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.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

Related 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	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.
		The maker checker validation will be provided if the same maker tries to approve the transaction.
Audit	Initiation, Approval, and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.
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.



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Change Log	Approval and Handoff Retry	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated. The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear is red for easy recognition.
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 subsequentlycan modify or delete the transaction details.



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
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.
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	Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows:
		Create the fact value as LIFECYCLECODE.
		Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example:
		IF (LIFECYCLECODE == TDPOMN)
		output
		Section1 LEVEL:0
		3. Create or modify a Rule Group with Name DepositRuleGroup and map the Rule(s) created in the step (2).
		① Note
		You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.
		For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group.



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
Multi-Level Authorization	Initiation	Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:
		Create the fact value as LIFECYCLECODE.
		Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE.
		For Example:
		IF (LIFECYCLECODE == TDPYIN)
		output
		Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH
		i Note If customer wants to use separate Functional Activity Code for each
		Level then Rule output need to be define like
		LVELE:1~ <functional_activit y_code1="">, LVELE:2~<functional_activit y_code2=""></functional_activit></functional_activit>
		·
		3. Create or modify a Rule Group with name DepositRuleGroup and map the rule(s) created in the step (2).
		Note You can define one single rule for all
		the screens and add the expression for the life cycle code or you can



Table (Cont.) Basic Actions and Definitions

Icon	Applicable Stages	Description
		define individual rule for each screen i and map to the rule group.
		The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.
Memo	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click Memo, then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click Memo to view the memos if any. The Memos will not be displayed in inquiry screens. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.

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. (i) 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
J L	Minimize
7.5	
	Maximize
×	Close
Q	Perform search
*	Open a list
0	Edit a row
面	Delete a row
iii	Open calendar
K	Navigate to the first page
>I	Navigate to the last page
4	Navigate to the previous page
(N)	Navigate to the next page
+	Add a row
Q	Refresh details
ок	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. (i) 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.

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.

- <u>Prerequisite</u>
 - 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.

Customer Information

When the user inputs or selects an account number on the screen, the Customer Information is displayed in a widget on the right side.

To view the customer information:

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



Figure 2-1 Customer Details

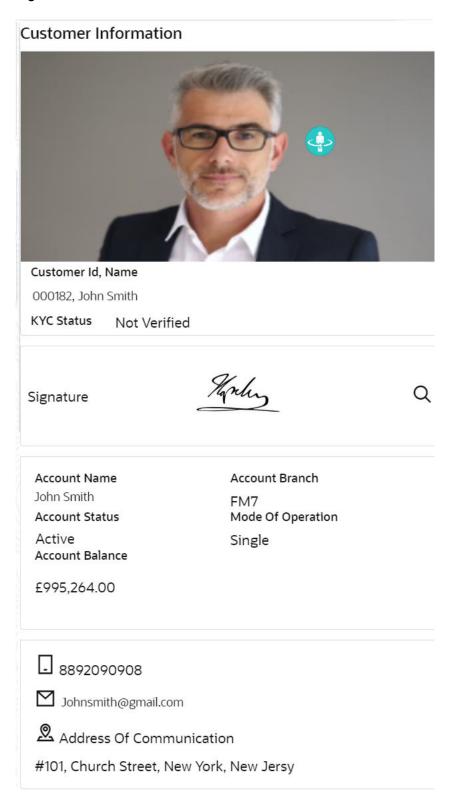




Table 2-1 Customer Information - Field Description

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

- 2. You can view the customer's basic information.
- 3. To launch the Customer 360 screen, click



Deposit View

User 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.

3.1 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:



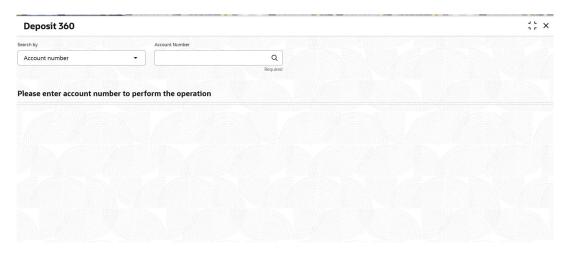
The fields marked as **Required** are mandatory.

 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.

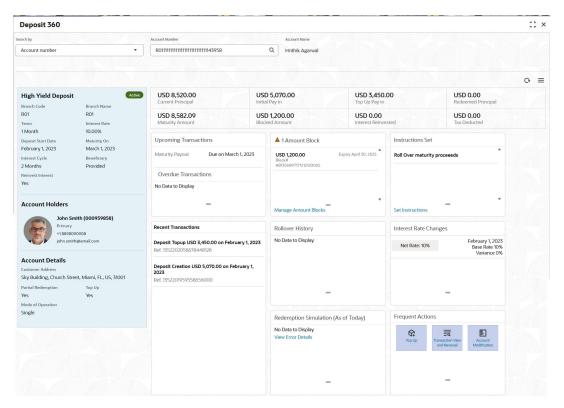


Figure 3-1 Deposit 360



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The details are displayed in the dashboard.

Figure 3-2 Deposit Details for TD



4. 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 3-1 Deposit 360 - Field Description

Field	Description
Search by	
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	① Note
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
<product name=""></product>	Displays the product name from the product master.
<deposit status=""></deposit>	Displays the deposit status. The options for the status are: • Active • Matured • Closed
Branch Code	Displays deposit branch code.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit.
Interest Rate	Displays the interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period of interest cycle.
Beneficiary	Displays whether beneficiary is provided for the deposit account.
Reinvest Interest	Displays whether the interest from the deposit is to be reinvested in the same deposit or paid out.
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.



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

Field	Description	
Mobile Number	Displays the mobile number with ISD code 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 primary customer's communication address.	
Partial Redemption	This option will be selected if partial redemption is allowed for the TD product.	
Top up	This option will be selected if a top-up is allowed for the TD product.	
Mode of Operation	Displays the mode of operation chosen for the deposit.	
Current Principal	Displays the currently remaining principal balance in the deposit.	
Initial Pay in	Displays the initial payin done to create the deposit.	
Top Up 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	Displays the amount and currency for the reinvested or paid out interest. (i) Note • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Paid out Interest.	
Tax Deducted	Displays the 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 remdemption simulation of the day for the TD account. Click the View Error Details link to view the error message.	
Instructions Set	This widget displays the set of instructions set on the TD account. (i) Note To create new set of instructions for the TD account, click the Set Instructions ink. For more information, refer TD Payout Modification screen.	
Recent Transactions	This widget displays the details of the recent transactions performed on the account.	



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

Field	Description	
<number> Amount Blocks</number>	This widget displays the amunt block details of the account.	
	Note To manage the amount blocks, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block screen.	
<currency amount=""></currency>	Displays the currency and amount of block.	
Block <number></number>	Displays the block number.	
Туре	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></date>	Displays the date of interest rate change.	
Base Rate	Displays the base rate percentage of interest.	
Variance	Displays the variance percentage of interest.	
Rollover History	This widget displays the rollover history of the account.	
<currency amount=""></currency>	Displays the currency and amount of rollover.	
<component></component>	Displays the rollover component.	
<date></date>	Displays the from and to date of the rollover.	
<tenure></tenure>	Displays the tenure of rollover.	
Interest Rate Charges	This widget displays the details of the interest rate charges.	
Net Rate	Displays the net rate of the deposit.	
<date></date>	Displays the date on which the interest rate is charged.	
Base Rate	Displays the percenatge of base rate for the deposit amount.	
Variance	Displays the percenatge of variance for deposit amount.	
Frequent Actions	This widget displays the frequent actions that were performed on the account. (i) Note The actions are displayed as links. You can click the link and the related screen is opened in a new page.	



(i) 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 refreshed and the latest changes are displayed.

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

TD Transactions

User 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.

4.1 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:



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

 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 4-1 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 4-2 Term Deposit Account Opening_Product Details

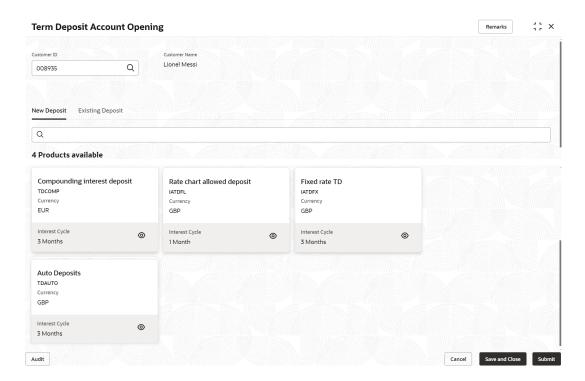




Table 4-1 Active Deposit Product - Field Description

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

- 3. 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.
- 4. 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 4-3 Term Deposit Account Opening - View Product Details

Rate chart allowed deposit		×
Basic Details		
Interest Cycle	Minimum Tenor	
1 Month	1 Month	
Maximum Tenor	Minimum Amount	
10 Years	EUR 1,000.00	
Maximum Amount	Currency	
EUR 95,000,000.00	EUR	
Features		
Allow Partial Redemption	Allow Top Up	
Yes	No	

Table 4-2 View Details - Field Description

Field	Description
Basic Details	This section displays the basic detaisl of the account.
Interest Cycle	Displays the deposit's interest cycle.
Minimum Tenor	Displays the minimum tenor for deposit.
Maximum Tenor	Displays the maximum tenor for deposit.
Minimum Amount	Displays the minimum deposit amount.
Maximum Amount	Displays the maximum deposit amount.
Currency	Displays the deposit amount currency.



Table 4-2 (Cont.) View Details - Field Description

Field	Description	
Features	This section displays the features of the deposit account.	
Allow Partial Redemption	Displays whether partial redemption is allowed on the account or not.	
Allow Top Up	Displays whether top up is allowed on the account or not.	

5. Click Existing Deposit tab.

The system displays all deposit accounts available for the customer, by default active deposit accounts details are displayed.

Figure 4-4 Term Deposit Account Opening - Existing Deposit

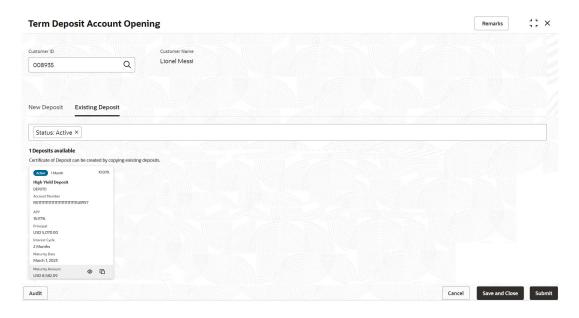


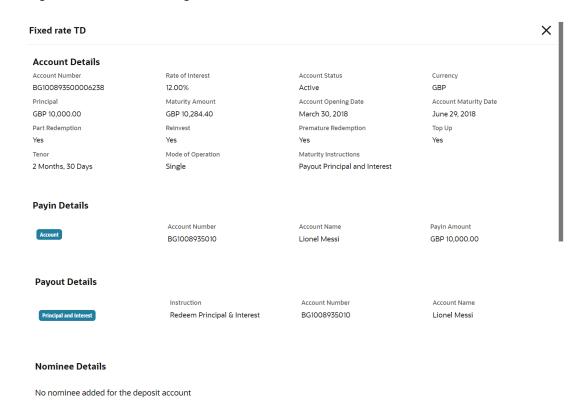
Table 4-3 Existing Deposit Account – Field Description

Field	Description	
Status	Displays the status of the account. The options are: • Active	
	Matured Closed	
Interest Rate	Displays the rate of interest for an account.	
Product Description	Displays the product description.	
Product Code	Displays the product code.	
Account Number	Displays the existing deposit account number of the customer.	
Principal	Displays the amount available in an account.	
Interest Cycle	Displays the interest payout cycle.	
Maturity Date	Displays the maturity date.	
Maturity Amount	Displays the maturity amount.	



- 6. In Search bar, the user can search the accounts with different status (Active, Closed, Matured and All) if the user search with All, then the system displays Active, Closed, and Matured deposits accounts of a customer.
- 7. 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 4-5 View Existing Account Details



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.

9. 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.



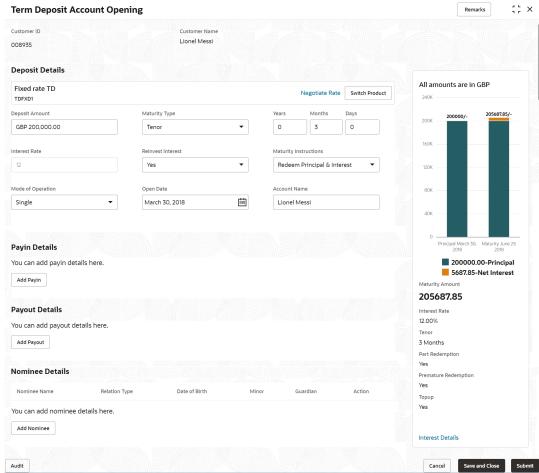
(i) Note

Figure 4-6

- 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.

Term Deposit Account Opening_Deposit Details



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



Table 4-4 Term Deposit Account Opening - Deposit Details - Field Description

Field	Description
<product name=""></product>	Displays the name of the deposit product selected.
<product description=""></product>	Displays the description of the deposit product selected.
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: • 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. Select Yes to reinvest the interest in TD. This is the default value. Select No to be paid out the interest. Note If Reinvest Interest is No , then the interest paid out account details need to be provided while capturing the payout details.
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. • Reinvest Interest is selected as Yes: - Redeem Principal and Interest - Rollover Principal and Redeem Interest - Special Rollover - No Instruction • Reinvest Interest is selected as No: - Redeem Principal - Rollover Principal - Special Rollover - No Instruction
Mode of Operation	Select the mode of operation from the drop-down. The options are: • Single • Jointly • Either Anyone or Survivor • Former or Survivor • Mandate Holder If the Mode of Operation is single, the Joint Holder Details will not be displayed.
Opening Date	This date is defaulted as the current branch date and user is allowed to modify it.



Table 4-4 (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.

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

Figure 4-7 Interest Details

Table 4-5 Interest Details - Field Description

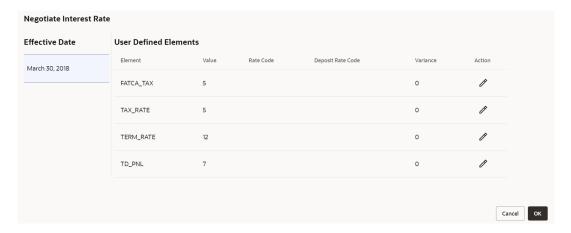
Field	Description
Date	Displays the date of the interest cycle.
Reinvested Interest	Displays the reinvested interest amount.
Principal	Displays the interest principal amount.

