin account currency.

Table 3-7 Add Payin Details as Instrument - Other Bank Cheque

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Instrument Type	Select the Other Bank Cheque instrument type.
Clearing Type	Specify the clearing type in which cheque needs to be deposited.
Cheque Date	Specify the cheque date, if cheque number is specified.
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.
Value Date	Display the value date of the cheque.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: This field is displayed only if there is cross currency transaction.</p> </div>
Transaction Amount	Displays the amount in payin account currency.

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

Table 3-8 Add Payin Details as Ledger

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

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

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

 **Note:**

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

Figure 3-13 Add payout Details with Reinvest Interest is Yes

Add Payout Details ✕

Maturity Instructions
Redeem Principal & Interest

Maturity Payout Mode
 Account Banker's Cheque Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Account Number Account Name

🔍

Figure 3-14 Add payout Details with Reinvest Interest is No

Add Payout Details ✕

Principal Payout Instructions
Redeem Principal

Principal Payout Mode
 Account Banker's Cheque Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Interest Payout Instructions
Interest Payout on Liquidation





Interest Payout Mode
 Account Banker's Cheque Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

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

Table 3-9 Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description
Maturity Instructions	<p>Displays the maturity instructions for the deposit which is defaulted from the product. The options are:</p> <ul style="list-style-type: none"> • Redeem Principal & Interest • Rollover Principal & Interest • Rollover Principal & Redeem Interest • Special Amount Renewal • No Instruction
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 <p> Note:</p> <p>This field is displayed if Redeem Principal & Interest, Rollover Principal & Redeem Interest, or Special Amount Renewal option is selected from the Maturity Instructions field.</p>
Select Account Number	<p>Select the type of account.</p> <p> Note:</p> <p>This field is displayed if Account option is selected from the Maturity 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>
Account Name	<p>Displays the account name upon account number selected.</p>
Payable Branch Code	<p>Select the banker's cheque payable branch.</p> <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>

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

Table 3-10 Add Payout Details with Reinvest Interest is No - Field Description








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

Table 3-10 (Cont.) Add Payout Details with Reinvest Interest is No - 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
Select Account Number	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>
Account Name	Displays the account name upon account number selected.
Payable Branch Code	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>

- Click **Cancel**, to close the **Add Payout Details** screen without adding the payin details.
 - Click **Add More**, the system add the payout details in the main screen and refreshes the **Add Payout Details** screen with default values, and the payout amount is updated for the remaining payout amount.
 - Click **Add** to add the payout details in the main screen.
17. Click on **Add Nominee**, in the Nominee Details section on the **Term Deposit Account Opening** screen.
The **Add Nominee Details** screen is displayed.
For more information about **Add Nominee Details**, refer to the [Add Nominee](#) section in the Nominee Details Update.
 18. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Term Deposit Account Opening** screen.

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

For more information about **Add Joint Holder Details**, refer to the [Maintain Joint Holder Details](#) section in the Joint Holder Maintenance.

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

Figure 3-15 Term Deposit Account Opening - Added Details

The screenshot displays the 'Term Deposit Account Opening' interface. At the top, it shows the Customer ID (008955) and Customer Name (Lionel Messi). The main section is divided into several panels:

- Deposit Details:** Includes a 'Fixed rate TD' (TDFXD1) with a 'Negotiate Rate' and 'Switch Product' option. The deposit amount is GBP 200,000.00. The maturity type is 'Tenor' with 0 years, 3 months, and 0 days. The interest rate is 12%, and it is set to 'Reinvest Interest' (Yes). The maturity instructions are 'Redeem Principal & Interest'. The mode of operation is 'Single', and the open date is March 30, 2018. The account name is Lionel Messi.
- Payin Details:** Shows an account with number 00000023130 and name MONI. The payin amount is GBP 200,000.00.
- Payout Details:** Shows a 'Principal and Interest' instruction to 'Redeem Principal & Interest' from account BG1008935021 (Lionel Messi).
- Nominee Details:** Includes an 'Add Nominee' button and a table with one entry: Jessica (Daughter, Date of Birth: May 24, 1990, Minor: No, Guardian: Yes).

On the right side, a summary panel titled 'All amounts are in GBP' features a bar chart comparing the Principal (200,000.00) and Net Interest (5687.85) at maturity. Below the chart, it lists: Maturity Amount: 205687.85, Interest Rate: 12.00%, Tenor: 3 Months, Part Redemption: Yes, Premature Redemption: Yes, Topup: Yes. At the bottom right, there are 'Cancel', 'Save and Close', and 'Submit' buttons.

- Click **Submit**.

The screen is successfully submitted for authorization.

Note:

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

3.2 Top Up

You can perform a term deposit top-up transaction using the **Top Up** screen.

To perform a term deposit top-up:



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 3-16 Term Deposit Top Up

Term Deposit Top Up

Remarks


Search by Account Number

Account number

Required

Please enter account number to perform the operation

Audit Cancel Save and 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 3-17 Term Deposit Top Up Details

The screenshot displays the 'Term Deposit Top Up' interface. At the top, there are search fields for 'Account number' (0000012107) and 'Account Name' (API Automation Account). The main section is divided into three tabs: 'Term Deposit Details', 'Top-up Details', and 'Settlement details'. The 'Term Deposit Details' tab is active, showing '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' tab shows 'Amount: GBP 10.00' and 'Value Date: December 4, 2018'. The 'Settlement details' tab has a button 'Add Settlement Details' and a message 'There are no settlement details available'. On the right side, there is a pie chart showing the breakdown of the maturity amount: Principal (GBP 10,000.00), Top-up Amount (GBP 10.00), and Net Interest (GBP 939.84). Below the pie chart, a legend identifies the colors: dark blue for Principal, orange for Top-up Amount, and light blue for Net Interest. A summary table below the legend lists: Maturity Amount (GBP 10,949.02), Interest Rate (10%), Principal (GBP 10,000.00), Net Interest (GBP 939.84), Top-up Amount (GBP 10.00), and a link for 'Interest Details'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

Table 3-11 Term Deposit Top Up – Field Description



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

Table 3-11 (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 3-12 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 3-18 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 3-13 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 3-19 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	Exchange Rate
GBP 10.00	1.65
Transaction Amount	
USD 16.50	

Cancel
Add More
Add

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

Table 3-14 Add Settlement Details - Account

Field	Description
Select Payin Mode	The Account mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the Account Number , Account Name , and Account Balance . You can select the account for 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 3-20 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 3-15 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 3-21 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' (0000012107) and 'Account Name' (API Automation Account). The main area is divided into several sections: 'Term Deposit Details' (Status: Active, Deposit: GBP 10,000.00 at 10% for 1 Years, Maturity: GBP 11,157.15 on December 1, 2019), 'Top-up Details' (Amount: GBP 10.00, Value Date: December 4, 2018), and 'Settlement details' (Amount: GBP 9.00, Account Number: B01M000000071, Account Description: PHIL FRANZ, Exchange Rate: 1.65). A pie chart on the right shows the breakdown of the settlement: Principal (GBP 10,000.00), Top-up Amount (GBP 10.00), and Net Interest (GBP 939.84). A 'Maturity Amount' summary table is also present, listing GBP 10,949.02 for the Maturity Amount, 10% for the Interest Rate, GBP 10,000.00 for the Principal, GBP 939.84 for the Net Interest, and GBP 10.00 for the Top-up Amount. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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

Table 3-16 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.

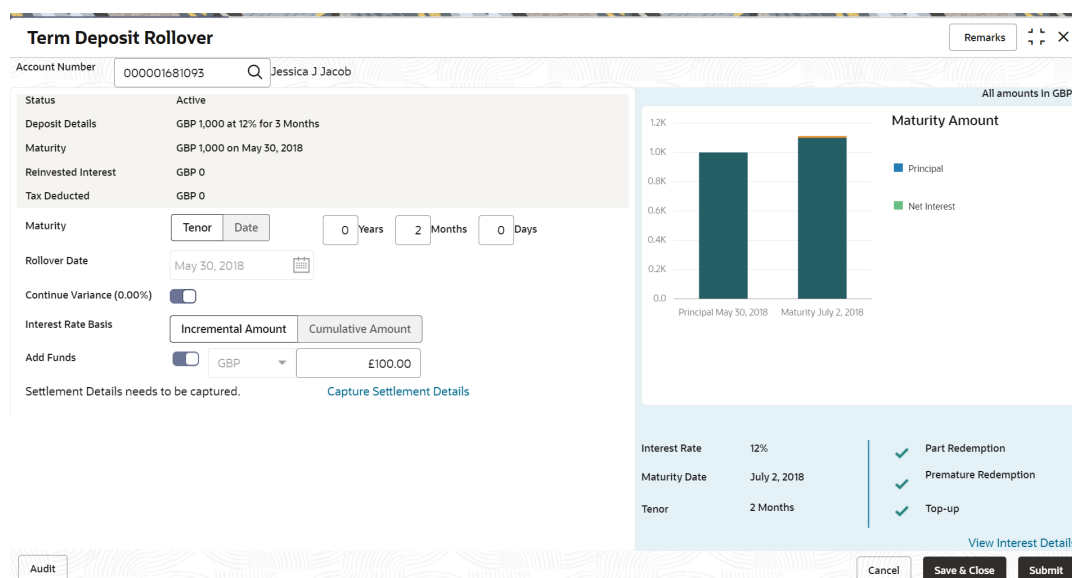
The **Term Deposit Rollover** screen is displayed.