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

The **Negotiate Interest Rate** is displayed.



Figure 4-8 Negotiate Interest Rate



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

Table 4-6 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.

- **15.** 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.
- **16.** 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 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 defaults the payin account to pay the deposit amount if the customer has an active Current and Saving Account with sufficient balance, the accounts where deposit currency and account currency are same, and the single-match account is found.

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



Figure 4-9 Add Payin Details_Account

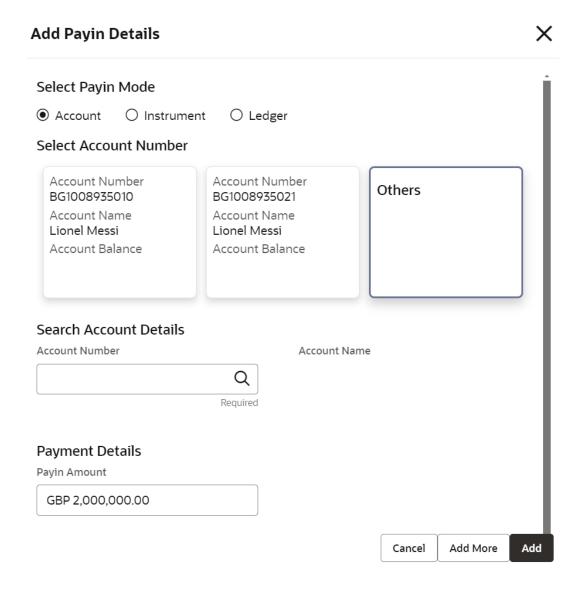




Figure 4-10 Add Payin Details_Instrument_Own Bank Cheque

Add Payin Details	×
Select Payin Mode	
O Account	er
Instrument Type	
Own Bank Cheque Other Bank Ch	eque
Own Bank Cheque	
Account Number	Account Name
100500000000151 Q	ECAE001
Cheque Date	Cheque Number
March 30, 2018	DEPOSITUSER3
Payment Details	
Exchange Rate	Transaction Amount
1	GBP 2,000,000.00

Add

Cancel



Figure 4-11 Add Payin Details_Instrument_Other Bank Cheque

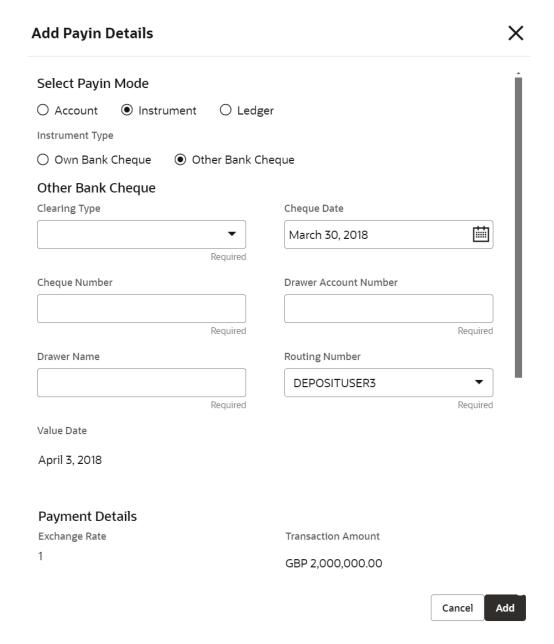
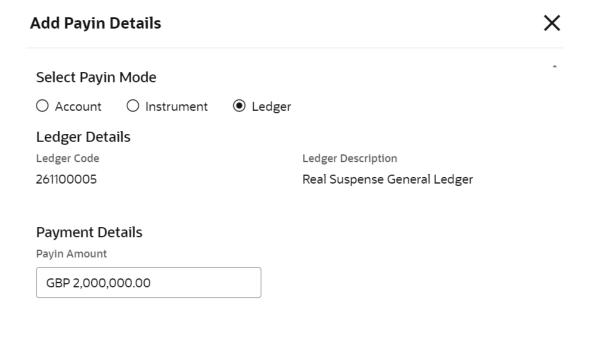




Figure 4-12 Add Payin Details_Ledger



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 4-7 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 4-8 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.	
	Note This field is displayed only if there is cross currency transaction.	
Transaction Amount	Displays the amount in payin account currency.	

Table 4-9 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. (i) Note This field is displayed only if there is cross currency transaction.	
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 4-10 Add Payin Details as Ledger

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

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

The Add Payout Details screen is displayed.

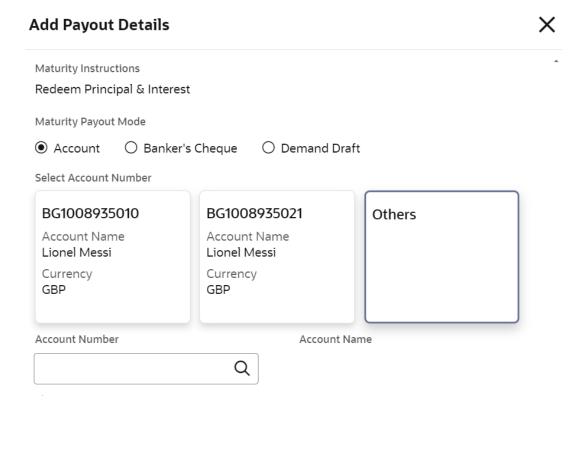
(i) Note

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

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



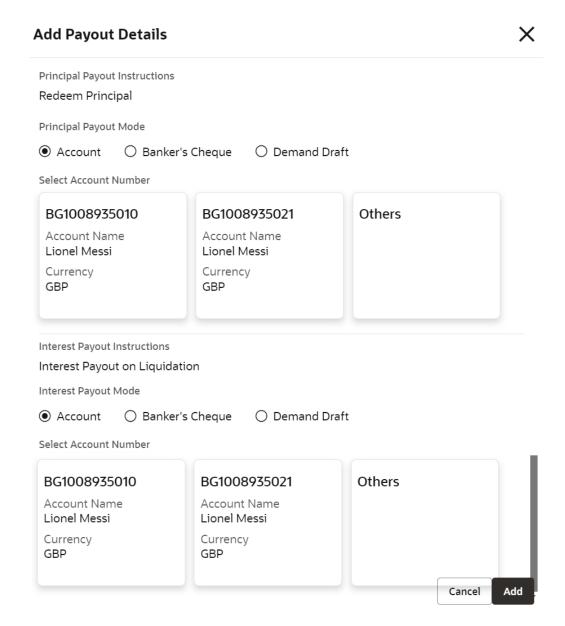
Figure 4-13 Add payout Details with Reinvest Interest is Yes



Cancel Add



Figure 4-14 Add payout Details with Reinvest Interest is No



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



Table 4-11 Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description	
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product. The options are: Redeem Principal & Interest Rollover Principal & Interest Rollover Principal & Redeem Interest Special Amount Renewal No Instruction	
Maturity Payout Mode	Select the maturity payout mode. The options are: Account Banker's Cheque Demand Draft	
	Note This field is displayed if Redeem Principal & Interest, Rollover Principal & Redeem Interest, or Special Amount Renewal option is selected from the Maturity Instructions field.	
Select Account Number	Select the type of account.	
	Note This field is displayed if Account option is selected from the Maturity Payout Mode field.	
Account Number	Select the CASA account number.	
	Note This field is displayed if Others option is selected from the Account field.	
Account Name	Displays the account name upon account number selected.	
Payable Branch Code	Select the banker's cheque payable branch. (i) Note This field is displayed if Banker's Cheque or Demand Draft option is selected from the Maturity Payout Mode field.	

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



Table 4-12 Add Payout Details with Reinvest Interest is No - Field Description

Et al.	Post tight
Field	Description
Principal Payout Instruction	Select the principal payout instructions for the deposit. The options are: Redeem Principal Rollover Principal Special Amount Renewal No Instruction
Principal Payout Mode	Select the principal payout instructions for the deposit.
	Note This field is displayed if Redeem Principal or Special Amount Renewal option is selected from the Principal Payout Instruction field.
Select Account Number	Select the type of account.
	Note This field is displayed if Account option is selected from the Maturity Payout Mode field.
Account Number	Select the CASA account number.
	Note This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.
Payable Branch Code	Select the banker's cheque payable branch.
	Note This field is displayed if Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field.
Interest Payout Mode	Select the maturity payout mode. The options are: Account Banker's Cheque Demand Draft



Table 4-12 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description	
Select Account Number	Select the type of account. (i) Note This field is displayed if Account option is selected from the Interest Payout Mode field.	
Account Number	Select the CASA account number. (i) Note This field is displayed if Others option is selected from the Account field.	
Account Name	Displays the account name upon account number selected.	
Payable Branch Code	Select the banker's cheque payable branch. (i) Note This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.	

- Click Cancel, to close the Add Payout Details screen without adding the payin details.
- Click Add More, the system add the payout details in the main screen and refreshes
 the Add Payout Details screen with default values, and the payout amount is updated
 for the remaining payout amount.
- Click Add to add the payout details in the main screen.
- 19. 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 <u>Add Nominee</u> section in the Nominee Details Update.

20. 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 <u>Maintain Joint Holder Details</u> section in the Joint Holder Maintenance.

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

Term Deposit Account Opening Remarks Lionel Messi 008935 Deposit Details All amounts are in GBP Fixed rate TD Negotiate Rate Switch Product TDFXD1 Deposit Amount Maturity Type 205687.85/ • GBP 200.000.00 Tenor 0 3 0 Reinvest Interest 12 Redeem Principal & Interest Yes Mode of Operation Open Date Account Name Single March 30, 2018 Lionel Messi **Payin Details** 200000.00-Principal Account Numbe **/** 🗓 5687.85-Net Interest Account 000000023130 MONI GBP 200.000.00 205687.85 Interest Rate **Payout Details** 3 Months Account Number 面 Part Redemption Redeem Principal & BG1008935021 Lionel Messi Yes Premature Redemption Yes Topup Yes **Nominee Details** Add Nominee 0 / 싑 Jessica Daughter May 24, 1990 Audit

Figure 4-15 Term Deposit Account Opening - Added Details

22. Click Submit.

The screen is successfully submitted for authorization.

① Note

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

4.2 Top Up

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

To perform a term deposit top-up:



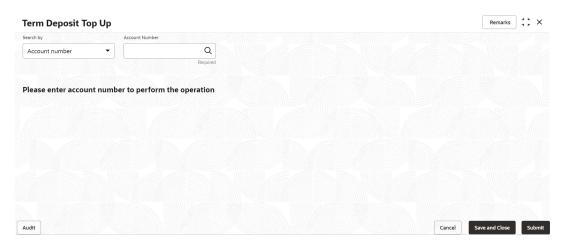
The fields marked as **Required** are mandatory.



 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.

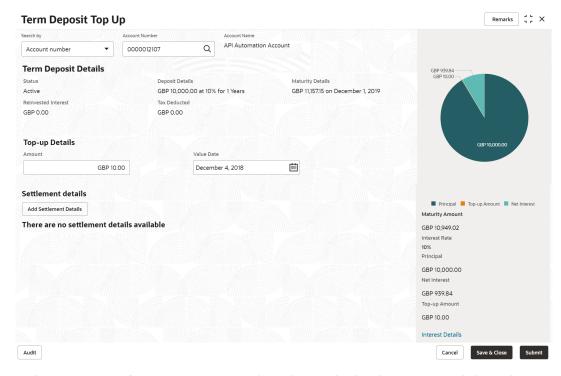
The **Term Deposit Top Up** screen is displayed.

Figure 4-16 Term Deposit Top Up



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The Top Up details are displayed in the Term Deposit Top Up screen.

Figure 4-17 Term Deposit Top Up Details



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



Table 4-13 Term Deposit Top Up – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. Note:
	 The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Status	Displays the TD status. The possible options are: • 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.
Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest.
	 Note If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Amount	Specify the amount which the customer wants to add to the principal of the 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 4-14 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 4-18 Term Deposit Top Up_Interest Details

Interest Details X

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
Page 1 of 2 (1-10 of 13 items) ⟨ 1 1 2 → ⟩		

Table 4-15 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.
- 5. 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 4-19 Term Deposit Top Up_Account

Add Settlement Details X Select Payin Mode Account O Ledger Select Account Number Account Number Account Number Account Number B0101807 B0101809 B0101746 Account Name Account Name Account Name MR Brett G Boden MR Brett G Boden MR Brett G Boden Account Balance Account Balance Account Balance USD 6050.13 GBP 10000.00 GBP 5070.00 Account Number Account Number Account Number B0101808 B0101814 B0101757 Account Name Account Name Account Name MR Brett G Boden MR Brett G Boden MR Brett G Boden Account Balance Account Balance Account Balance GBP 1300.54 USD 2198.00 KWD 3500.90 Account Number Others LMB00231 Account Name Priya Account Balance GBP 2000.32 Payment Details Payin Amount Exchange Rate 1.65 GBP 10.00 Transaction Amount USD 16.50 Cancel Add More Add





(i) Note

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

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

Table 4-16 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 diplayed to specify the account number. click the icon or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.
Exchange Rate	Oisplays the exchange rate. (i) 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 4-20 Term Deposit Top Up_Ledger

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 4-17 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.

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

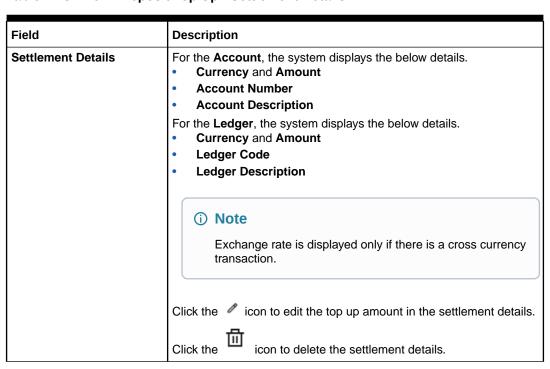
The settlement details are displayed in the **Term Deposit Top Up** screen.

Term Deposit Top Up Remarks 3 L X Search by Account Name Q API Automation Account Account number 0000012107 **Term Deposit Details** Deposit Details Active GBP 10,000.00 at 10% for 1 Years GBP 11,157.15 on December 1, 2019 GBP 0.00 GBP 0.00 Top-up Details GBP 10.00 December 4, 2018 Settlement details Add Settlement Details Maturity Amount Interest Rate 10% GBP 9.00 Principal Account Description PHIL FRANZ GBP 939.84 GBP 10.00 命 // Interest Details Audit Cancel

Figure 4-21 Term Deposit Top Up_Settlement Details

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

Table 4-18 Term Deposit Top Up - Settlement Details



10. Click Submit.

The screen is successfully submitted for authorization.



4.3 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).

4.3.1 Simulation Details

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

To add the simulation details:



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

 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 4-22 Term Deposit Rollover



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The details are displayed in the screen.

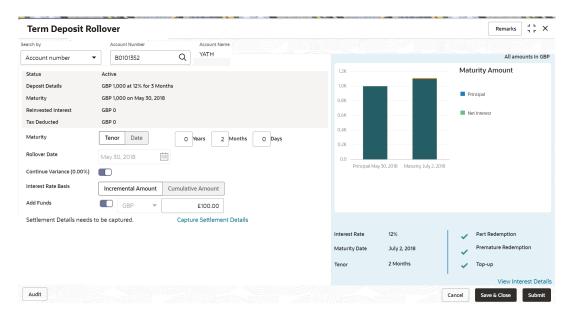


Figure 4-23 Term Deposit Rollover - Deatils

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

Table 4-19 Term Deposit Rollover - Field Description

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



Table 4-19 (Cont.) Term Deposit Rollover – Field Description

Field	Description
Status	Displays the status of the TD. The possible options are: • 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.
Reinvested Interest or Paid out interest	Displays the amount and currency for the reinvested or paid out interest.
	 Note If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Maturity	Select the option for providing the maturity rollover TD. The options are: 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	Switch to over TD. to continue the interest variance to the rolled-
	Switch to to stop the continuation of interest variance to the rolled-over TD.
Interest Rate Basis	Select basis for the interest rate. The options are: Incremental Amount Cumulative Amount



Table 4-19 (Cont.) Term Deposit Rollover - Field Description

Field	Description
Add Funds	Switch to to add additional funds to the rollover.
	Switch to to not to add additional funds to the rollover.
	① Note
	If you switch to field adjacent. , then specify the amount in the
Settlement Details needs to be captured.	Displays the Capture Settlement Details link for capturing the settlement details for the rollover. For more information on settlement, refer <u>Settlement Details</u> .
	① Note
	This field is displayed, if you switch to from the Add Funds field.

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

Note

Figure 4-24 Simulation Details



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

Table 4-20 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 4-20 (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 4-25 View Interest Details

All amounts in GBP Interest Details		
Date	Reinvested Interest	Principal
June 1, 2018	£0.68	£1,100.68
July 2, 2018	£10.66	£1,111.34
October 1, 2018	£9.64	£1,039.03
Page 1 of 1 (1-3 of 3	items) ⟨	Back

Table 4-21 Interest Details - Field Description

Field	Description
Date	Displays the date as of which the interest amount is applicable.
Reinvested Interestor 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.

Click Submit.

The screen is successfully submitted for authorization.



4.3.2 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 <u>Simulation Details</u>.

To add the settlement details:



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

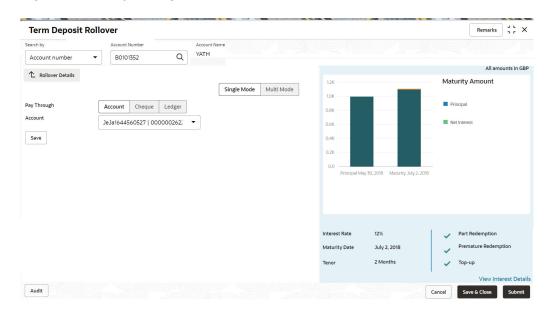
- 1. You can pay through any of the following options:
 - Pay through Account Own Account
 - Pay through Account Other Account
 - Pay through Instrument Own Bank Cheque
 - Pay through Instrument Other Bank Cheque
 - Pay through Ledger
 - Pay through Multi Mode Settlement

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 4-26 Pay through Account - Own Account





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

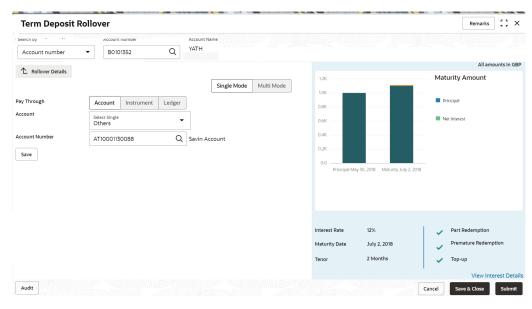
Table 4-22 Pay through Account - Own Account - Field Description

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

- Pay through Account Other Account
- a. Select Account from Pay Through field.

The fields related to Account are displayed.

Figure 4-27 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 4-23 Pay through Account - Other Account - Field Description

Field	Description
Pay Through	Select the Account option to perform the settlement. (i) Note For information on Instrument and Ledger , refer <u>Pay</u> through Instrument - Own Bank Cheque, <u>Pay</u> through Instrument - Other Bank Cheque, and <u>Pay</u> through Ledger.
Account	Select the Other option. (i) 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. (i) 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. (i) Note This field is displayed, only if the TD currency and CASA currency are different.
Exchange Rate	Displays the exchange rate. (i) 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.

Term Deposit Rollover Remarks 3 L X Search by Q Account number B0101352 A Rollover Details Maturity Amount Single Mode Multi Mode Principal Pay Through Account Instrument Ledger Own Bank Cheque Other Bank Cheque Туре Net Interest Account Q ECAE001 1005000000000117 Cheque Date March 30, 2018 Cheque Number Save July 2, 2018

Figure 4-28 Pay through Instrument - Own Bank Cheque

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

Table 4-24 Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Pay Through	Select the Instrument option to perform the settlement. (i) Note For information on Account and Ledger, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.
Туре	Select the Own Bank Cheque instrument type. (i) 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. (i) Note The account name will be displayed adjacent to this field, upon entering Account Number.



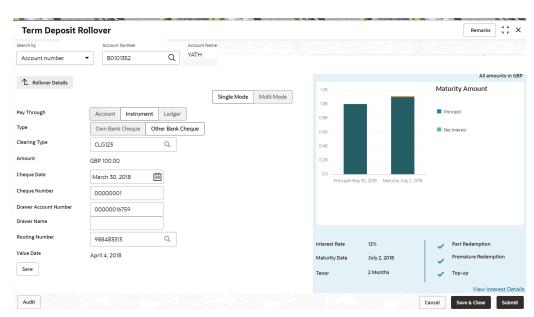
Table 4-24 (Cont.) Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Account Amount	Displays the account debit amount in CASA account currency.
	① Note
	This field is displayed, only if the TD currency and CASA currency are different.
Cheque Number	Specify the cheque number used for the transaction.
Cheque Date	Specify the cheque date, if cheque number is specified.
Exchange Rate	Displays the exchange rate.
	① Note
	This field is displayed only if there is cross currency transaction.

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

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

Figure 4-29 Pay through Instrument - Other Bank Cheque



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



Table 4-25 Pay through Instrument - Other Bank Cheque - Field Description

Field	Description
	<u> </u>
Pay Through	Select the Instrument option to perform the settlement. (i) Note For information on Account and Ledger, refer Pay through Account - Own Account, Pay through Account - Other Account, and Pay through Ledger.
Туре	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. (i) 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 4-30 Clearing Type or Network Code



- ii. Specify the number in the Clearing Type / Network Code field.
- iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the clearing type from the table.
- To fetch the routing number:
 - i. Click the cicon from the Routing Number field.

The Routing Number section is displayed.

Figure 4-31 Routing Number



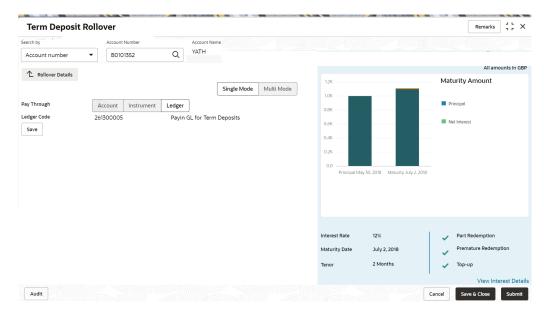
- ii. Specify the number in the Routing Number field.
- iii. Click Fetch.

The details are fetched and displayed in a table.

- iv. Select the routing number from the table.
- Pay through Ledger
- a. Select Ledger from Pay Through field.

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

Figure 4-32 Pay through Ledger



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

Table 4-26 Pay through Ledger - Field Description

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

- Pay through Multi Mode Settlement
- a. In the Payin Details tab, click Multi Mode.

The fields to perform multi mode settlement are displayed.

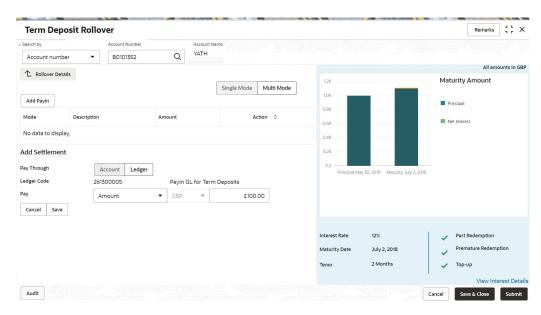


Figure 4-33 Pay through Multi Mode Settlement

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 <u>Pay through Account - Own Account</u>, <u>Pay through Account - Other Account</u>, and <u>Pay through Ledger</u>.

- 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 4-27 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.



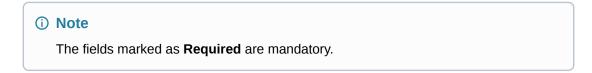
The screen is successfully submitted for authorization.

4.4 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.

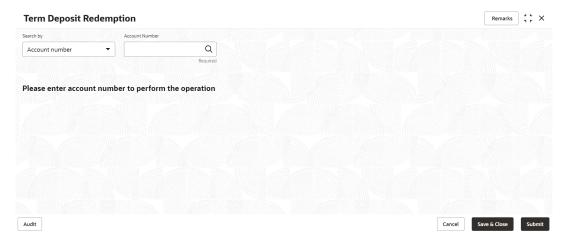
To redeem a term deposit:



 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 4-34 Term Deposit Redemption

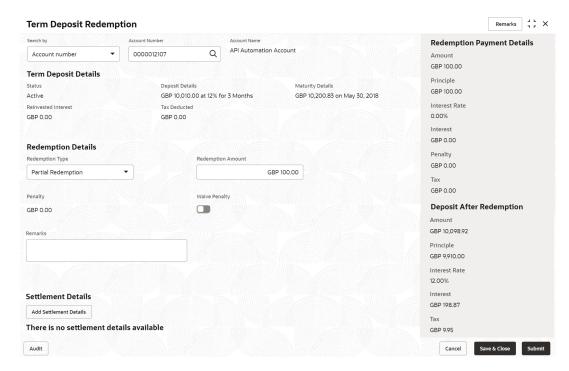


- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the **Search by** field.

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



Figure 4-35 Term Deposit Redemption Details



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



Table 4-28 Term Deposit Redemption – Field Description

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



Table 4-28 (Cont.) Term Deposit Redemption – Field Description

Field	Description	
Redemption Type	Select the type of redemption to be performed. The options are: Partial Redemption Full Redemption The default value is Full Redemption.	
	Note You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than TD account balance.	
Redemption Amount	Displays the full redemption amount.	
	Note This field is enabled, if you select the Partial Redemption option from the Redemption Type field.	
Penalty	Displays the penalty that will be charged for premature redemption.	
Waive Penalty	Switch to account. to waive the penalty amount charged on the	
	Switch to account. to include the penalty amount charged on the	
Remarks	You can specify the reason for TD redemption.	

5. 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.

Table 4-29 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.
Тах	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.



Table 4-29 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining 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.
Тах	Displays the tax that will be deducted on maturity.

(i) Note

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

6. 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 4-36 Term Deposit Redemption - Account

Add Settlement Details Select Payout Mode Account O Ledger Select Account Number Others B0101174123 Account Name CASACUST01 Currency **GBP** Payment Details Redemption Amount **Exchange Rate** GBP 5,040.00 Transaction Amount Cancel Add More Add

① Note

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

Table 4-30 Add Settlement Details - Account

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



Table 4-30 (Cont.) Add Settlement Details - Account

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

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

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



Figure 4-37 Term Deposit Redemption - Ledger

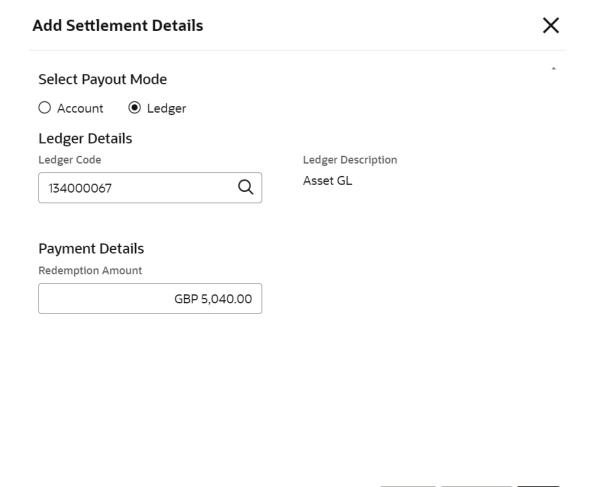


Table 4-31 Add Settlement Details - Ledger

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

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

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

Add

Add More

Cancel



Figure 4-38 Term Deposit Redemption - Instrument

Select Payoເ	ıt Mode			
O Account	O Ledger	Instrument		
Instrument Ty	pe Banker's	S Cheque		
	O Demand	l Draft		
Banker's Che	eque Details			
Issuing Branch (Code		Issuing Branch Name	
000			FLEXCUBE UNIVERSAL BANK	
Payable Bank Co	ode		Payable Bank Name	
		Q		
		Required		
Payable Branch	Code		Payable Branch Name	
		Q		
		Required		
Instrument Date	2		Instrument Number	
		i		
		Required	Require	J d
MICR Number				
		Required		
Payee Detail	ls			
Payee Name			Address Line 1	
		Required		J
Address Line 2			Address Line 3	
Address Line 4				
NIKHIL01				



Table 4-32 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: 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.