Figure 3-22 Term Deposit Rollover

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 3-23 Term Deposit Rollover - Deatils



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

Table 3-17 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 3-17 (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 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	Displays the actual tax deducted on reinvested or paid out interest till date.
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	Display the rollover deposit opening date. This date will be the maturity date of the existing TD.
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 3-17 (Cont.) Term Deposit Rollover – Field Description

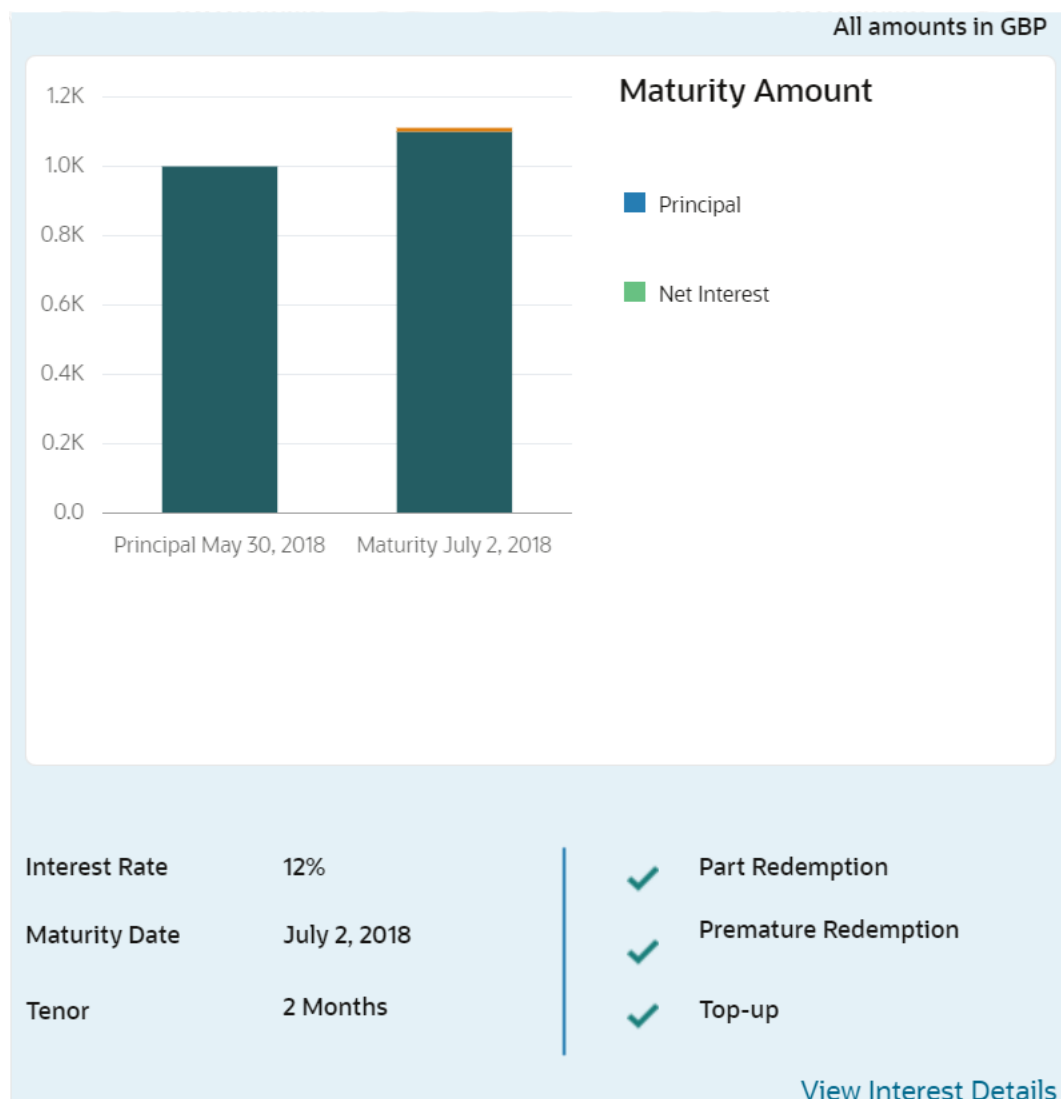
Field	Description
Settlement Details needs to be captured.	<p>Displays the Capture Settlement Details link for capturing the settlement details for the rollover. For more information on settlement, refer Settlement Details.</p> <p> Note:</p> <p>This field is displayed, if you switch to  from the Add 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 3-24 Simulation Details



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

Table 3-18 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 3-18 (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 3-25 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	

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Table 3-19 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:

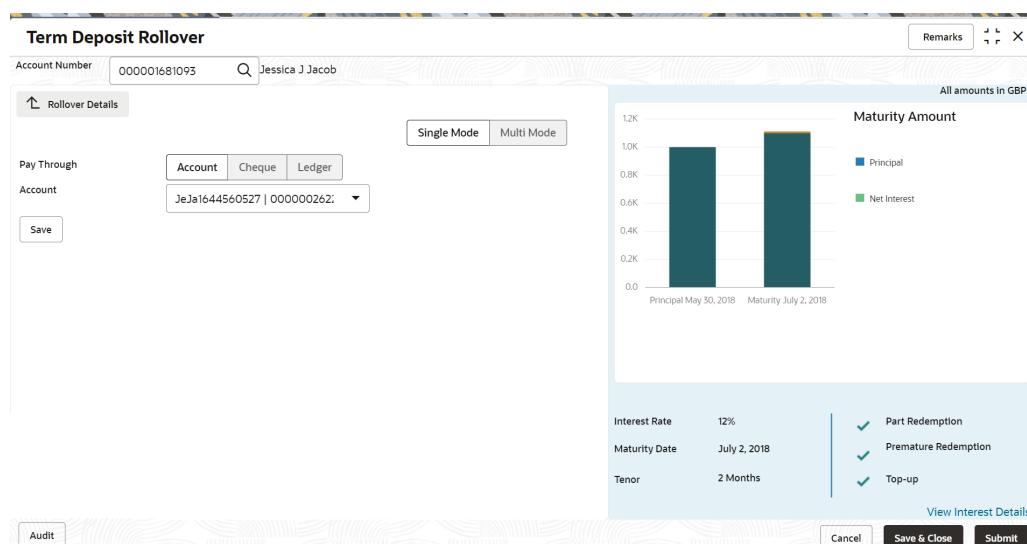
- [Pay through Account - Own Account](#)
- [Pay through Account - Other Account](#)
- [Pay through Instrument - Own Bank Cheque](#)
- [Pay through Instrument - Other Bank Cheque](#)
- [Pay through Ledger](#)
- [Pay through Multi Mode Settlement](#)

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 3-26 Pay through Account - Own Account



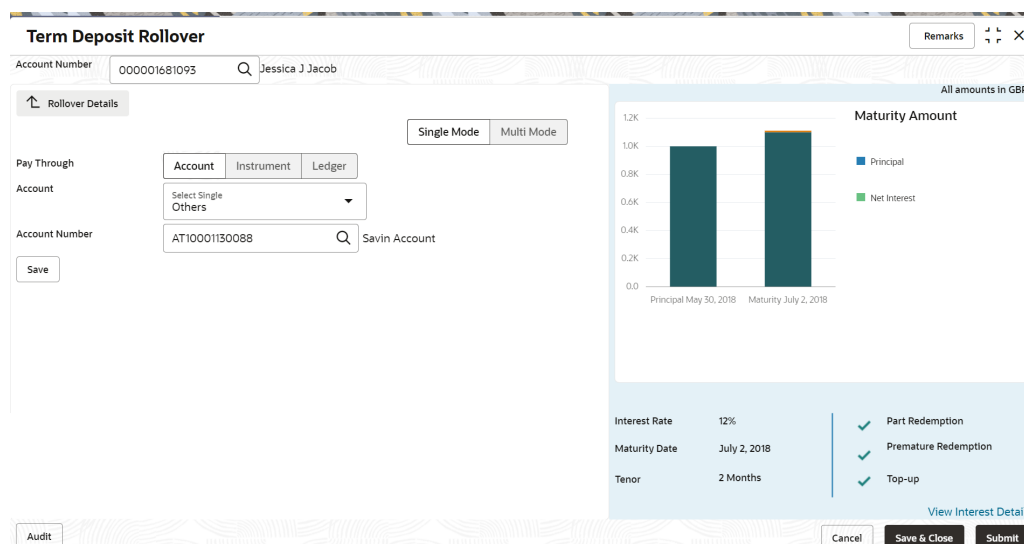
- b. Perform the required action for own account. For more information on fields, refer to the field description table.

Table 3-20 Pay through Account - Own Account – Field Description

Field	Description
Pay Through	Select the Account option to perform the settlement. <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	Select the own account. <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 3-27 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 3-21 Pay through Account - Other Account – Field Description

Field	Description
Pay Through	Select the Account option to perform the settlement.  Note: For information on Instrument and Ledger , refer Pay through Instrument - Own Bank Cheque , Pay through Instrument - Other Bank Cheque , and Pay through Ledger .
Account	Select the Other option.  Note: For information if you select own account option, refer Pay through Account - Own Account .
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.
Exchange Rate	Displays the exchange rate.  Note: This field is displayed only if there is cross currency transaction.

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

Figure 3-28 Pay through Instrument - Own Bank Cheque



The screenshot shows the 'Term Deposit Rollover' interface. At the top, it displays 'Account Number' 000001681093 and user 'Jessica J Jacob'. The 'Pay Through' section has tabs for 'Account', 'Instrument', and 'Ledger', with 'Instrument' selected. Under 'Instrument', 'Own Bank Cheque' and 'Other Bank Cheque' are options, with 'Own Bank Cheque' selected. The 'Account' dropdown is set to 'Select Single Others'. The 'Account Number' field contains '1005000000000117' and 'ECAE001'. The 'Cheque Date' is 'March 30, 2018'. There is a 'Save' button. On the right, a 'Maturity Amount' chart shows two bars: 'Principal May 30, 2018' and 'Maturity July 2, 2018'. Below the chart, interest details are shown: Interest Rate 12%, Maturity Date July 2, 2018, Tenor 2 Months. Checkmarks indicate 'Part Redemption', 'Premature Redemption', and 'Top-up' are selected. At the bottom right, there are 'Cancel', 'Save & Close', and 'Submit' buttons. A 'View Interest Details' link is also present.

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

Table 3-22 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 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.

Table 3-22 (Cont.) Pay through Instrument - Own Bank Cheque – Field Description

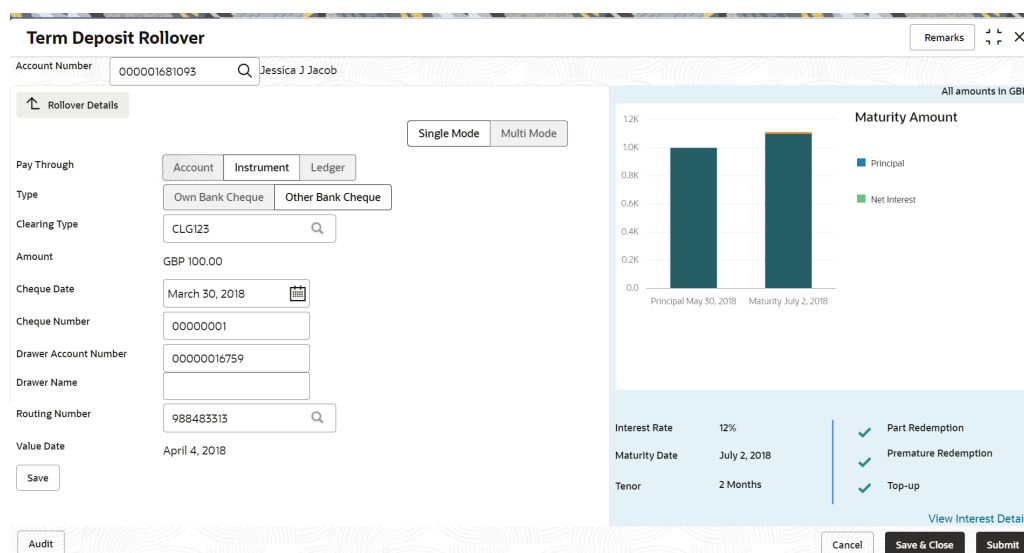
Field	Description
Account Amount	Displays the account debit amount in CASA account currency. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed, only if the TD currency and CASA currency are different.</p> </div>
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>

- **Pay through Instrument - Other Bank Cheque**

- Select **Instrument** from **Pay Through** field.