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

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



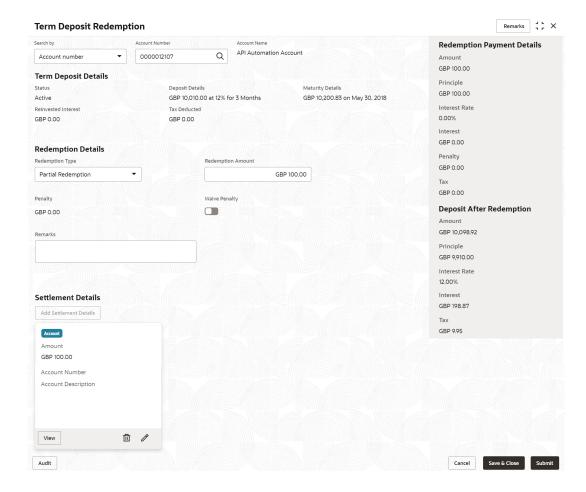


Figure 4-39 Term Deposit Redemption - Settltment Details



Table 4-33 Term Deposit Redemption - Settlement Details

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

12. Click Submit.

The screen is successfully submitted for authorization.

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.

5.1 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:



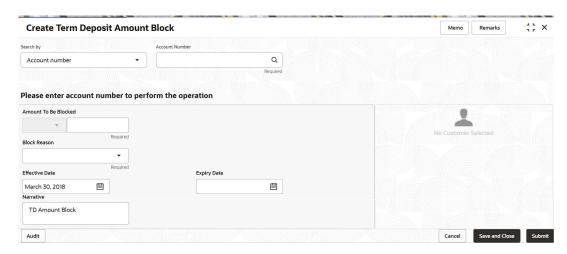
The fields marked as **Required** are mandatory.



 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.

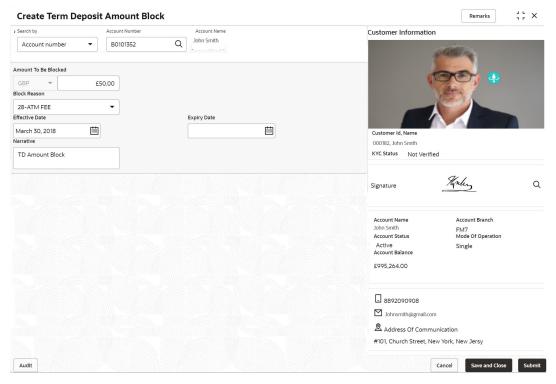
The Create Term Deposit Amount Block screen is displayed.

Figure 5-1 Create Term Deposit Amount Block



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The details for the Create Term Deposit Amount Block screen is displayed.

Figure 5-2 Create Term Deposit Amount Block Details



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



Table 5-1 Term Deposit Amount Block – Field Description

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

5. Click Submit.

The screen is successfully submitted for authorization.



5.2 View and Modify Amount Block

You can view or modify the already added block details using the **View and Modify Amount Block** screen.

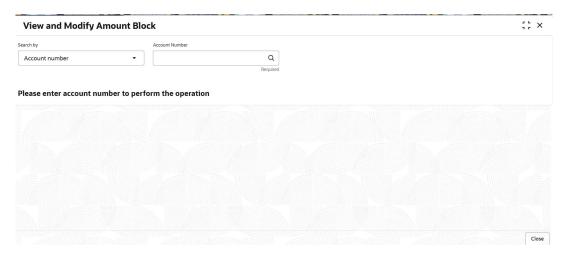
To view the amount block details:



 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 5-3 View and Modify Amount Block

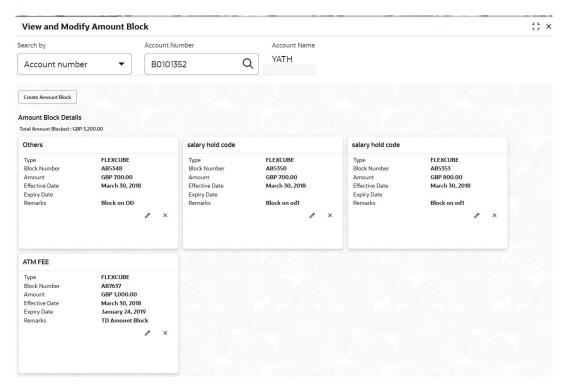


- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the **Search by** field.

The Amount Block Details section is displayed.



Figure 5-4 View and Modify Amount Block Details



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



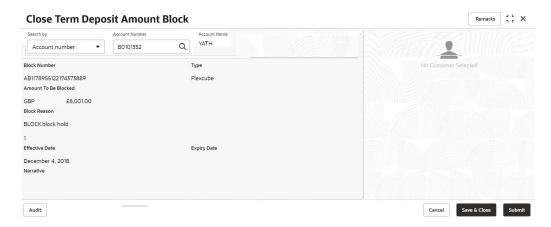
Table 5-2 View Amount Block Details - Field Description

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

- You can add a TD amount block by clicking the Create Amount Block button. 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 5-5 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.
- a. In the Modify Term Deposit Amount Block screen, modify the required details.

Figure 5-6 Modify Term Deposit Amount Block

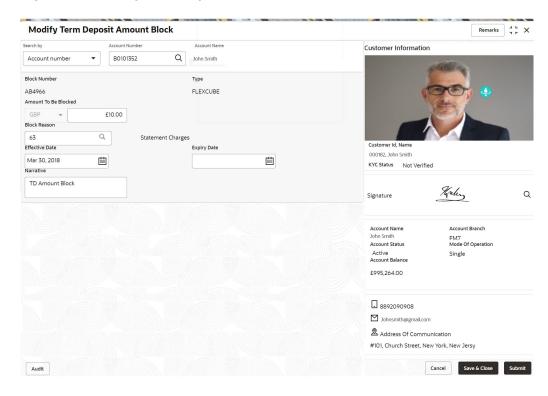




Table 5-3 Modify TD Amount Block – Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Aslo, to the right the customer information is displayed.
Block Number	Displays the block number of the TD account.
Туре	Displays the type of block on TD account.
Amount To Be Blocked	Specify the TD amount to be blocked.
	Note By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.
Block Reason	Displays the reason for the block on TD account.
Effective Date	Specify or select the effective date for the block.
	Note By default, the effectiev date is displayed. If required you can edit the date.
Expiry Date	Specify or select the expiry date for the block.
	Note By default, the expiry date is displayed. If required you can edit the date.
Narrative	Specify the narration, if any for the block.
	Note By default, a narration is displayed. If required you can edit it.

b. Click Submit

The screen is successfully submitted for authorization.

5. Click Close.



5.3 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:

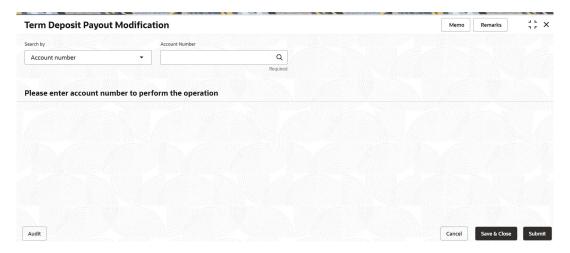


The fields marked as **Required** are mandatory.

 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.

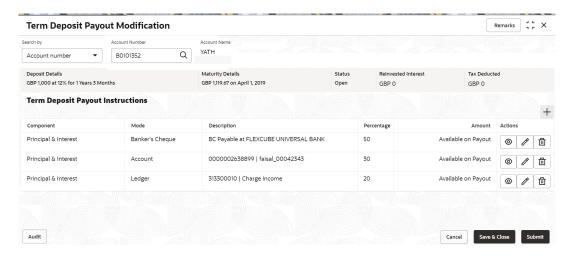
Figure 5-7 Term Deposit Payout Modification



- 2. Select the appropriate option from the Search by field.
- **3.** Perform the required action, based on the option selected from the **Search by** field. The details are displayed.



Figure 5-8 TD Payout Modification Details



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

Table 5-4 View TD Payout Details – Field Description

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



Table 5-4 (Cont.) View TD Payout Details – Field Description

Field	Description
Status	Displays the status of the TD account. The possible options are: Active Overdue Closed
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest. (i) Note • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Interest Paid.
Tax Deducted	Displays the tax amount deducted till date.
Term Deposit Payout Instructions	This section displays the existing payout instructions of the TD account.
Mode	Displays the component of payout. The possible options are: Principal Interest Principal & Interest Rollover Principal Rollover Interest Rollover Principal & Interest Displays the mode of payout. The possible options are: Account Term Deposit Auto Rollover Banker's Cheque Demand Draft
	Ledger
Description	Displays a brief description of the payout. (i) Note Based on the payout mode, the description is displayed. The description according to the mode are as follows: • Account – Account Number & Account Name • 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</branch>
Percentage	Displays the percentage of payout.



Table 5-4 (Cont.) View TD Payout Details - Field Description

Field	Description
Amount	Displays the TD payout amount.
	Note For Interest component, this field displays Available on Payout text.
Actions	Click the icon, to more details of the payout. For more information, refer View TD Payout Modification. Click the icon, to edit the payout details. For more information, refer Modify TD Payout Modification. Click the icon, to delete the payout details.

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.

5.3.1 View TD Payout Modification

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

To view more payout modification details:

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



Term Deposit Payout Modification Remarks 7 F X YATH Account number B0101352 Q Deposit Details Maturity Details Status Reinvested Interest Tax Deducted GBP 1,000 at 12% for 1 Years 3 Months GBP 1,119.67 on April 1, 2019 Open GBP 0 GBP 0 **Term Deposit Payout Instructions** Principal & Interest Banker's Cheque BC Payable at FLEXCUBE UNIVERSAL BANK 50 Available on Payout 0 Principal & Interest 0000002638899 | faisal 00042343 Available on Payout Account 30 Principal & Interest Ledger 313300010 | Charge Income 20 Component Principal & Interest Amount in Percentage 50.00 Payout Mode Instrument Ledger Banker's Cheque Demand Draft Payable Bank FLEXCUBE UNIVERSAL BANK Payable Branch FLEXCUBE UNIVERSAL BANK Payee Name Gauranga Payee Address Close Audit

Figure 5-9 View TD Payout Modification

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

Table 5-5 View more Payout Details - Field Description

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



Table 5-5 (Cont.) View more Payout Details - Field Description

Field	Description
Actions	Diplays the action to edit and delete the payout details.

3. Click Close.

5.3.2 Modify TD Payout Modification

You can modify the TD payout details.

To modify TD payout simulation:

i Note

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

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

The details of the payout are displayed.

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

Below are the details of the actions:

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



Figure 5-10 Payout as Own Account

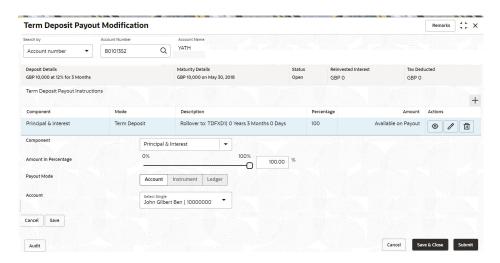
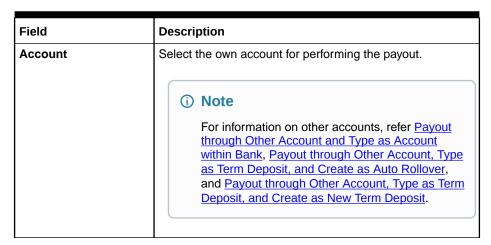


Table 5-6 Payout by own account – Field Description

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



Table 5-6 (Cont.) Payout by own account - Field Description



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

Figure 5-11 Payout through Other Account and Type as Account within Bank

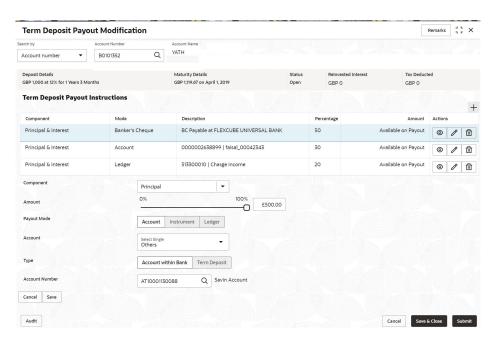




Table 5-7 Payout by other account within bank – Field Description

Field	Description
Component	Select the Principal , Interest , or Principal & Interest component for payout.
	For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest.
Amount in Percentage	Specify the amount in percentage for payout.
	(i) Note You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as Account .
	Note For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger. Payout through Ledger.
Account	Select the Other account for performing the payout.
	Note For information on own accounts, refer Payout through Own Account.
Туре	Select the Account Within Bank type.
	(i) Note For information on New Term Deposit, refer Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.
Account Number	Specify the account number which is within the same bank for performing the payout.

b. Click Save.