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

Figure 3-29 Pay through Instrument - Other Bank Cheque



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

Table 3-23 Pay through Instrument - Other 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 Other Bank Cheque instrument type.  Note: For information on selecting the Own Bank Cheque option, refer Pay through Instrument - Own Bank Cheque .
Clearing Type	Specify the clearing type in which cheque needs to be deposited.  Note: For more information on the Clearing Type / Network Code section, refer Fetch Clearing Type .
Amount	Displays the account amount.  Note: This field is displayed, only if the TD currency and CASA currency are different.
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.  Note: For information infromation on Routing Number section, refer Fetch Routing Number .
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 3-30 Clearing Type or Network Code



Clearing Type / Network Code	Description
CLG123	Network

- 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 3-31 Routing Number



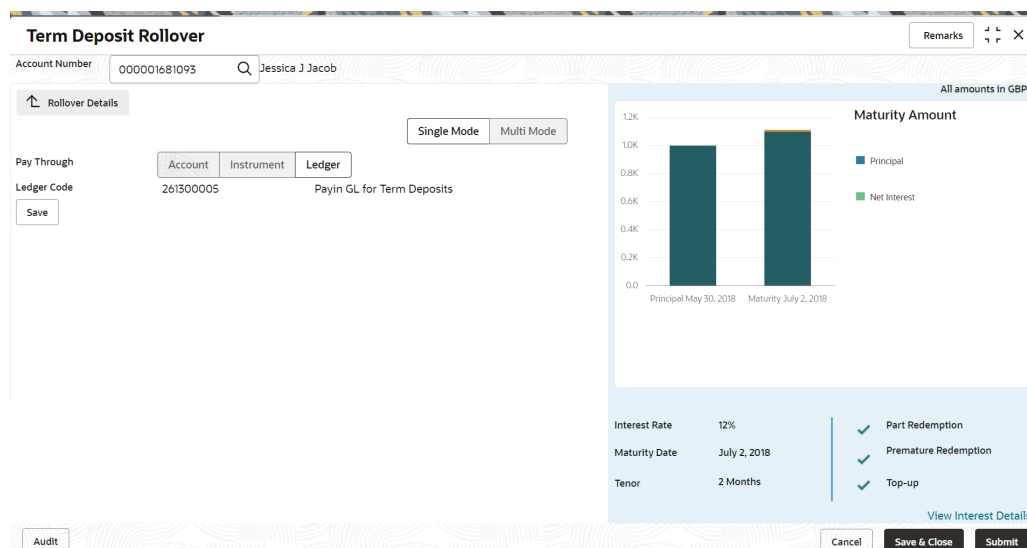
Routing Number
988483313

- 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 3-32 Pay through Ledger



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

Table 3-24 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 3-33 Pay through Multi Mode Settlement

The screenshot displays the 'Term Deposit Rollover' interface. At the top, it shows the account number '000001681093' and the user 'Jessica J Jacob'. The interface is split into two main sections: 'Rollover Details' on the left and a 'Maturity Amount' chart on the right.

Rollover Details:

- Buttons:** 'Add Payin', 'Single Mode', 'Multi Mode'.
- Table:** A table with columns 'Mode', 'Description', 'Amount', and 'Action'. It currently shows 'No data to display'.
- Add Settlement Section:**
 - Pay Through:** 'Account' and 'Ledger' tabs.
 - Ledger Code:** '261300005', **Payin GL for Term Deposits**.
 - Pay:** 'Amount' dropdown, 'GBP' currency, and '£100.00' value.
 - Buttons:** 'Cancel', 'Save'.

Maturity Amount Chart:

The chart shows 'All amounts in GBP' for two periods: 'Principal May 30, 2018' and 'Maturity July 2, 2018'. The y-axis ranges from 0.0 to 1.2K. The bars represent 'Principal' (dark blue) and 'Net Interest' (green). The maturity amount is slightly higher than the principal amount.

Summary Fields:

- Interest Rate:** 12%
- Maturity Date:** July 2, 2018
- Tenor:** 2 Months
- Checkmarks:** Part Redemption, Premature Redemption, Top-up.
- Buttons:** 'View Interest Details', 'Cancel', 'Save & Close', '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 3-25 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.

To redeem a term deposit:




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 3-34 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 3-35 Term Deposit Redemption Details

The screenshot shows the 'Term Deposit Redemption' interface. At the top, there are search fields for 'Account Number' (0000012107) and 'Account Name' (API Automation Account). The main area is divided into several sections:

- Term Deposit Details:** Status is '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 is 'Partial Redemption'. Redemption Amount is 'GBP 100.00'. Penalty is 'GBP 0.00'. There is a 'Waive Penalty' toggle switch.
- Settlement Details:** A button 'Add Settlement Details' is present, with a message 'There is no settlement details available' and an 'Audit' button below.
- Redemption Payment Details (Right Panel):** 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 (Right Panel):** Amount: GBP 10,098.92. Principle: GBP 9,910.00. Interest Rate: 12.00%. Interest: GBP 198.87. Tax: GBP 9.95.

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

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

Table 3-26 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 3-26 (Cont.) Term Deposit Redemption – Field Description

Field	Description
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 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.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
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 not be greater than TD account balance.</p>
Redemption Amount	<p>Displays the full redemption amount.</p> <p> Note:</p> <p>This field is enabled, if you select the Partial Redemption option from the Redemption Type field.</p>
Penalty	Displays the penalty that will be charged for premature redemption.
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	You can specify the reason for TD redemption.

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

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

Table 3-27 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.

- 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 3-36 Term Deposit Redemption - Account

Add Settlement Details ✕

Select Payout Mode ^

Account Ledger

Select Account Number

B0101174123

Account Name
CASACUST01

Currency
GBP

Others

Payment Details

Redemption Amount Exchange Rate

GBP 5,040.00

Transaction Amount

Cancel
Add More
Add

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

Table 3-28 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.

Table 3-28 (Cont.) Add Settlement Details - Account

Field	Description
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 3-37 Term Deposit Redemption - Ledger

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Ledger Details

Ledger Code

Ledger Description


Asset GL

Payment Details

Redemption Amount

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

Table 3-29 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 3-38 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

Issuing Branch Name

FLEXCUBE UNIVERSAL BANK

Payable Bank Code

Required

Payable Bank Name

Payable Branch Code

Required

Payable Branch Name

Instrument Date

Required

Instrument Number

Required

MICR Number

Required

Payee Details

Payee Name

Required

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Cancel

Add

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

Table 3-30 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 3-39 Term Deposit Redemption - Settlement Details

Term Deposit Redemption

Remarks ⌵ ⌶ ✕

Search by
Account number

Account Number
0000012107 🔍

Account Name
API Automation Account

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: Partial Redemption

Redemption Amount: GBP 100.00

Penalty: GBP 0.00

Waive Penalty:

Remarks:

Settlement Details

Add Settlement Details

Account

Amount
GBP 100.00

Account Number

Account Description

View 🗑️ ✎

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

Audit
Cancel
Save & Close
Submit

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

Table 3-31 Term Deposit Redemption - 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 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 the **View and Modify Amount Block** 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 term deposit account using the **Term Deposit Nominee Details Update** 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> <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <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>
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.
	<div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>This date cannot be less than current process date.</p> </div>
Expiry Date	Specify or select the expiry date for the block.
	<div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>This date cannot be less than current process date and effective date.</p> </div>
Narrative	Specify the narration, if any for the block.

4. 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 the **View and Modify Amount Block** screen.

To view the amount block details:

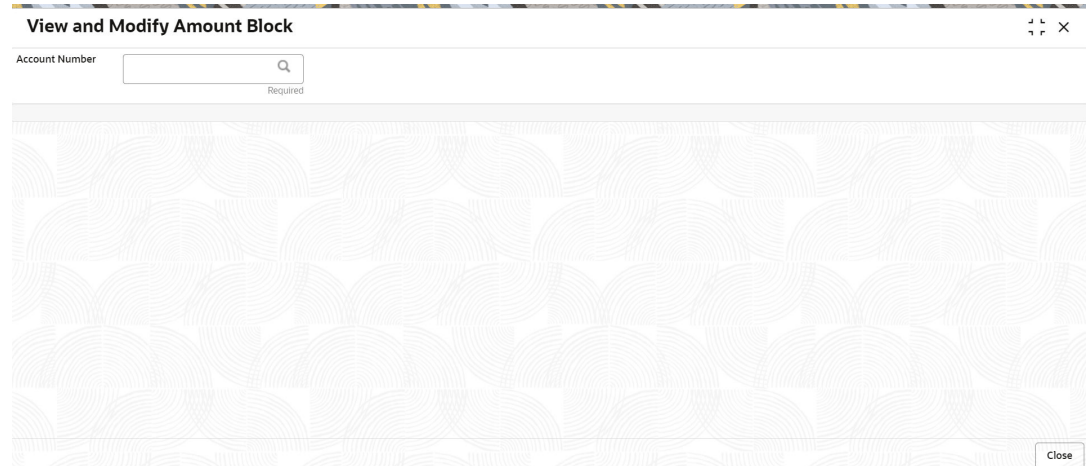
 **Note:**


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.

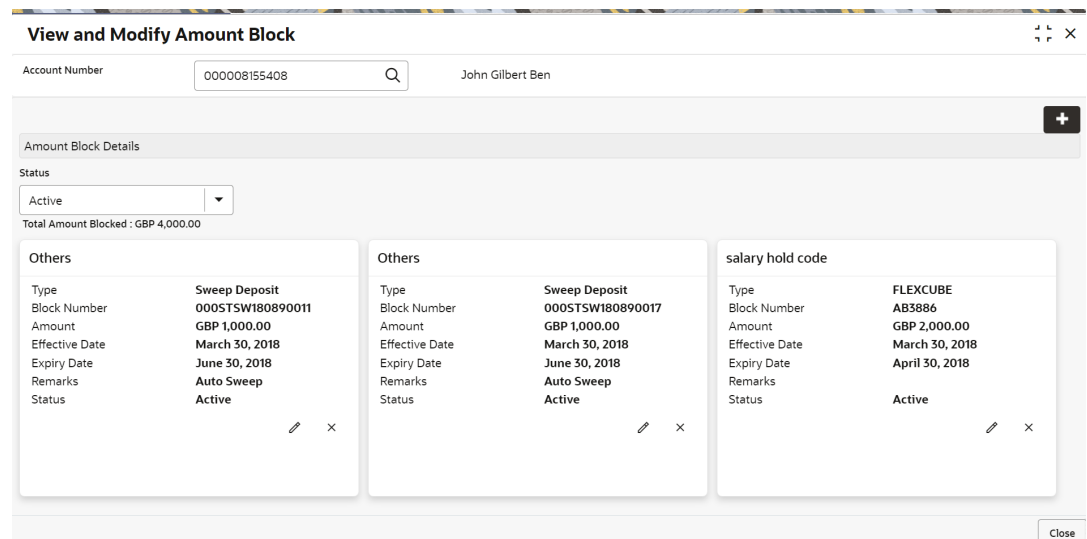
Figure 4-3 View and Modify Amount Block



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; padding: 5px; 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






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

Figure 4-6 Modify Term Deposit Amount Block

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; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <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; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <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; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <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; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <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> <p>Note: The account holder name is displayed adjacent to this field.</p>
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
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.

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






Field	Description
Tax Deducted	Displays the tax amount deducted till date.
Term Deposit Payout Instructions	This section displays the existing payout instructions of the TD account.
Component	Displays the component of payout. The possible options are: <ul style="list-style-type: none"> • Principal • Interest • Principal & Interest • Rollover Principal • Rollover Interest • Rollover Principal & Interest
Mode	Displays the mode of payout. The possible options are: <ul style="list-style-type: none"> • Account • Term Deposit • Auto Rollover • Banker's Cheque • Demand Draft • Ledger
Description	Displays a brief description of the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 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.
Amount	Displays the TD payout amount. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For Interest component, this field displays Available on Payout text.</p> </div>

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

Field	Description
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

- 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.

- 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.

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

Table 4-6 (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 Payout through Instrument and Payout through Ledger.</p>
Account	<p>Select the own account for performing the payout.</p> <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>

- 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

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> <div style="border: 1px solid #ccc; 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; 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 4-7 (Cont.) Payout by other account within bank – Field Description

Field	Description
Payout Mode	<p>Select the payout mode as Account.</p> <p> Note: 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: For information on own accounts, refer Payout through Own Account.</p>
Type	<p>Select the Account Within Bank type.</p> <p> Note: For information on New Term Deposit, refer Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.</p>
Account Number	<p>Specify the account number which is within the same bank for performing the payout.</p>

- 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

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]

Component: Principal

Amount: 0% (Slider) | £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

Interest Rate Based On: Incremental Amount | Cumulative Amount





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

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>

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

Field	Description
Payout Mode	<p>Select the payout mode as Account.</p> <p> Note: 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: For information on own accounts, refer Payout through Own Account.</p>
Type	<p>Select the Term Deposit type.</p> <p> Note: 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: 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.

 **Note:**

For information on **Rollover Principal**, **Rollover Interest**, or **Rollover Principal or Interest**, refer [For Component selected as Rollover Principal](#), [Rollover Interest](#), or [Rollover Principal & Interest](#).

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








Field	Description
Amount in Percentage	Specify the amount in percentage for payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. </div>
Payout Mode	Select the payout mode as Account . <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger. </div>
Account	Select the Other account for performing the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: For information on own accounts, refer Payout through Own Account. </div>
Type	Select the Term Deposit type. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: For information on Account Within Bank, refer Payout through Other Account and Type as Account within Bank. </div>
Create	Select the New Term Deposit option for creating the payout. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;">  Note: For information on Auto Rollover, refer Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover. </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
TD1FLT	GBP	Rate chart allowed deposit
TD1TD	GBP	Fixed rate TD
TD2TD	GBP	Fixed rate TD

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

- 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 has two main sections: "Interest Rate" and "User Defined Values".

Interest Rate Section:

- Effective Date: March 30, 2018
- Status: Open
- Action: Mark as Closed, View Details
- Page: 1 of 1 (1 of 1 items)

User Defined Values Section:

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
TD_PNL	7				[Edit] [Delete]
TERM_RATE	12				[Edit] [Delete]
TAX_RATE	5				[Edit] [Delete]
FATCA_TAX	5				[Edit] [Delete]

Page: 1 of 1 (1-4 of 4 items)




Buttons: Ok, Cancel

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.
Deposit Rate Code	Displays the deposit rate code for the user defined value.

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

Field	Description
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

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), 'Maturity Details' (GBP 1,119.67 on April 1, 2019), 'Status' (Open), 'Reinvested Interest' (GBP 0), and 'Tax Deducted' (GBP 0).

The main section is titled 'Term Deposit Payout Instructions' and 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 falsal_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 instruction:

- Component:** Principal
- Amount:** 0% to 100% slider, currently set at 50% (£500.00)
- Payout Mode:** Account, Instrument (selected), Ledger
- Mode:** Banker's Cheque (selected), Demand Draft
- Payable Bank:** 000 FLEXCUBE UNIVERSAL BANK
- Payable Branch:** 000 FLEXCUBE UNIVERSAL BANK
- Payee Name:** Jessica J
- Payee Address:** Sunshine Street

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

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> <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 Instrument.</p> <p> Note:</p> <p>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.</p>
Mode	<p>Select the mode of instrument for payout. The options are:</p> <ul style="list-style-type: none"> * Banker's Cheque * Demand Draft
Payable Bank	<p>Specify the bank at which the TD is payable.</p> <p> Note:</p> <p>For information on fields displayed as you click the  icon, refer Fetch Payable Bank.</p>

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

Field	Description
Payable Branch	Specify the branch at which the BC or DD is payable. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;"> <p> Note: For information on fields displayed as you click the  icon, refer Fetch Payable Branch.</p> </div>
Payee Name	Specify the payee name for the payout.
Payee Address	Specify the payee address for the payout.

* **To fetch the payable bank:**


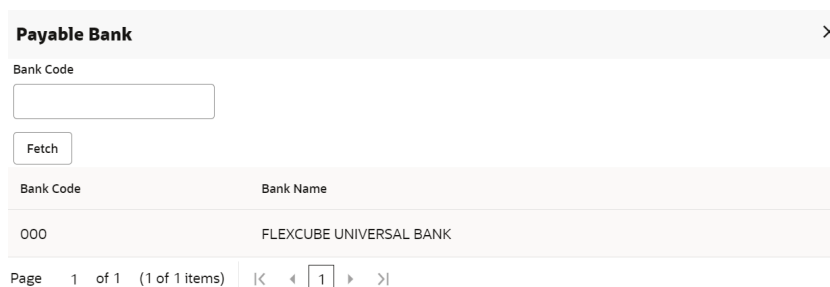
- i. From the **Payable Bank** field, click the  icon from the first field.
The **Payable Bank** section is displayed.

Figure 4-17 Payable Bank



Payable Bank [X]

Bank Code

Fetch

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

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

- 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

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






- 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


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

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> <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 Ledger.</p> <p> Note:</p> <p>For information on payout mode as Account or Instrument, refer Payout as Own Account, x#unique_46/unique_46_Connect_42_LI_UCC_Y4Q_BVB, 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>
Ledger Code	<p>Select the ledger code for the payout.</p> <p> Note:</p> <p>For information on fields displayed as you click the  icon, refer Fetch Ledger Code.</p>

* **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

Code

Code

Fetch

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

Page 1 of 1 (1 - 3 of 3 items)

- 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

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

Term Deposit Payout Instructions

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 faisa_00042343	30	Available on Payout	[Eye] [Edit] [Delete]
Principal & Interest	Ledger	313300010 Charge Income	20	Available on Payout	[Eye] [Edit] [Delete]

Component: Rollover Principal & Interest

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

Interest Rate Based On: Incremental Amount Cumulative Amount

Add Funds:

Amount To Be Added: 2000

Mode	Account	Account Name	Account Branch	Amount	Actions
CASA	100500000000117	ECAE001	005		[Edit] [Delete]

Cancel Save

Audit

Cancel Save & Close Submit

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

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






Field	Description
Component	<p>Select the Rollover Principal, Rollover Interest, or Rollover Principal or Interest component for payout.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <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>
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
Add Funds	<p>Switch to  to add additional funds for payout.</p> <p>Switch to  to not to add additional funds for payout.</p>
Amount To Be Added	<p>Specify the additional amount for payout.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>This field is displayed if you switch to  from the Add Funds field.</p> </div>

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

















Field	Description
Mode	<p>Displays the mode of payout.</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 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	<p>Displays the account number.</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. – For information on the fields displayed as you click the  icon, refer Fetch Account Number.
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.

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

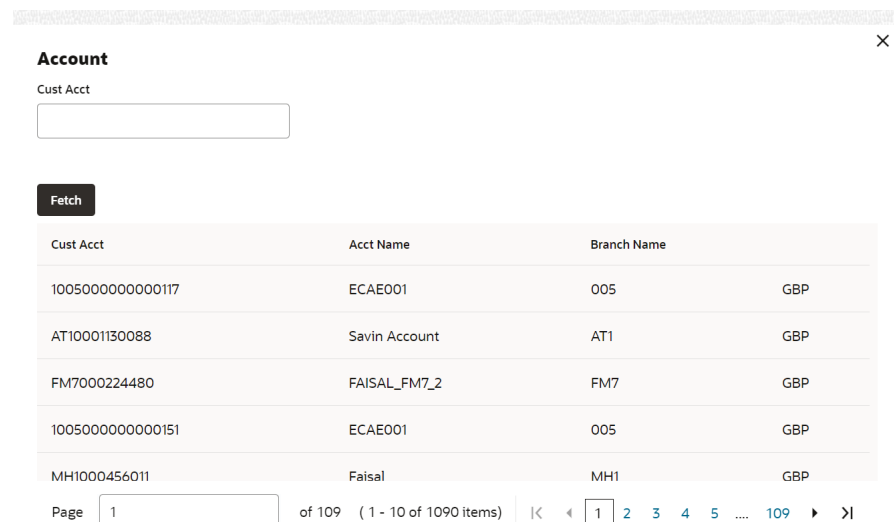
Field	Description
Actions	Click the  icon to edit the details.
	Click the  icon to delete the entry.
	Click the  icon to confirm the updates.

– **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



- 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:

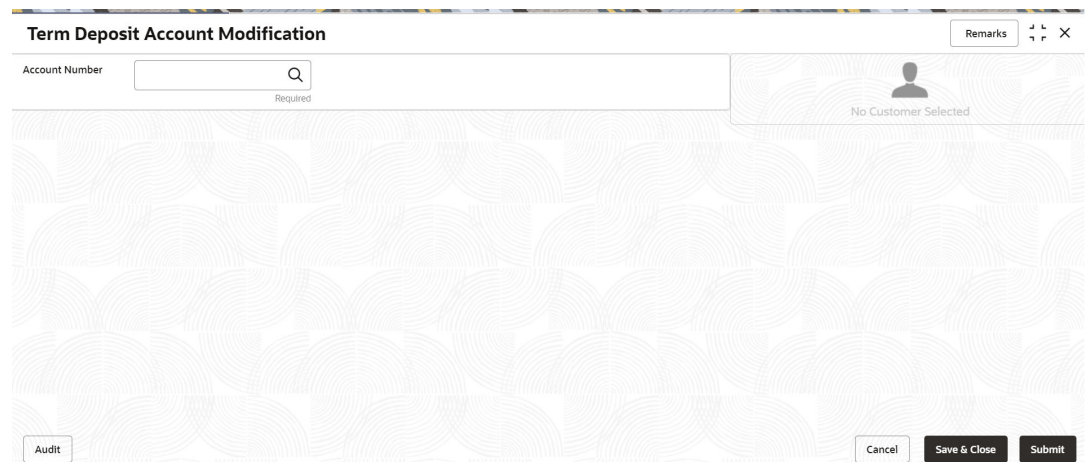
 **Note:**


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

The screenshot displays the 'Term Deposit Account Modification' interface. At the top, the account number '000001671103' and customer name 'John Smith' are shown. The account status is 'Active'. Deposit details include a principal of GBP 10,000.00 at 16% for 3 months, with a maturity of GBP 9,885.77 on June 30, 2018. The account description is 'Jessica J Jacob'. The interest rate table shows an effective date of March 30, 2018, with an 'Open' status and an action to 'Mark as Closed'. User defined values include 'INT_COMP_FREQ' (30) and 'TAX_RATE' (121). Customer information includes a photo of John Smith, account ID '000223', and KYC status 'Not Verified'. The account balance is £995,264.00. Contact information includes a phone number '8892090908', email 'Johnsmith@gmail.com', and address '#101, Church Street, New York, New Jersey'.