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

Figure 5-12 Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover

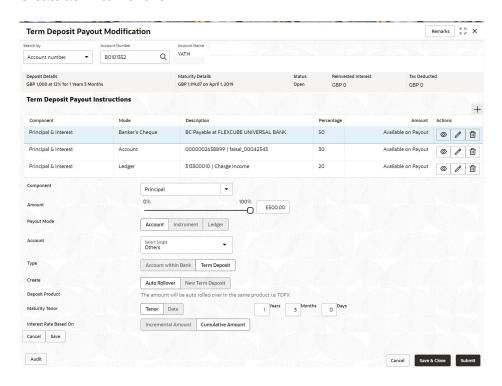


Table 5-8 TD Type - Auto Rollover - Field Description

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 5-8 (Cont.) TD Type - Auto Rollover - Field Description

Field	Description
Amount in Percentage	Specify the amount in percentage for payout. (i) Note You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as Account .
	Note For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger.
Account	Select the Other account for performing the payout.
	Note For information on own accounts, refer Payout through Own Account.
Туре	Select the Term Deposit type.
	(i) Note For information on Account Within Bank, refer Payout through Other Account and Type as Account within Bank.
Create	Select the Auto Rollover option for creating the payout.
	(i) Note For information on New Term Deposit, refer Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit.
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <pre><pre>cproductname</pre></pre>



Table 5-8 (Cont.) TD Type - Auto Rollover - Field Description

Field	Description
Maturity Tenor	Select and specify the maturity tenor for the payout. * Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. * Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are: * Incremental Amount * Cumulative Amount

- 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 5-13 Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit

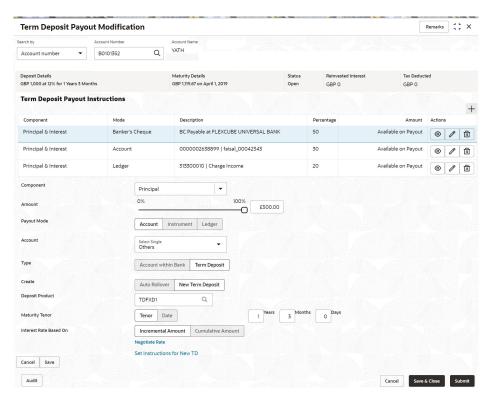




Table 5-9 TD Type - Create New TD - Field Description Field Description Component Select the Principal, Interest, or Principal & Interest component for payout. (i) Note For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest. Amount in Percentage Specify the amount in percentage for payout. (i) Note You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. **Payout Mode** Select the payout mode as Account. (i) Note For information on payout mode as Instrument or Ledger, refer Payout through Instrument and Payout through Ledger. Account Select the Other account for performing the payout. Note For information on own accounts, refer Payout through Own Account. Type Select the Term Deposit type. (i) Note

For information on **Account Within Bank**, refer Payout through Other Account and Type as

Account within Bank.



Table 5-9 (Cont.) TD Type - Create New TD - Field Description

Field	Description
Create	Select the New Term Deposit option for creating the payout.
	Note For information on Auto Rollover, refer Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover.
Deposit Product	Select the deposit product for the payout.
	Note For information on fields after you click the icon, refer Fetch Deposit Product.
Maturity Tenor	* Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. * Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are: * Incremental Amount * Cumulative Amount

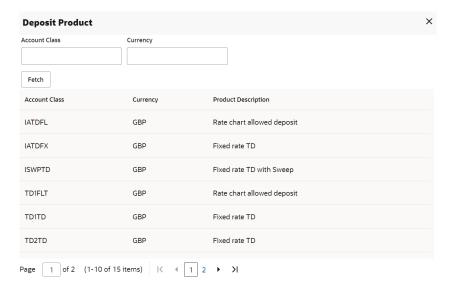
* To fetch deposit product:

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

The **Deposit Product** section is displayed.



Figure 5-14 Deposit Product



- 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 5-15 Negotiate Rate

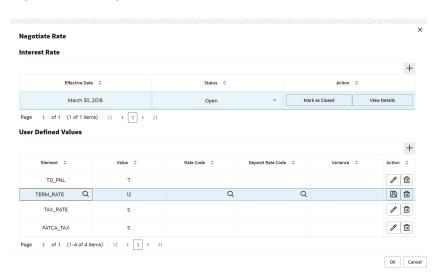




Table 5-10 Negotiate Rate - Field Description

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.
	Note This section is displayed if you click View Details from the Action field.
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the details. Click the icon, to edit the user defined value entry. 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.
- b. Click Save.

(i) Note

You can also set instructions for the new TD created, by clicking the **Set Instructions for New TD** link. For more information, refer <u>Payout through Own Account</u>, <u>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, <u>Payout through Instrument</u>, and <u>Payout through Ledger</u>.</u>

Payout through Instrument

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



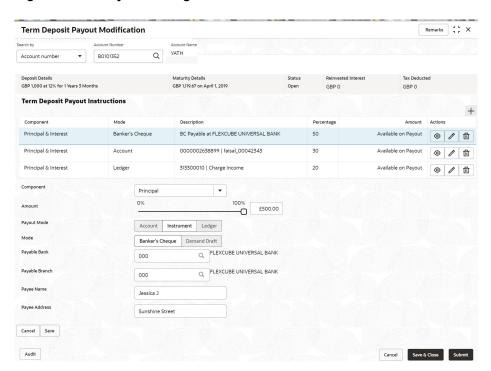


Figure 5-16 Payout through Instrument

Table 5-11 Pay through Instrument - Own Bank Cheque - Field Description

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



Table 5-11 (Cont.) Pay through Instrument - Own Bank Cheque - Field Description

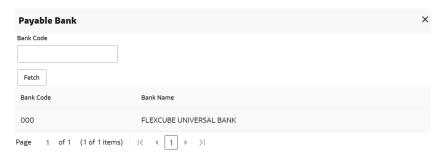
Field	Description
Payout Mode	Select the payout mode as Instrument .
	For information on payout mode as Account or Ledger, refer Payout through Own Account, Payout through Other Account and Type as Account within Bank, Payout through Other Account, Type as Term Deposit, and Create as Auto Rollover, Payout through Other Account, Type as Term Deposit, and Create as New Term Deposit, and Payout through Ledger.
Mode	Select the mode of instrument for payout. The options are: * Banker's Cheque * Demand Draft
Payable Bank	Specify the bank at which the TD is payable. (i) 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. (i) 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:

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



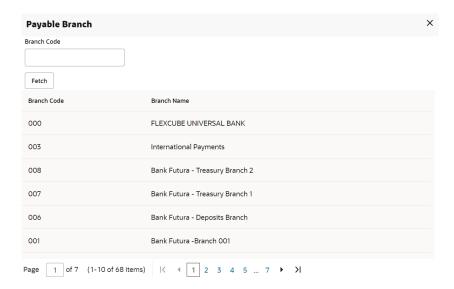
Figure 5-17 Payable Bank



- 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.

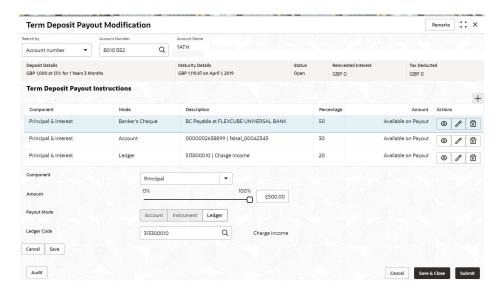
Figure 5-18 Payable Branch



- 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 5-19 Payout through Ledger



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

Table 5-12 Pay through Ledger - Field Description

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

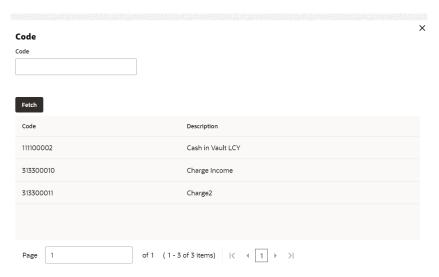


Table 5-12 (Cont.) Pay through Ledger – Field Description

Field	Description
Payout Mode	Select the payout mode as Ledger. (i) Note For information on payout mode as Account or Instrument, refer Payout as Own Account, x#unique 47/ unique 47 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.
Ledger Code	Select the ledger code for the payout. (i) Note For information on fields displayed as you click the icon, refer Fetch Ledger Code.

- * To fetch the ledger code:
 - From the Ledger Code field, click the icon from the first field.
 The Code section is displayed.

Figure 5-20 Ledger Code

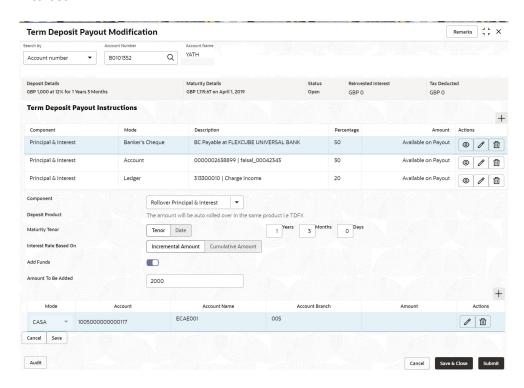


ii. Specify the code in the Code field and click Fetch.



- iii. Select the code displayed in the table.
- b. Click Save.
- For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest
 - a. Maintain the required details for the option selected.

Figure 5-21 Rollover Principal, Rollover Interest, or Rollover Principal & Interest



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

Table 5-13 View Deposit Details after Redemption - Field Description

Field	Description
Component	Select the Rollover Principal, Rollover Interest, or Rollover Principal or Interest component for payout. (i) Note For information Principal, Interest, or Principal & Interest, refer For Component selected as Principal, Interest, or Principal & Interest.
Deposit Product	Displays the text as The amount will be auto rolled over in the same product i.e. <pre><pre>cproductname</pre></pre>



Table 5-13 (Cont.) View Deposit Details after Redemption - Field Description

Field	Description
Maturity Tenor	Select and specify the maturity tenor for the payout. Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options
	are: - Incremental Amount
	Cumulative Amount
Add Funds	Switch to to add additional funds for payout.
	Switch to to not to add additional funds for payout.
Amount To Be Added	Specify the additional amount for payout.
	i Note This field is displayed if you switch to the Add Funds field.
Mode	Displays the mode of payout.
	 Note 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	Displays the account number.
	 This field is displayed if you switch to Add Funds field. This field is enabled if you click the icon from the
	Actions field.
	For information on the fiels displayed as you click the icon, refer Fetch Account Number.



Table 5-13 (Cont.) View Deposit Details after Redemption - Field Description

Field	Description
Account Name	Displays the account name.
	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	Displays the branch of the account.
	This field is displayed if you switch to Add Funds field.
	 This field is enabled if you click the icon from the Actions field.
Amount	Displays the payout amount.
	This field is displayed if you switch to from the Add Funds field.
	 This field is enabled if you click the icon from the Actions field.
Actions	Click the icon to edit the details.
	Click the icon to delete the entry.
	Click the icon to confirm the updates.

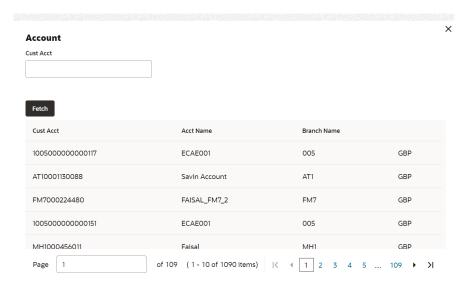
- To fetch account number:

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

The **Account** section is displayed.



Figure 5-22 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.
- Click Submit.

The screen is successfully submitted for authorization.

5.4 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:



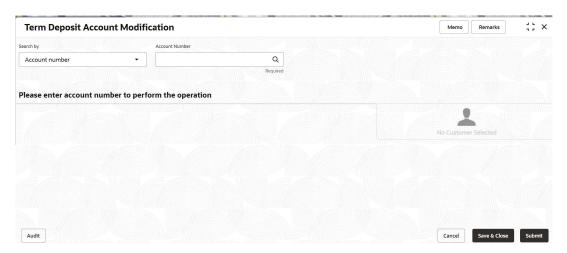
The fields marked as **Required** are mandatory.

 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.

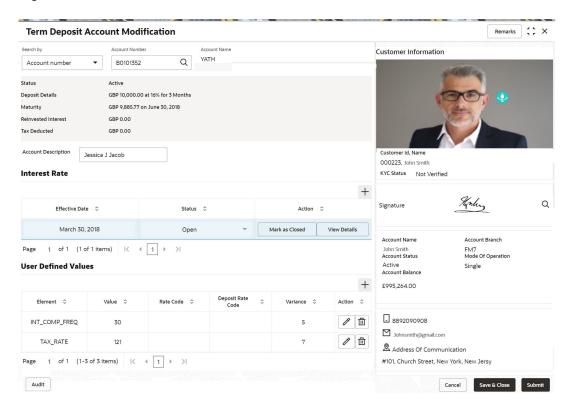


Figure 5-23 Term Deposit Account Modification



- Select the appropriate option from the Search by field.
- Perform the required action, based on the option selected from the Search by field.The details of the modification is displayed.

Figure 5-24 TD Account Modification Details



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



Table 5-14 Term Deposit Account Modification – Field Description

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



Table 5-14 (Cont.) Term Deposit Account Modification – Field Description

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

 In the Interest Rate and User Defined Values section, click the new row.



5. Click Submit.

The screen is successfully submitted for authorization.



5.5 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 if 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:



 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.

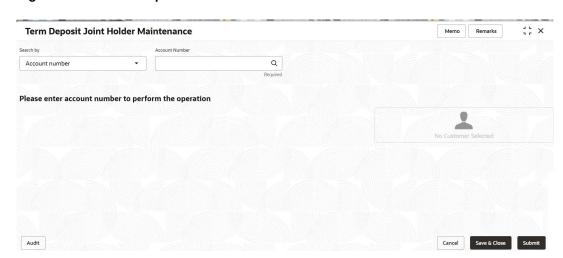


Figure 5-25 Term Deposit Joint Holder Maintenance

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

The account holder details and mode of operation are displayed.



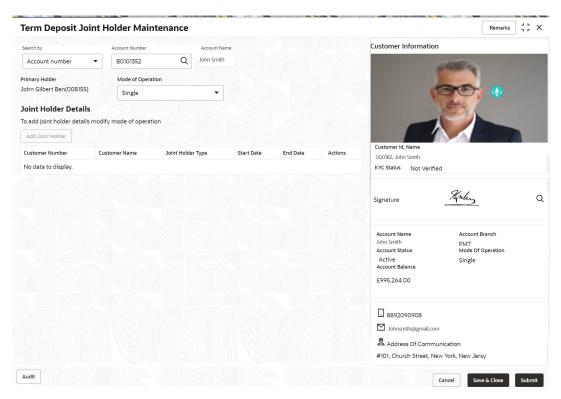


Figure 5-26 Term Deposit Joint Holder Details

4. 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 5-15 Term Deposit Joint Holder Maintenance – Field Description

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



Table 5-15 (Cont.) Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details for a joint account. (i) Note You can perform the following actions in this section: • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details: 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 converstion.

5. Click Submit.

The screen is successfully submitted for authorization.

• Maintain Joint Holder Details

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

5.5.1 Maintain Joint Holder Details

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

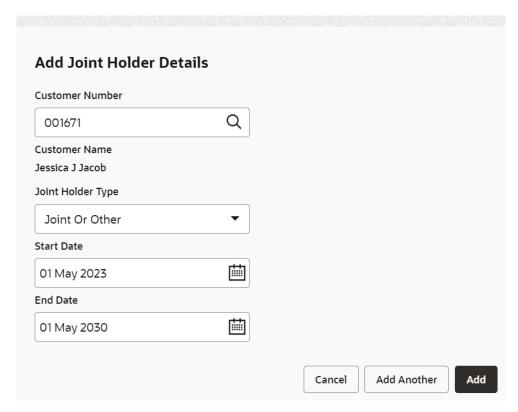
To maintain the joint holder details:

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

The Add Joint Holder Details section is displayed.



Figure 5-27 Add Joint Holder



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

Table 5-16 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.

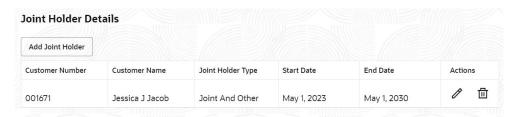
d. Click Add.

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.



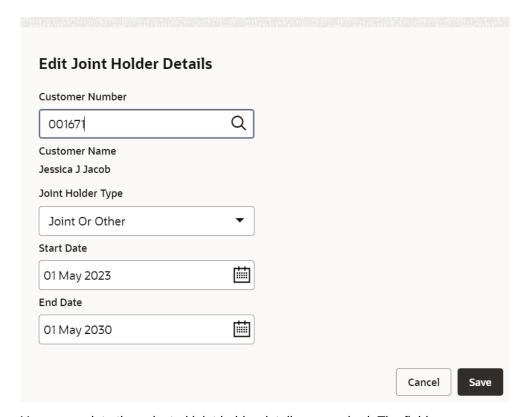
Figure 5-28 Joint Holder Details



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 5-29 Edit Joint Holder Details



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

5.6 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:



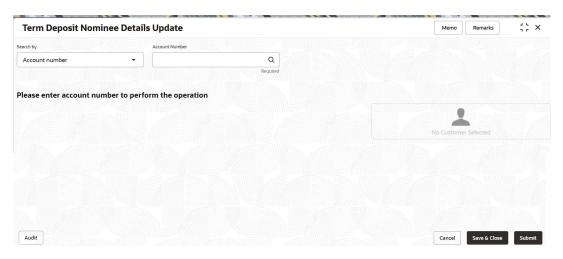
(i) Note

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

 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 5-30 Term Deposit Nominee Details Update



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The details are displayed in the screen.



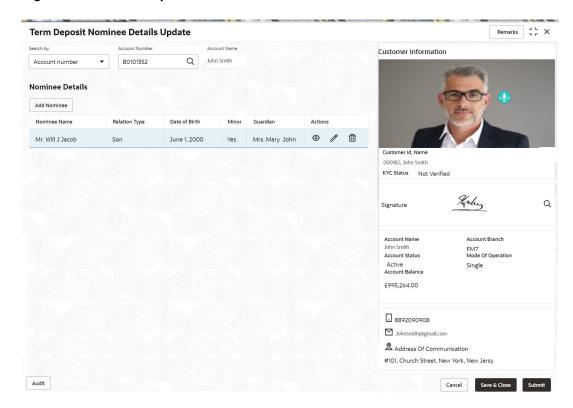


Figure 5-31 Term Deposit Nominee Details

(i) Note

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

4. 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 5-17 Term Deposit Nominee Details Update - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
Amount Name	Displays the name of the account holder for the selected account number.
Nominee Details	This section displays the details of the nominee added to the TD account. (i) Note For information on adding a nominee, refer Add Nominee.
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	Note The minor status will be derived based on the minor age limit maintained at the host.
Guardian	Displays the name of the guardian, if the nominee is a minor.



Table 5-17 (Cont.) Term Deposit Nominee Details Update - Field Description

Field	Description
Actions	Displays the following icons to perform the action:
	• For information on this action, refer <u>View Nominee Details</u> .
	•
	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 .

5. 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.

5.6.1 Add Nominee

You can add a nominee to a TD account.



The primary account holder cannot be added as a nominee to the account.

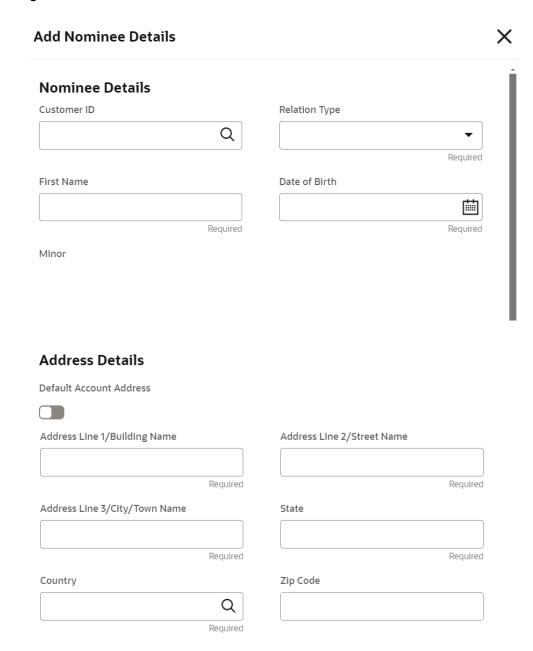
To add a nominee:

1. In the Nominee Details section, click Add Nominee.

The Add Nominee section is displayed.



Figure 5-32 Add Nominee Details



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

Table 5-18 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 5-18 (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	Switch to to default the account holder's communcation address specified. Switch to to not to default the account holder's communcation address
	specified.
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,

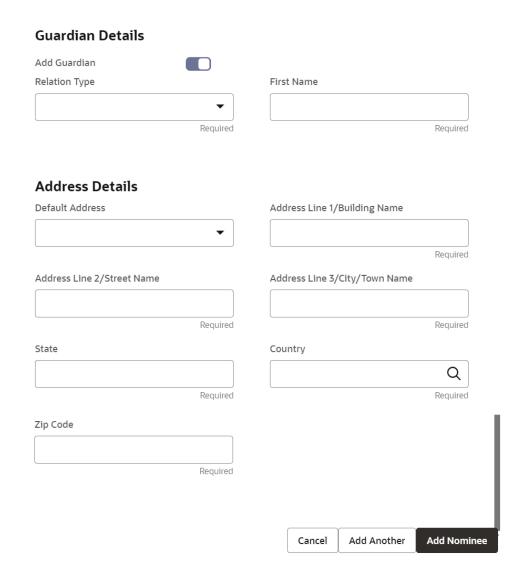
you can also add gaurdian details for a major by switching to **Gaurdian** field in the **Gaurdian Details** section.



from the Add



Figure 5-33 Guardian Details



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

Table 5-19 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 5-19 (Cont.) Guardian Details - Field Description

Field	Description
Default Address	Select the default address for the guardian. The options are: 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. Note If requried, you can edit the defaulted address.
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.

Click Save.

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

4. Click Submit.

The screen is successfully submitted for authorization.

5.6.2 View Nominee Details

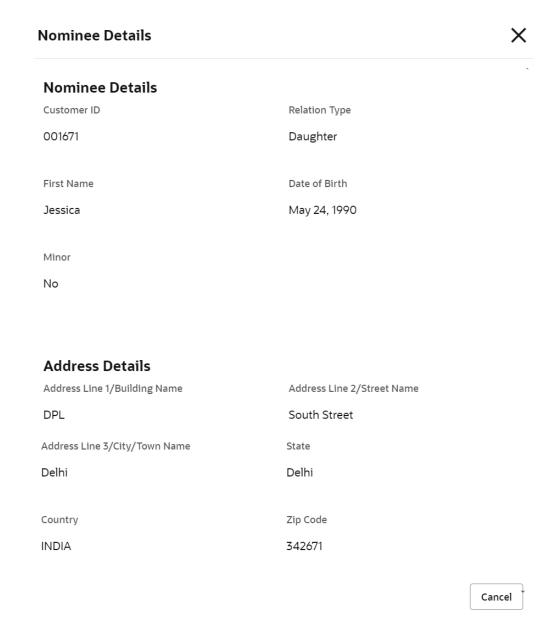
You can view the details of the nominee added to a TD account.

To view the nominee details:

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



Figure 5-34 View Nominee Details - Personal



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

Table 5-20 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.

5.6.3 Edit Nominee Details

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

To edit a nominee:

- 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 <u>Add Nominee</u>, as the fields in the **Add Nominee** section are same.
- 3. Click Save.

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.

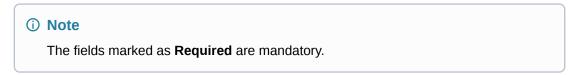
Certificate

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.

6.1 Account Transactions

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

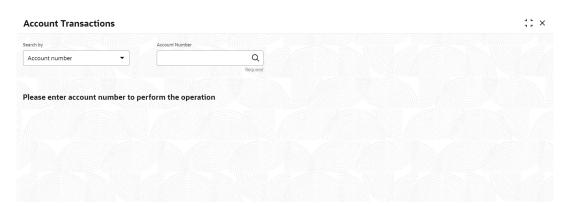
To inquire account transaction details:



 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.

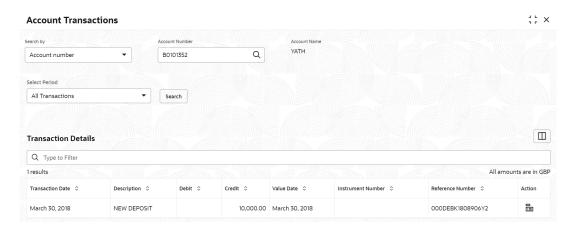
Figure 6-1 Account Transactions





- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The Transactions Details section is displayed.

Figure 6-2 Account Transactions Details



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



Table 6-1 Account Transactions – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer
	ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	① Note
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Select Period	The date criteria are based on which the entries are to be displayed.
	Below are the options: All Transactions Date Range Current Month Current Month Plus Previous Month Current Month Plus Previous 3 Months Current Month Plus Previous 6 Months
	① Note
	 If the All Transactions option is selected, it displays all the transaction details. This is the default option. If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled.

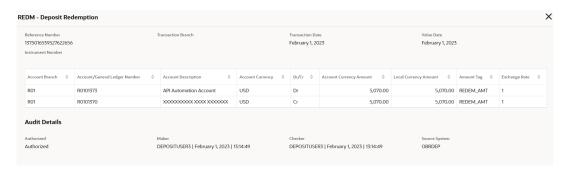


Table 6-1 (Cont.) Account Transactions – Field Description

Field	Description
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 6-3 Term Deposits Account Transactions - View Transaction Details



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

Table 6-2 Transaction and Audit Details – Field Description

Field	Description
Reference Number	Displays the unqiue reference number of the transaction.
Transaction Branch	Displays the branch from which the transaction was initiated.
Transaction Date	Displays the actual date of the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number related to the transaction.
Account Branch	Displays the branch of the account or GL.
Account/General Ledger Number	Displays the account or GL number of the transaction.
Account Description	Displays the name of the account or GL description.



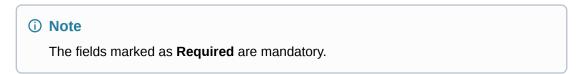
Table 6-2 (Cont.) Transaction and Audit Details – Field Description

Field	Description
Account Currency	Displays the currency of the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Display the amount tag for each leg of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details of the transaction.
Authorized	Displays the status of the authorization of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the name of the source system related to the transaction.

6.2 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.

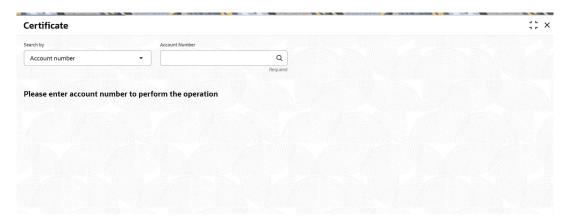
To generate and view the deposit certificate:



 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 6-4 Certificate

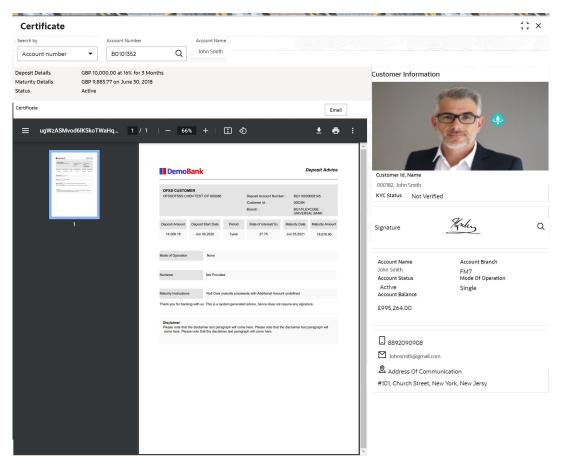


- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the **Search by** field.



The deposit summary and certificate is displayed.

Figure 6-5 TD Certificate



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



Table 6-3 Certificate – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	 Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Deposit Details	Displays the deposit currency, amount, interest rate percentage, and tenure.
Maturity Details	Displays the maturity currency, amount, and date.
Status	Displays the current status of the account.
Certificate	This section displays the deposit certificate. (i) Note If required, user can send the certificate through email by selecting the Email option. When you click the Email button, a pop-up message will appear to verify the Email ID. The primary customer's registered email address is set as the default and shown on the screen. After the user verifies the email address, a message will be sent, and a notification indicating success or failure will appear in the top right corner of the screen to inform about the email status.

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.

7.1 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:



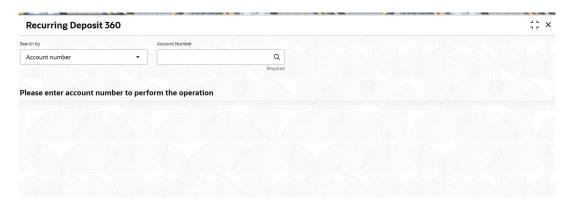
The fields marked as **Required** are mandatory.

 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.