- 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> <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.
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>

Table 4-14 (Cont.) Term 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.

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:



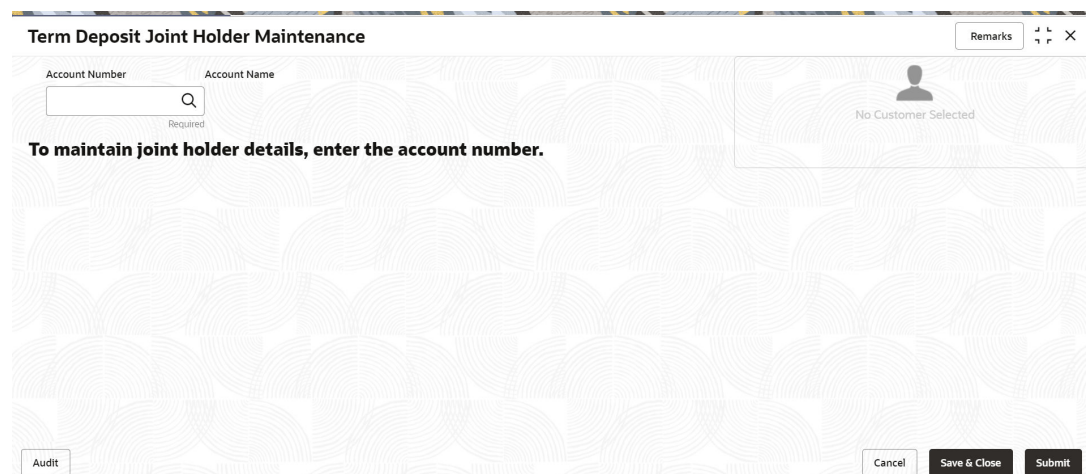
Note:


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



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

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

Table 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> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <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 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

Table 4-15 (Cont.) Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	<p>This section displays the existing joint holder details for a joint account.</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 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 convert 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 convert 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

Customer Name
 Jessica J Jacob

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 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**


- 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

Customer Name
 Jessica J Jacob

Joint Holder Type

Start Date

End Date

- 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](#).
 - Click **Save**.
- 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 term deposit account using the **Term Deposit Nominee Details Update** 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

The screenshot shows the 'Term Deposit Nominee Details Update' interface. At the top, there's a title bar with 'Remarks' and window control icons. Below that, there are two input fields: 'Account Number' (with a search icon and 'Required' label) and 'Account Name'. A message below the 'Account Number' field says 'To update nominee details, enter the account number.' To the right, there's a customer selection area with a person icon and the text 'No Customer Selected'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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.

Table 4-17 (Cont.) Term Deposit Nominee Details Update – Field Description

Field	Description
Nominee Details	<p>This section displays the details of the nominee added to the TD account.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note: 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: 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 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 Details

Add Nominee Details

✕

Nominee Details

Customer ID

Relation Type

Required

First Name

Required

Date of Birth

Required

Minor

Address Details

Default Account Address

Address Line 1/Building Name

Required

Address Line 2/Street Name

Required

Address Line 3/City/Town Name

Required

State

Required

Country

Required



Zip Code

- 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 Details – Field Description

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

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

Field	Description
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.
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>
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the nominee.
Country	The country defaults based on the specified state.
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 4-33 Guardian Details

Guardian Details

Add Guardian

Relation Type Required

First Name Required

Address Details

Default Address Required

Address Line 1/Building Name Required

Address Line 2/Street Name Required

Address Line 3/City/Town Name Required

State Required

Country Required

Zip Code Required

Cancel Add Another **Add Nominee**

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.
Relationship Type	Select the relationship type with the guardian.
First Name	Specify the guardian's first name.
Address Details	This section displays the fields to capture the guardian's address details.

Table 4-19 (Cont.) Guardian Details – Field Description

Field	Description
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:</p> <p>If required, you can edit the defaulted address.</p> </div>
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the guardian.
Country	The country defaults based on the specified state.
Zip Code	Specify the zip code of the guardian.

 **Note:**

- The system defaults the customer's communication address, and personal details when the nominee details are defaulted from the customer.
- The system defaults the customer's communication address when the nominee or guardian address details are defaulted from the account.

3. Click **Save.**

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

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 4-34 View Nominee Details - Personal

Nominee Details
✕

Nominee Details

Customer ID	Relation Type
001671	Daughter
First Name	Date of Birth
Jessica	May 24, 1990
Minor	
No	

Address Details

Address Line 1/Building Name	Address Line 2/Street Name
DPL	South Street
Address Line 3/City/Town Name	State
Delhi	Delhi
Country	Zip Code
INDIA	342671

- 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 – Field Description


Field	Description
Customer ID	This section displays the customer ID of the nominee.
First Name	Displays the name of the nominee.
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 Details	Displays the complete address details of the nominee.

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 chapter 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.

To inquire account transaction details:



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


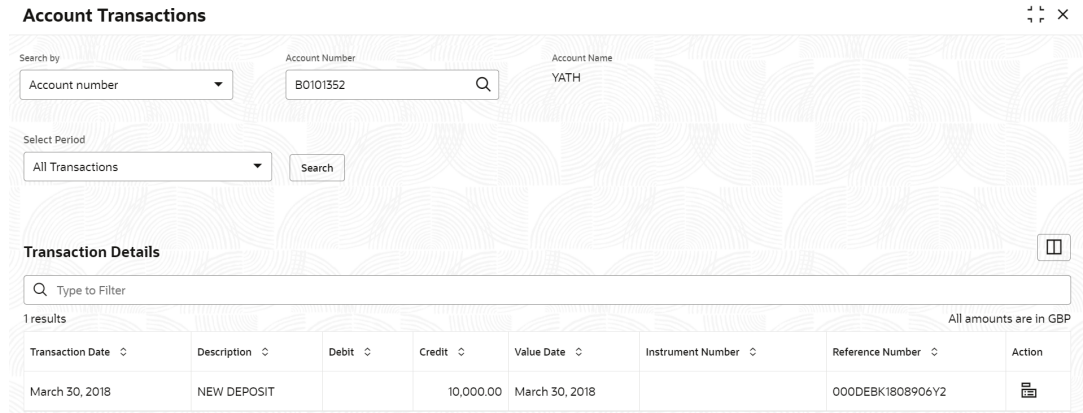

2. On the **Account Transactions** screen, click the  icon or specify the account number in the **Account Number** field, and press the **Tab** or **Enter**.
 3. Select the required details and click **Fetch**.
- The **Transactions Details** section is displayed.

Figure 5-2 Account Transactions Details



The screenshot shows the 'Account Transactions' interface. At the top, there are search filters: 'Search by' with a dropdown set to 'Account number', 'Account Number' with the value 'B0101352' and a magnifying glass icon, and 'Account Name' with the value 'YATH'. Below this is a 'Select Period' dropdown set to 'All Transactions' and a 'Search' button. The 'Transaction Details' section features a search bar with the placeholder 'Type to Filter' and a '1 results' indicator. A table displays one transaction with 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	

All amounts are in GBP.

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> <p> Note:</p> <p>The account holder name is displayed adjacent to this field.</p>

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-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px 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.
Action	Displays the Details icon to view more transaction details.

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) ✕

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	Maker HRITHIKO1 November 24, 2022 10:18:25	Checker HRITHIKO1 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:



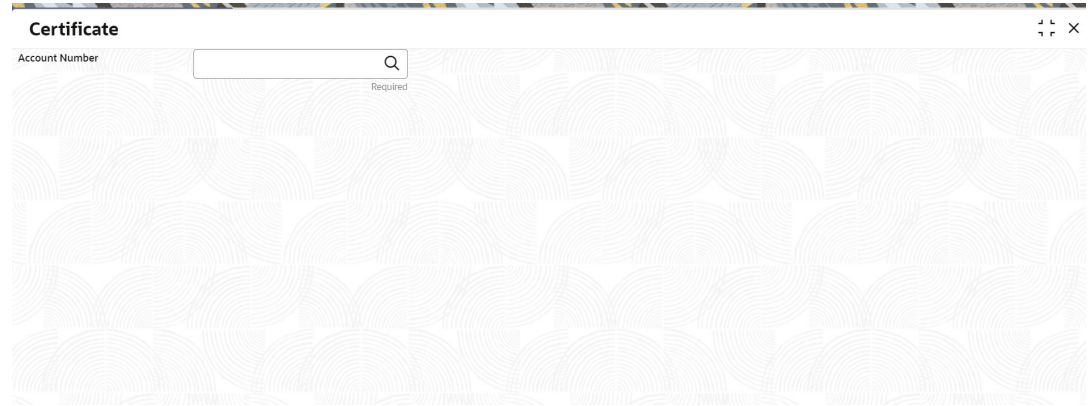
Note:


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.

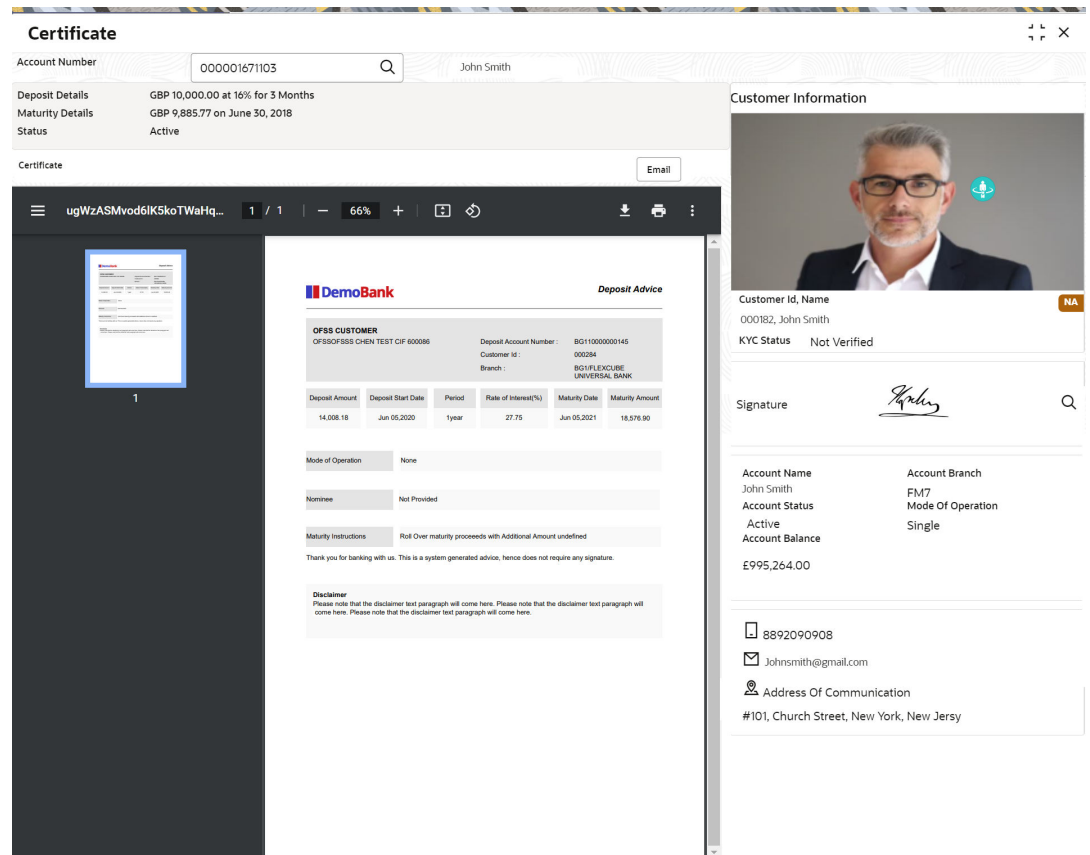
Figure 5-4 Certificate



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> <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>
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> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note:</p> <p>If required, you can email the certificate by clicking Email.</p> </div>

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:

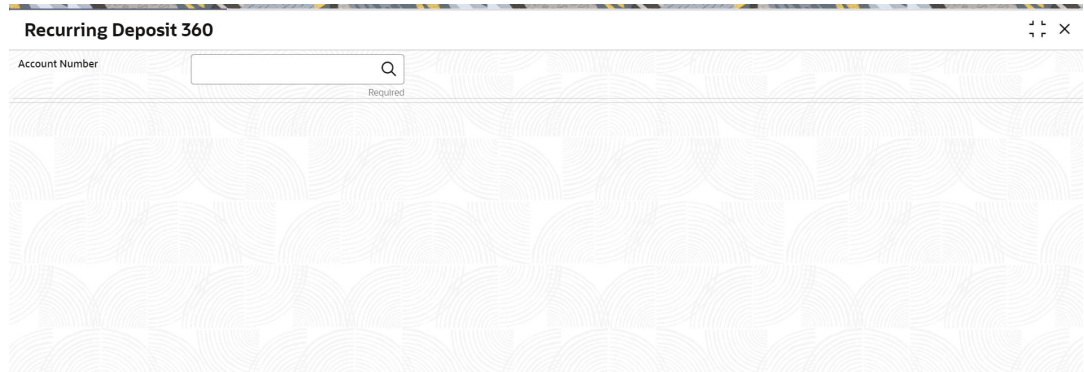
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

To view the recurring deposit details:

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




2. 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

Recurring Deposit 360

Account Number: 00000047117 | 000047_Corp

00000047117 Active 000/FLEXCUBE UNIVERSAL BANK 5 Months-10.00% Deposit Start Date: March 30, 2018 Maturity On: August 30, 2018 Installment Frequency: Not Provided Nomination: Not Provided	GBP 2,000 Installment Amount	GBP 0 Current Principal	GBP 0 Reinvested Interest
Account Holders 000047(000047) Primary	GBP 157,104 Maturity Amount	GBP 0 Blocked amount	GBP 0 Tax Deducted

Upcoming Transactions
RD Installment Payment Due on March 30, 2018

Investment Summary

77 Total Installments	0 Successful Installments	1 Due
--------------------------	------------------------------	----------

[Pay Dues](#)

Redemption Simulation (As of Today)

Redemption Amount: GBP 0	Interest Rate: 0.00%
Principal: 0	Tax: 0
Interest: 0	Redemption Proceeds: 0

[Redeem Now](#)

Instructions Set
Payout Principal
By GL A/C : 12200002

[Set Instructions](#)

Recent Transactions

- Account Transfer GBP 1,000 on March 30, 2018
Ref. BG1ZXRD18089001A
- Account Transfer GBP 1,000 on March 30, 2018
Ref. BG1ZXRD18089001b

Interest Rate Changes

Net Rate: 10%	March 30, 2018
	Base Rate 10.0%
	Variance 0%

Frequent Actions

- Recurring Deposit Audit Trail
- Account Modification

- 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> <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
<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; padding: 10px; background-color: #e6f2ff;"> <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; padding: 10px; background-color: #e6f2ff;"> <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 recurring deposit using the **Redemption** screen.

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

The screenshot shows the 'Recurring Deposit Account Opening' simulation screen. It features a sidebar on the left with options: Simulation (selected), Payin Details, Payout Details, and Additional Details. The main area is titled 'Simulation' and contains several input fields: Customer ID (Required), Product (Required), Installment Amount (Required), Installment Frequency (Required), Maturity (TENOR, Years, Months, Days), Reinvest Interest (toggle), and Opening Date (March 30, 2018). A large blue box on the right contains the text 'Input details and click Inquire to Simulate'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'.

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

The screenshot shows the 'Customer ID' search interface. It includes a 'Customer ID' header, a 'Customer Number' input field, and a 'Fetch' button. Below the input field is a table with the following data:

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

At the bottom, there is a pagination control: 'Page 1 of 261 (1 - 10 of 2609 items)' with navigation arrows and page numbers.

- 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. On the left, there are navigation tabs: Simulation (selected), Payin Details, Payout Details, and Additional Details. The main area is titled 'Simulation' and contains several input fields: Customer ID (000888), Product (RDACCT), Installment Amount (GBP, £200.00), Installment Frequency (Semiannual), Maturity (TENOR, 0 Years, 5 Months, 0 Days), Reinvest Interest (toggle off), and Opening Date (March 30, 2018). On the right, a summary panel shows: Maturity Amount (£200.00), Total Investment (£200.00), Maturity Date (August 30, 2018), Interest Rate (10%), and Net Interest (£0.00). At the bottom, there are buttons for 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

Product
×

Account Class

Currency	Account Class	Product Description
EUR	RDACCT	Recurring deposits
GBP	RDACCT	Recurring deposits
USD	RDACCT	Recurring deposits

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- 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 has 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. It lists three items: TAX_RATE (5), OVERDUE_PENALTY (2), and TERM_RATE (10). The TERM_RATE row is highlighted and has search icons for Rate Code (FLOATRATE) and Deposit Rate Code (AT_FL_LEND).
 At the bottom right, there are 'Cancel' and 'Ok' buttons.




- 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; margin-top: 10px;"> <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

All amounts in GBP	
£200.00	
Maturity Amount	
£200.00	August 30, 2018
Total Investment	Maturity Date
10%	£0.00
Interest Rate	Net Interest

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.
Total Investment	Displays the total invested amount, that is, sum of all installments of the RD.

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

Field	Description
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:

 **Note:**

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

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.

Figure 7-7 Payin Details

2. 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> <p> Note:</p> <p>This field is displayed if you switch to  from the Pay Other Installments from same account field.</p>

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. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if Account option is selected from the Maturity Payout Mode field.</p> </div>
Account Number	Select the CASA account number. <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>This field is displayed if Others option is selected from the Account field.</p> </div>

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 #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: 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 #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: 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: 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: 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

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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 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: 1px solid #0070C0; padding: 5px;"> <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

Add Joint Holders

Mode Of Operation: Jointly

Add Joint Holder

Customer ID	Customer Name	Joint Holder Type	Action
001673	Jessica J Jacob	Authorized Signatory	






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- 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; 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 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 <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>
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.

Table 7-9 (Cont.) RD 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 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; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <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

The screenshot shows the 'Recurring Deposit Payment' interface. At the top, there's a title bar with 'Recurring Deposit Payment' and a 'Remarks' button. Below this, the 'Account Number' field is visible, marked as 'Required'. To the right, there's a customer selection area with a person icon and the text 'No Customer Selected'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit'.

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' form. At the top, the title 'Recurring Deposit Payment' is shown with a 'Remarks' button. Below the title, the 'Account Number' field contains '000000023527' and 'John Smith'. The form is divided into three main sections:

- 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 photo, 'Customer Id, Name' (000182, John Smith), 'KYC Status' (Not Verified), a signature, and account details such as 'Account Name' (John Smith), 'Account Branch' (FM7), 'Account Status' (Active), and 'Account Balance' (£995,264.00). Contact information like phone number (8892090908) and email (Johnsmith@gmail.com) is also present.

Buttons for 'Audit', 'Cancel', 'Save & Close', and 'Submit' are located at the bottom of the form.

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> <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>
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: 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: 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: This field is displayed if you update the value in the Pay field.</p>
Settlement Details	<p>This widget displays the fields for settlement details for the RD account entered.</p>
Account	<p>Select the account for performing the settlement.</p>
Account Number	<p>Specify the account number from which the settlement is to be performed.</p> <p> Note: This field is displayed if Others option is selected from Account field.</p>
Cheque Number	<p>Specify the cheque number of the account.</p>
Cheque Date	<p>Displays the date on the cheque.</p>

- **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 recurring deposit using the **Redemption** screen.

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.

To redeem a recurring deposit:




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 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.
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 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;">  Note: This field is enabled, if you select the Partial Redemption option from the Redemption Type field. </div>
Penalty	Displays the penalty that will be charged for premature redemption.
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	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.

- 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

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

Q
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

Issuing Branch Name

FLEXCUBE UNIVERSAL BANK

Payable Bank Code

Required

Payable Bank Name

Payable Branch Code

Required

Payable Branch Name

Instrument Date

Required

Instrument Number

Required

MICR Number

Required

Payee Details

Payee Name

Required

Address Line 1

Address Line 2

Address Line 3

Address Line 4

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	Redemption Amount
<input type="text" value="Partial Redemption"/>	<input type="text" value="GBP 100.00"/>
Penalty	Waive Penalty
GBP 0.00	<input type="checkbox"/>
Remarks <input style="width: 100%;" type="text"/>	

Settlement Details

Add Settlement Details

Account

Amount

GBP 100.00

Account Number

BG1008975230

Account Description




D Paul

View
🗑️
✎️

Audit
Cancel
Save & Close
Submit

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

Table 7-18 Recurring Deposit Redemption - 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="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px;"><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 chapter 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.