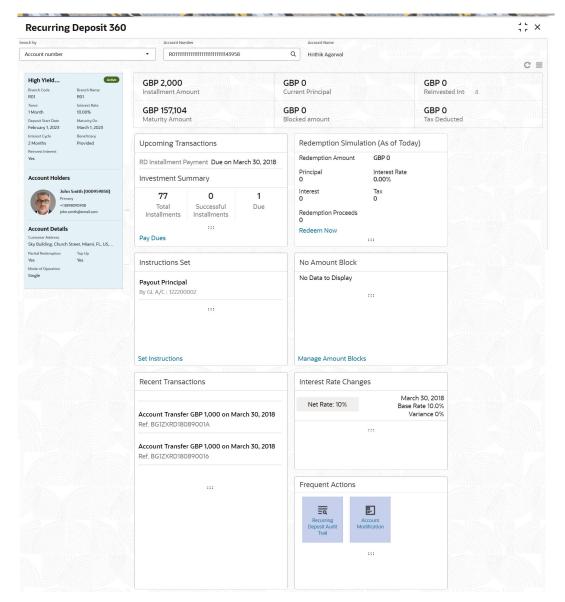
Figure 7-1 Recurring Deposit 360



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The details are displayed in the dashboard.







4. 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 7-1 Recurring Deposit 360 - Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
<product name=""></product>	Displays the product name from the product master.
<deposit status=""></deposit>	Displays the deposit status. The options for the status are:
Branch Code	Displays the deposit branch code.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit.
Interest Rate	Displays the interest rate for the deposit.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period of interest cycle.
Beneficiary	Displays whether beneficiary is provided for the deposit account.
Reinvest Interest	Displays whether the interest from the deposit is to be reinvested in the same deposit or paid out.
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.



Table 7-1 (Cont.) Recurring Deposit 360 - Field Description

Field	Description	
Mobile Number	Displays the mobile number with ISD code 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 primary customer's communication address.	
Partial Redemption	This option will be selected if partial redemption is allowed for the TD product.	
Top up	This option will be selected if a top-up is allowed for the TD product.	
Mode of Operation	Displays the mode of operation chosen for the deposit.	
Installment Amount	Displays the installment to be paid on every due date.	
Current Principal	Displays the currently remaining principal balance in the deposit.	
Paid out Interest or Reinvested Interest	Displays the amount and currency for the reinvested or paid out interest.	
	 Note If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest. 	
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	This widget displays the set of instructions set on the TD account. (i) Note To create new set of instructions for the TD account, click the Set Instructions ink. For more information, refer RD Payout Modification screen.	



Table 7-1 (Cont.) Recurring Deposit 360 - Field Description

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 Diaplays the tax amount charged. Redemption Proceeds Displays the redemeption proceeds for the RD account. Recent Transactions Displays the last five transactions on the deposit. 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. Displays the date of interest rate change. Base Rate Displays the base rate percentage of interest. Variance Displays the variance percentage of interest. This widget displays the amount block details of the account. Interest Rate Changes Displays the variance percentage of interest. Variance Displays the variance percentage of interest. Variance To manage the amount block, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block Screen. 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. This widget displays the frequent actions that were performed on the account.</number>		
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Variance Displays the variance percentage of interest.	<date></date>	Displays the date of interest rate change.
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Expiry Displays the expiry date of the block. Frequent Actions This widget displays the frequent actions that were performed on the account. Note	Block <number></number>	Displays the block number.
Frequent Actions This widget displays the frequent actions that were performed on the account. Note	Туре	Displays the block type.
account. i Note	Expiry	Displays the expiry date of the block.
The actions are displayed as links. You can click the link and the related screen is opened in a new screen.	Frequent Actions	Note The actions are displayed as links. You can click the link



(i) 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.

If the account status is closed, then lifecycle related operations are restricted from this screen.

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.

8.1 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.

8.1.1 Simulation

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

To perform RD simulation:



(i) Note

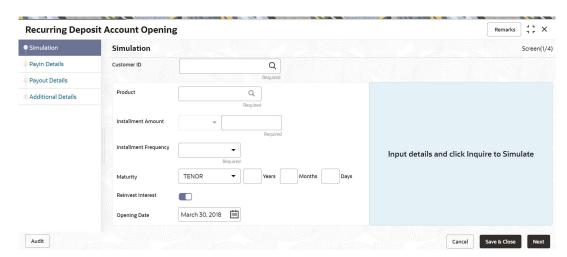
The fields marked as **Required** are mandatory.



 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.

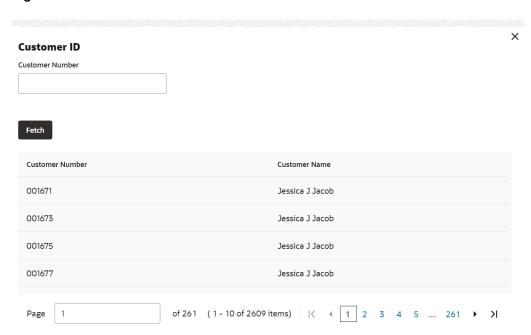
The Recurring Deposit Account Opening screen is displayed.

Figure 8-1 Recurring Deposit Account Opening



- 2. On the **Recurring Deposit Account Opening** screen, click 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 8-2 Customer ID



- b. Specify the customer ID in the **Customer Number** field.
- c. Click Fetch.

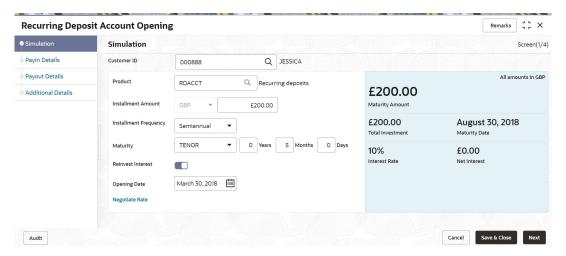
The customer number and name are displayed in the table.



d. Select the **Customer Number** from the table.

The details related to the selected customer number are displayed in the tabs.

Figure 8-3 Recurring Deposit Account Opening - Simulation



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

Table 8-1 RD Account Opening - Simulation - Field Description

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



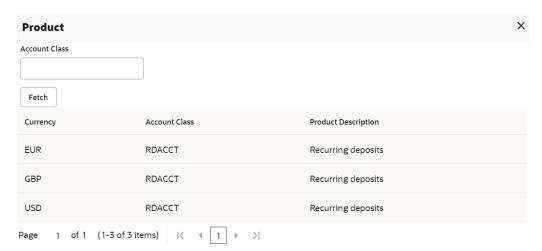
Table 8-1 (Cont.) RD Account Opening - Simulation - Field Description

Field	Description
Installment Frequency	Select the frequency for the installment. The options are: • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily
Maturity	Select the option for RD maturity. The options are: 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:
- a. Click icon from the **Product** field.

The **Product** section is displayed.

Figure 8-4 Product



- b. Specify the number in the **Account Class** field.
- c. Click Fetch.

The details are fetched and displayed in a table.

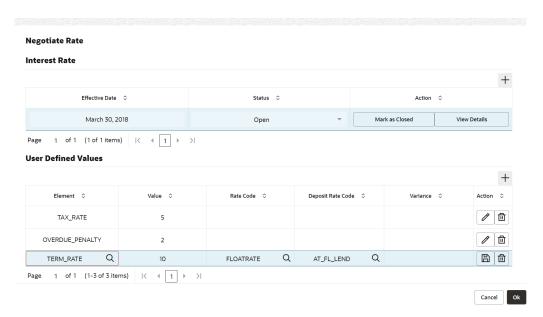
d. Select the account class from the table.



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

The **Negotiate Rate** section is displayed.

Figure 8-5 Negotiate Rate



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



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

Table 8-2 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. (i) Note This section is displayed if you click View Details from the Action field.
Element	Displays the element details.



Table 8-2 (Cont.) Negotiate Rate - Field Description

Field	Description
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.

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

Figure 8-6 Simulation Details

£200.00 Maturity Amount	All amounts in GBP
£200.00 Total Investment	August 30, 2018 Maturity Date
10% Interest Rate	£0.00 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 8-3 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.
Maturity Date	Displays the maturity date of the RD.
Interest Rate	Displays the interest rate applicable for the deposit.



Table 8-3 (Cont.) Simulation Details - Field Description

Field	Description
Net Interest	Displays the net interest on the principal.



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

Click Next.

The **Payin Details** tab is displayed.

8.1.2 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:

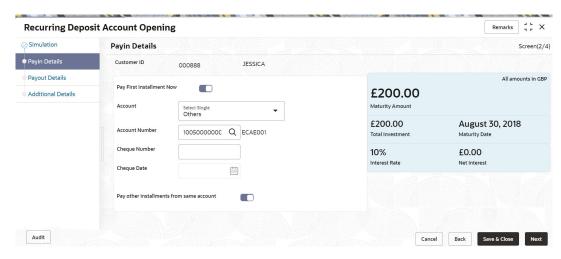
(i) Note

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

The prerequisites are as follows:

- Add the simulation details. For more information, refer <u>Simulation</u>.
- 1. In the Payin Details screen, fields related to payin are displayed.

Figure 8-7 Payin Details



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



Table 8-4 Payin Details – Field Description

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



Table 8-4 (Cont.) Payin Details - Field Description

Field	Description
Account Number	Select the CASA account number for the remaining installments.
	(i) Note
	This field is displayed if you switch to from the Pay Other Installments from same account field.

Click Next.

The **Payout Details** tab is displayed.

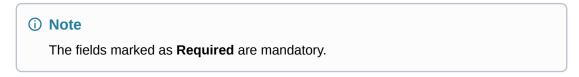
8.1.3 Payout Details

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 <u>Simulation</u>.
- 2. Specify the payin details. For more information, refer to Payin Details.

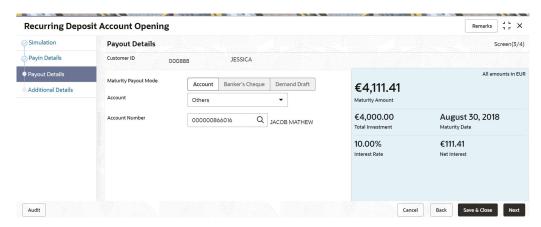
To add the payout details:



- 1. On the **Payout Details** tab, perform any of the following action:
 - Reinvest Interest Enabled
 - a. From the **Simulation** tab, swtich to from the **Reinvest Interest** field.



Figure 8-8 Reinvest Interest Enabled



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

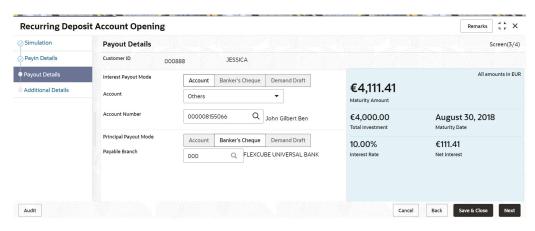
Table 8-5 Payout Details - Reinvest Interest Enabled - Field Description

Field	Description
Reinvest Interest	Switch to to reinvest the interest in RD.
Maturity Payout Mode	Select the maturity payout mode. The options are: Account Banker's Cheque Demand Draft
Account	Select the type of account.
	Note This field is displayed if Account option is selected from the Maturity Payout Mode field.
Account Number	Select the CASA account number.
	Note This field is displayed if Others option is selected from the Account field.
Payable Branch	Select the banker's cheque payable branch.
	Note This field is displayed if Banker's Cheque or Demand Draft option is selected from the Maturity Payout Mode field.



- Reinvest Interest Not Enabled
- a. From the **Simulation** tab, swtich to from the **Reinvest Interest** field.

Figure 8-9 Reinvest Interest Not Enabled



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

Table 8-6 Payout Details - Reinvest Interest Not Enabled - Field Description

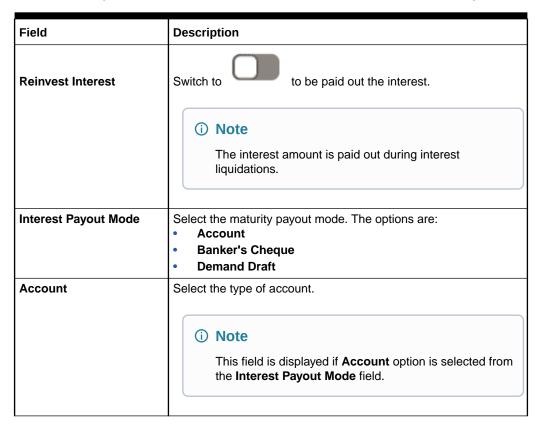




Table 8-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

Field	Description
Account Number	Select the CASA account number.
	Note This field is displayed if Others option is selected from the Account field.
Payable Branch	Select the banker's cheque payable branch.
	Note This field is displayed if Banker's Cheque or Demand Draft option is selected from the Interest Payout Mode field.
Principal Payout Mode	Select the principal payout instructions for the deposit.
Amount	Note This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field. Also, the TD currency will be defaulted and not enabled.
Account	Select the type of account. (i) Note This field is displayed if Account option is selected from the Principal Payout Mode field.
Account Number	Select the CASA account number.
	Note This field is displayed if Others option is selected from the Account field.



Table 8-6 (Cont.) Payout Details – Reinvest Interest Not Enabled – Field Description

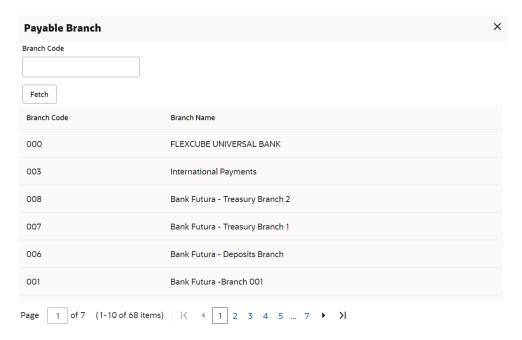
Field	Description
Payable Branch	Select the banker's cheque payable branch.
	 Note This field is displayed if Banker's Cheque or Demand Draft option is selected from the Principal Payout Mode field. For more information on the Payable Branch section, refer Fetch Payable Branch.

To fetch Payable Branch:

i. Click icon from the **Payable Branch** field.

The **Payable Branch** section is displayed.

Figure 8-10 Payable Branch



- 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.
- Click Next.

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



8.1.4 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:

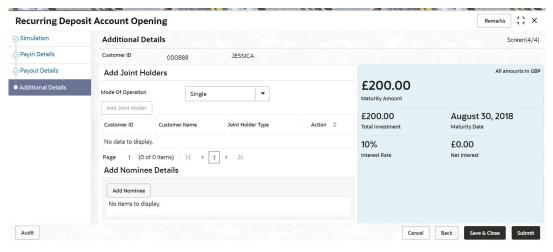
(i) Note

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

 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 8-11 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 8-7 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 <u>Add Joint Holders</u> .
Add Nominee Details	This section displays the fields to add the nominee details. For more information on this section, refer Add Nominee Details.