- 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:

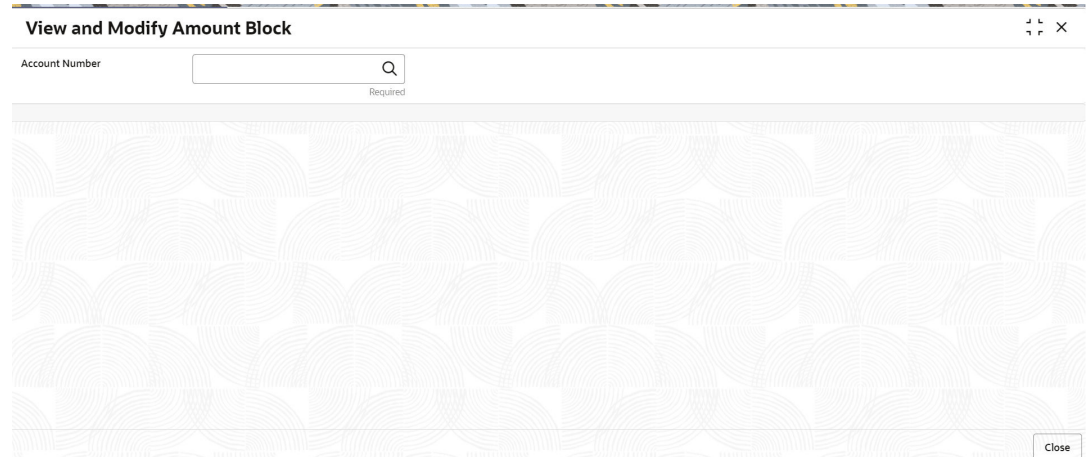
 **Note:**


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.

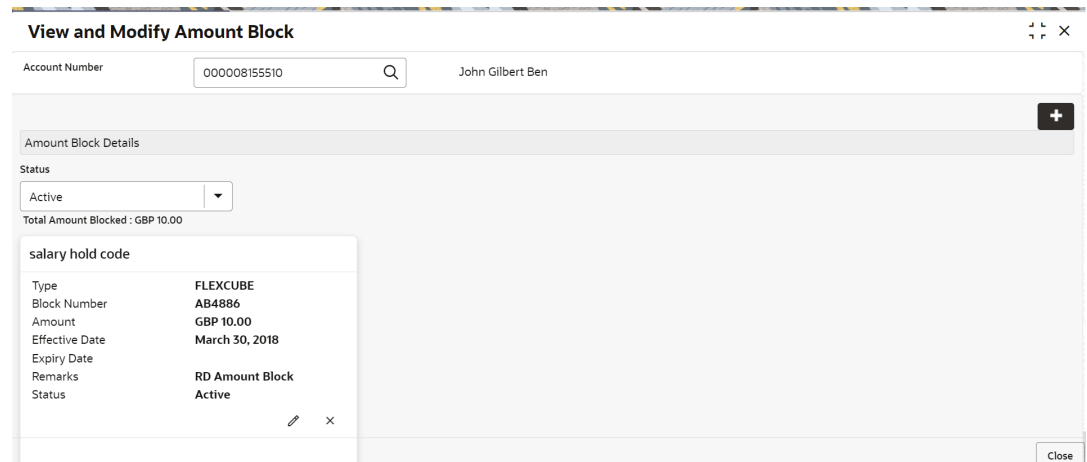
Figure 8-3 View and Modify Amount Block



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; padding: 5px; 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 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: 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	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	<p>Select the Auto-pay option of instruction.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>For information on the fields if you select the Payout option, refer RD Payout Modification - Payout Instruction.</p> </div>

Table 8-5 (Cont.) Auto-pay Instruction – Field Description

Field	Description
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	<p>Click the  icon, to edit the auto-pay details.</p> <p>Click the  icon, to delete the auto-pay record.</p>
Account	<p>Select the type of account from the list.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>This and the following fields are displayed if you click  icon from Actions field.</p> </div>
Account Number	<p>Specify the account number for payout.</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 select the Other option from the Account field.</p> </div>
Move funds on overdraft	<p>Switch to  to move the funds on overdraft.</p> <p>Switch to  to not to move the funds on overdraft.</p>

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.

1. 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 row 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 has 'Auto-pay' and 'Payout' buttons, with 'Payout' selected. Below this is the 'Recurring Deposit Payout Instructions' section, which contains a table with the following data:

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

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


2. 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:**
 - a. Click the  icon from the **Actions** field.
The payout details displayed.

Figure 8-10 View Payout Instruction

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: <ul style="list-style-type: none"> – 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: 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: 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: 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:

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

Component:

Amount: 0% 100%

Payout Mode:

Account:

Type:



Account Number: 1005000000000292

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	<p>Select the Other account for performing the payout.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note: For information on own accounts, refer Edit the own account payout instruction details.</p> </div>
Type	<p>Select the Account Within Bank type.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #0070c0;"> <p> Note: 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

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.


 **Note:**

You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.

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

Field	Description
Payout Mode	Select the payout mode as Account . <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note: 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; padding: 10px; background-color: #e6f2ff;"> <p> Note: 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; padding: 10px; background-color: #e6f2ff;"> <p> Note: For information on Account Within Bank, refer Edit the other account payout instruction details that are within the bank.</p> </div>
Deposit Product	Select the deposit product for the payout. <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note: 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

Account Class	Currency	Product Description
IATDFL	GBP	Rate chart allowed deposit
IATDFX	GBP	Fixed rate TD
ISWPTD	GBP	Fixed rate TD with Sweep
TD1FLT	GBP	Rate chart allowed deposit
TD1TD	GBP	Fixed rate TD
TD2TD	GBP	Fixed rate TD

- 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

Effective Date	Status	Action
March 30, 2018	Open	Mark as Closed View Details

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
MUDARABAH_RATE	10				

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 #0070C0; padding: 5px; background-color: #E6F2FF;"> <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.
Action	Click the  icon, to edit the user defined value details. Click the  icon, to delete the user defined value entry. Click the  icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- 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

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% to 100% (Slider) £53,900.00

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: Anna

Payee Address: Sunshine Street






Buttons: Cancel Save Audit Save & Close Submit

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 #0070C0; 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 [X]

Bank Code

Fetch

Bank Code	Bank Name
000	FLEXCUBE UNIVERSAL BANK

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

- 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 [X]

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

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

- 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

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	00000007076 CORP1	100	GBP 77,000	[Eye] [Edit] [Delete]
Interest	Account	00000007167 RAMYA01	100	Available on Payout	[Eye] [Edit] [Delete]

Component: Principal

Amount: 0% to 100% (Slider) £53,900.00

Payout Mode: Account Instrument Ledger

Ledger Code: 313300010 Charge Income



Buttons: Cancel Save Audit Cancel Save & Close 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	<p>Select the ledger code for the payout.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 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:**


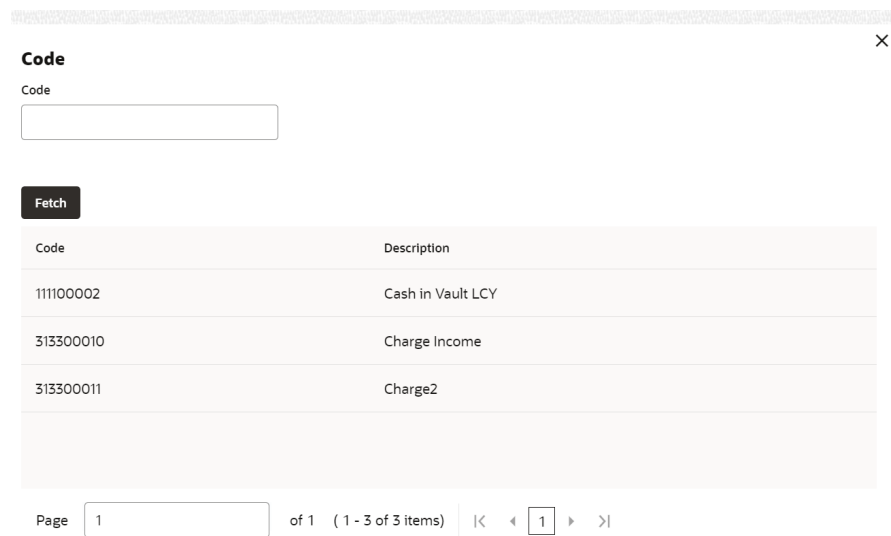
- i. From the **Ledger Code** field, click the  icon from the first field.
The **Ledger Code** section is displayed.

Figure 8-20 Ledger Code



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

- 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:

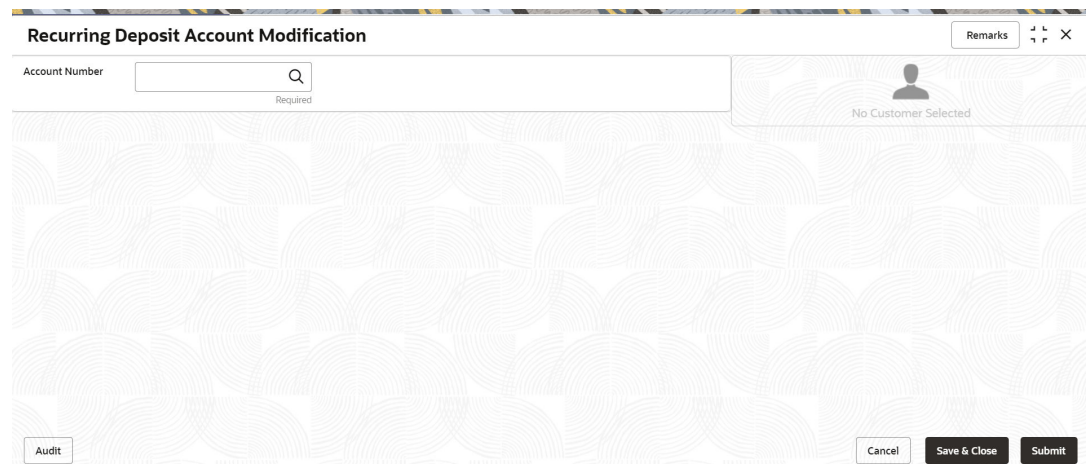
 **Note:**

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> <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.
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> <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	Displays the tax amount deducted till date.
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	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> <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.

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.

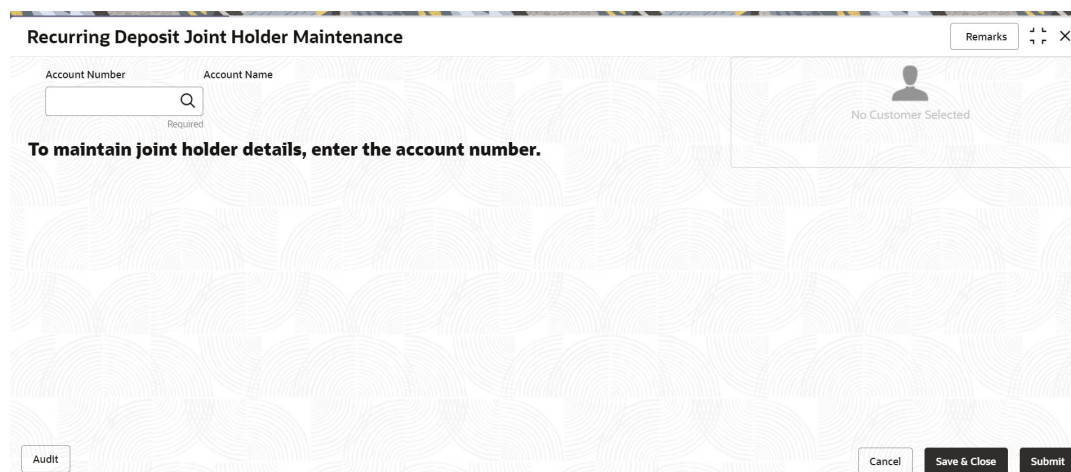
To maintain joint holder details:

 **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

- 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; background-color: #e6f2ff; padding: 10px;"> <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
001032

Customer Name
Ron Weasly

Joint Holder Type
Guardian

Start Date
01 May 2023

End Date
01 May 2035

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 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

Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
001032	Ron Weasly	Guardian	May 1, 2023	May 1, 2035	

- **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 8-27 Edit Joint Holder Details

Edit Joint Holder Details

Customer Number
001032

Customer Name
Ron Weasly

Joint Holder Type
Guardian

Start Date
01 May 2023

End Date
01 May 2035

- b. 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](#).
 - c. Click **Save**.
2. 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:



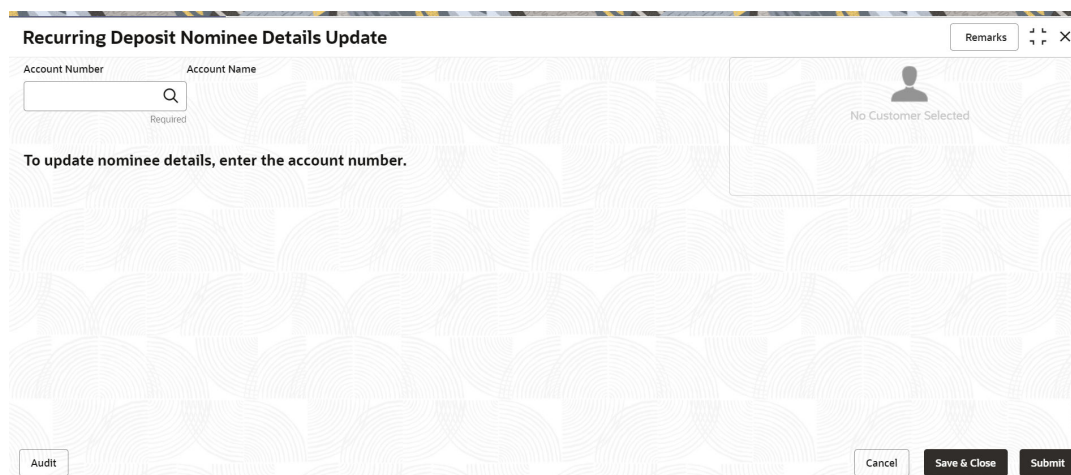
Note:


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.

- 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> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <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.

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: 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: 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

Add Nominee Details

✕

Nominee Details

Customer ID

Relation Type

Required

First Name

Required

Date of Birth

Required

Minor

Address Details

Default Account Address

Address Line 1/Building Name

Required

Address Line 2/Street Name

Required

Address Line 3/City/Town Name

Required

State

Required

Country

Required



Zip Code

- 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.

Table 8-17 (Cont.) Add Nominee – Field Description

Field	Description
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.
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>
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the nominee.
Country	The country defaults based on the specified state.
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 8-31 Guardian Details

Guardian Details

Add Guardian

Relation Type Required

First Name Required

Address Details

Default Address Required

Address Line 1/Building Name Required

Address Line 2/Street Name Required

Address Line 3/City/Town Name Required

State Required

Country Required

Zip Code Required

Cancel Add Another **Add Nominee**

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

Table 8-18 Guardian Details – Field Description




Field	Description
Add Guardian	Switch to  to add guardian details. Switch to  to not to add the guardian details.
Relationship Type	Select the relationship type with the guardian.
First Name	Specify the guardian's first name.
Address Details	This section displays the fields to capture the guardian's address details.

Table 8-18 (Cont.) Guardian Details – Field Description

Field	Description
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:</p> <p>If required, you can edit the defaulted address.</p> </div>
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the guardian.
Country	Select or specify the country of the guardian.
Zip Code	Specify the zip code of the guardian.

 **Note:**

- The system defaults the customer's communication address, personal details, and contact details when the nominee details are defaulted from the customer.
- The system defaults the customer's communication address when the nominee or guardian address details are defaulted from the account.

3. Click **Save.**

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

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 8-32 View Nominee Details

Nominee Details
✕

Nominee Details

Customer ID	Relation Type
001671	Daughter
First Name	Date of Birth
Jessica	May 24, 1990
Minor	
No	

Address Details

Address Line 1/Building Name	Address Line 2/Street Name
DPL	South Street
Address Line 3/City/Town Name	State
Delhi	Delhi
Country	Zip Code
INDIA	342671

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 – Field Description

Field	Description
Customer ID	This section displays the customer ID of the nominee.
First Name	Displays the name of the nominee.
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 Details	Displays the complete address details of the nominee.

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:


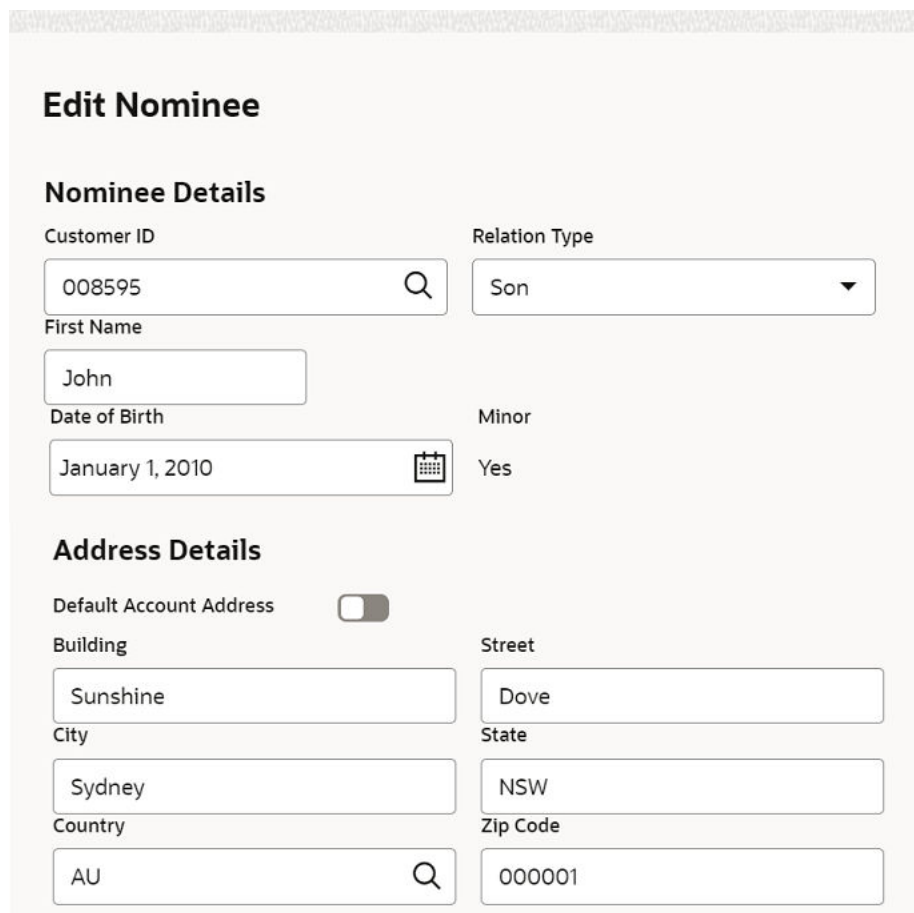
1. In the **Nominee Details** section, click the  icon from the **Actions** field. The **Edit Nominee** section is displayed.

Figure 8-33 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 chapter 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.

To inquire the account transaction details:




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

Recurring Deposit Account Transactions

Account Number: 000001675170 | Account Name: Jessica J Jacob

Select Period: All Transactions | Search

Transaction Details

1 results | All amounts are in GBP

Transaction Date	Description	Debit	Credit	Value Date	Instrument Number	Reference Number	Action
March 30, 2018	Account Transfer		1,000.00	March 30, 2018			

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> <p>Note: The account holder name is displayed adjacent to this field.</p>

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: 10px; 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

RDLQ - Account Transfer (000ZXR1808916G5) ✕

Transaction Date March 30, 2018	Value Date March 30, 2018	Instrument Number
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Account Branch	Account/General Ledger Number	Account Description	Account Currency	Dr/Cr	Account Currency Amount	Local Currency Amount	Transaction Description	Exchange Rate
MHI	MH1000456011	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
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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 Term Deposit Screens

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

Table A-1 (Cont.) Functional Activity Codes for Term Deposit Screens

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

Table A-2 Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_RDC ODV_VIEW	Query Details	View the deposit 360 details.
Create Amount Block	DSR_FA_CRR DBK_SAVE	Initiation	Initiate the deposit create amount Block.
Create Amount Block	DSR_FA_CRR DBK_AUTH	Authorization	Approve or Reject the deposit create amount block request.
Modify Amount Block	DSR_FA_MOR DBK_SAVE	Initiation	Initiate the deposit modify amount block.
Modify Amount Block	DSR_FA_MOR DBK_AUTH	Authorization	Approve or Reject the deposit modify amount block request.
Close Amount Block	DSR_FA_CLR DBK_SAVE	Initiation	Initiate the close amount block.
Close Amount Block	DSR_FA_CLR DBK_AUTH	Authorization	Approve or Reject the close amount block request.
View Amount Block	DSR_FA_RDA MBK_VIEW	Query Details	View the deposit amount block.
Payout Modification	DSR_FA_RDP OMN_SAVE	Initiation	Initiate the payout modification.
Payout Modification	DSR_FA_RDP OMN_AUTH	Authorization	Approve or Reject the payout modification request.
Account Modification	DSR_FA_RDA CMN_SAVE	Initiation	Initiate the account modification.
Account Modification	DSR_FA_RDA CMN_AUTH	Authorization	Approve or Reject the account modification.

Table A-2 (Cont.) Functional Activity Codes for RD Screens

Screen Name	Functional Activity Code	Action	Description
Joint Holder Maintenance	DSR_FA_UPJH RD_SAVE	Initiation	Initiate the joint holder maintenance.
Joint Holder Maintenance	DSR_FA_UPJH RD_AUTH	Authorization	Approve or Reject the joint holder maintenance.
Nominee Maintenance	DSR_FA_UPN MRD_SAVE	Initiation	Initiate the nominee details update.
Nominee Maintenance	DSR_FA_UPN MRD_AUTH	Authorization	Approve or Reject the nominee details update request.
Account Transactions	DSR_FA_RDA CTN_VIEW	Query Details	View deposit account transaction.

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