Table 8-7 (Cont.) Additional Details - Field Description

Field	Description
Deposit Account Description	Displays the description of the deposit account to be created. (i) Note You can edit the description if required. To enable the field, click the Modify link displayed next to the field.

(i) Note

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

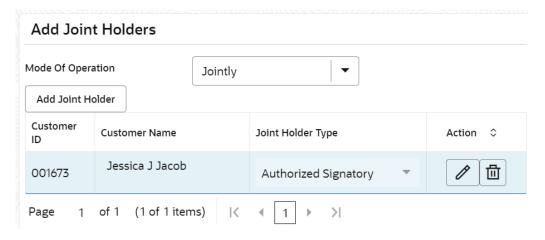
- Add Joint Holders
- a. Click Add Joint Holder.

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 8-12 Add Joint Holders



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



Table 8-8 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: Single Jointly Either Anyone or Survivor Former or Survivor Mandate Holder
Customer ID	Select the customer ID to be added as joint holder. (i) Note This field is enabled, if you click the // icon from the Action field.
Customer Name	Displays the customer name for the selected customer ID.
Joint Holder Type	Select the type for the joint holder. The options are: Authorized Signatory Customer Contact Person Custodian Developer Gaurantor Guardian Joint and First Joint or First Joint or Other Nominee Related for Enquiry Solicitor Sole Owner Third Party Trustee Valuer Power of Attorney Others Note This field is enabled, if you click the field is enabled.



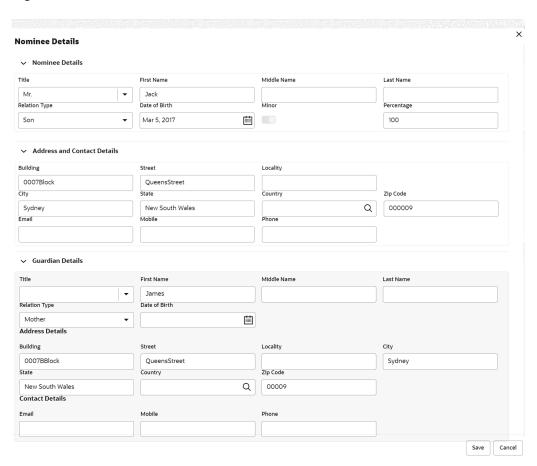
Table 8-8 (Cont.) RD Account Opening - Additional Details - Add Joint Holder Details - Field Description

Field	Description
Action	Click the // icon to edit the details.
	Click the icon to delete the details.
	Click the icon to confirm the edits.

- Add Nominee Details
- a. Click Add Nominee.

The **Nominee Details** section is displayed.

Figure 8-13 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 8-9 RD Account Opening - Additional Details - Add Nominee Details - Field Description

Field	Bassaintian
Field	Description
Nominee Details	This section displays fields to add the nominee details.
Title	Select the title of the nominee. The options are:
	Mr. Miss.
	• Mrs.
	• Dr.
	• Mis.
First Name	Specify the first name of the nominee.
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:
	• Father
	Mother Son
	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.



Table 8-9 (Cont.) RD Account Opening - Additional Details - Add Nominee Details - Field Description

Field	Description
Guardian Details	This section displays 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.

c. Click Save.

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

Figure 8-14 Nominee Summary

Add Nominee Details



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

Table 8-10 RD Account Opening - Additional Details - Add Nominee Details - Summary - Field Description

Field	Description
<name></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.



Table 8-10 (Cont.) RD Account Opening - Additional Details - Add Nominee Details - Summary - Field Description

Field	Description
Guardian	Display the name of the guardian. (i) Note The name of the guardian is displayed, if the nominee is a minor.

- To edit the summary, click the / icon.
- To delete the nominee, click the icon
- Click Submit.

The screen is successfully submitted for authorization.



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

8.2 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:



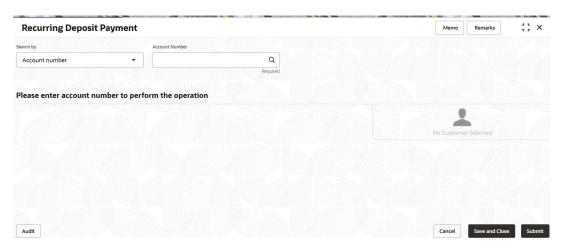
The fields marked as **Required** are mandatory.

 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.



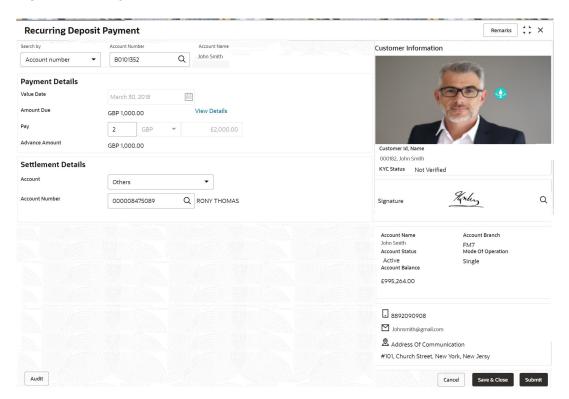
Figure 8-15 Recurring Deposit Payment



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

The Payment Details and Settlement Details section are displayed.

Figure 8-16 Payment Details and Settlement Details



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



Table 8-11 Recurring Deposit Payment – Field Description

Field	Description
Search by	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	 Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
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.
Amount Due	Displays the total of all the installments that are due or overdue and yet to be paid. i Note You can view more amount details, click the View Details link. For more information, refer View Details.
Pay	Specify the number of installments you need to pay.
	Note By default, the field displays the count of the outstanding, but can be edited. Also, it cannot be 0 or negative.



Table 8-11 (Cont.) Recurring Deposit Payment - Field Description

Field	Description
Advance Amount	Displays the advance amount to be paid. (i) Note
	This field is displayed if you update the value in the Pay field.
Settlement Details	This widget displays the fields for settlement details for the RD account entered.
Account	Select the account for performing the settlement.
Account Number	Specify the account number from which the settlement is to be performed.
	Note This field is displayed if Others option is selected from Account field.
Cheque Number	Specify the cheque number of the account.
Cheque Date	Displays the date on the cheque.

- · To view amount due details:
- a. Click the View Details link from the Amount Due field.

The **Installments Due** section is displayed.

Figure 8-17 Installments Due

Installments Due

Due Dat	e		In	stalln	nent A	mount	Status
March	30, 2	018			£1,0	00.00	Due
Page	1	of 1	K	4)	>	

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

Table 8-12 Installments Due – Field Description

Field	Description
Due Date	Displays the installment due date.
Installment Amount	Displays the installment amount.



Table 8-12 (Cont.) Installments Due – Field Description

Field	Description
Status	 Displays the status of the installment. The possible options are: 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.
- 5. Click Submit.

The screen is successfully submitted for authorization.

8.3 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:

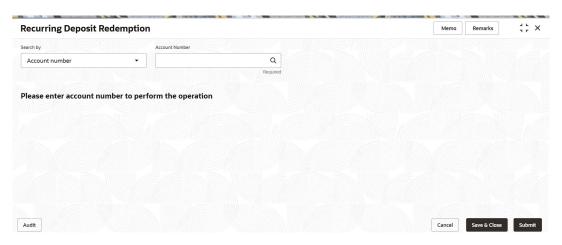
(i) Note

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

 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.

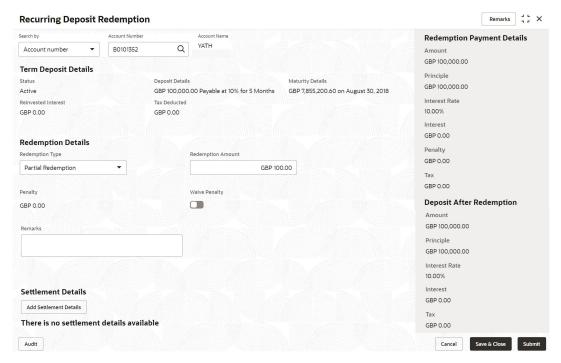
Figure 8-18 Recurring Deposit Redemption





- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The details are displayed in the Recurring Deposit Redemption screen.

Figure 8-19 Recurring Deposit Redemption Details



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



Table 8-13 Recurring Deposit Redemption – Field Description

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



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

Field	Description				
Redemption Type	Select the type of redemption to be performed. The options are: Partial Redemption Full Redemption The default value is Full Redemption.				
	Note You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than RD account balance.				
Redemption Amount	Displays the current principal amount of the RD.				
	Note This field is enabled, if you select the Partial Redemption option from the Redemption Type field.				
Penalty	Displays the penalty that will be charged for premature redemption.				
Waive Penalty	Switch to account.				
	Switch to account. to include the penalty amount charged on the				
Remarks	You can specify the reason for RD redemption.				

5. 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 8-14 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.
Тах	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.



Table 8-14 (Cont.) Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining 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.

(i) Note

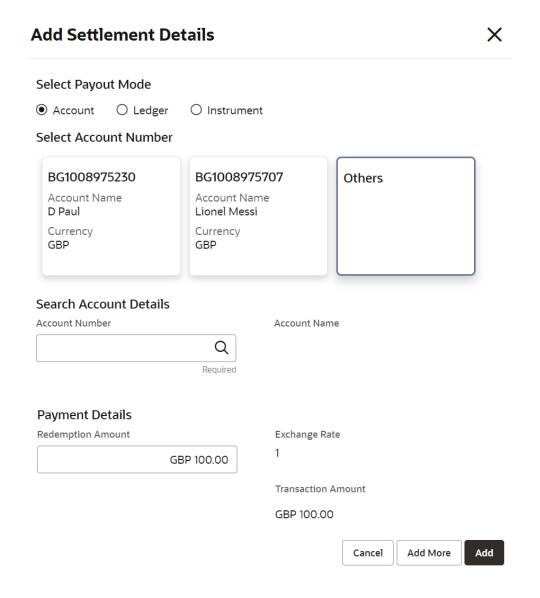
Once the deposit simulation is completed, you can provide the simulated details to the customer.

6. 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 8-20 Recurring Deposit Redemption - Account



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

Table 8-15 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.



Table 8-15 (Cont.) Add Settlement Details - Account

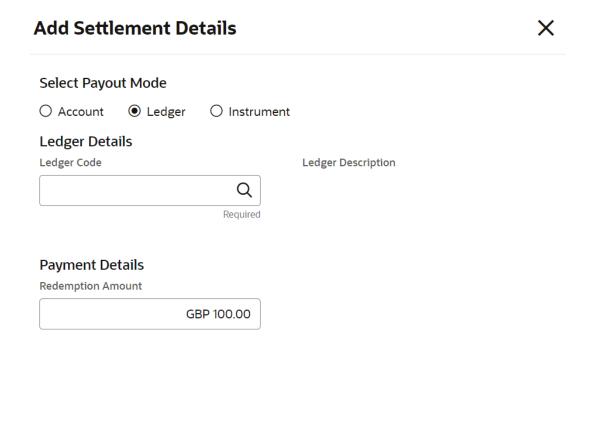
Field	Description
Search Account Details	If you select Others from the widgets, the Account Number field is diplayed to specify the account number. click the icon or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.
Exchange Rate	Oisplays the exchange rate. (i) Note This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payout account currency. (i) Note This field is displayed only if there is cross currency transaction.

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

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



Figure 8-21 Recurring Deposit Redemption - Ledger



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

Table 8-16 Add Settlement Details - Ledger

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

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

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

Add More

Cancel

Add



Figure 8-22 Recurring Deposit Redemption - Instrument

Select Payoເ	ıt Mode			
O Account	O Ledger	Instrument		
Instrument Ty	pe Banker's	S Cheque		
	O Demand	l Draft		
Banker's Che	eque Details			
Issuing Branch (Code		Issuing Branch Name	
000			FLEXCUBE UNIVERSAL BANK	
Payable Bank Co	ode		Payable Bank Name	
		Q		
		Required		
Payable Branch	Code		Payable Branch Name	
		Q		
		Required		
Instrument Date	2		Instrument Number	
		i		
		Required	Require	J d
MICR Number				
		Required		
Payee Detail	ls			
Payee Name			Address Line 1	
		Required		J
Address Line 2			Address Line 3	
Address Line 4				
NIKHIL01				



Table 8-17 Add Settlement Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for payout. The options are: 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.

- Click Cancel button, to close the Add Settlement Details screen without adding the settlement details.
- 10. 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.
- 11. Click Add button to add the settlement details in Recurring Deposit Redemption screen.
 The settlement details are displayed in the Recurring Deposit Redemption screen.



Remarks 7 F X **Recurring Deposit Redemption Redemption Payment Details** Q YATH Account number B0101352 Amount GBP 100.000.00 **Term Deposit Details** Principle Deposit Details GBP 100,000.00 Active GBP 100,000.00 Payable at 10% for 5 Months GBP 7,855,200.60 on August 30, 2018 Interest Rate GBP 0.00 GBP 0.00 10.00% Interest GBP 0.00 **Redemption Details** Penalty GBP 0.00 Partial Redemption GBP 100.00 GBP 0.00 Penalty Waive Penalty **Deposit After Redemption** GBP 0.00 GBP 100,000.00 Principle GBP 100,000.00 Interest Rate **Settlement Details** GBP 0.00 Add Settlement Details GBP 0.00 Account Amount GBP 100.00 Account Number BG1008975230 Account Description D Paul View ⑪ ∥ Audit

Figure 8-23 Recurring Deposit Redemption - Settltment Details



Table 8-18 Recurring Deposit Redemption - Settlement Details

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

12. Click Submit.

The screen is successfully submitted for authorization.

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.

9.1 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:



(i) Note

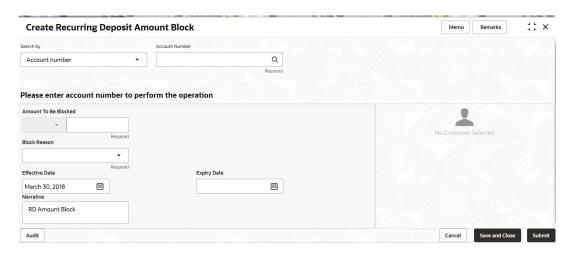
The fields marked as **Required** are mandatory.



 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.

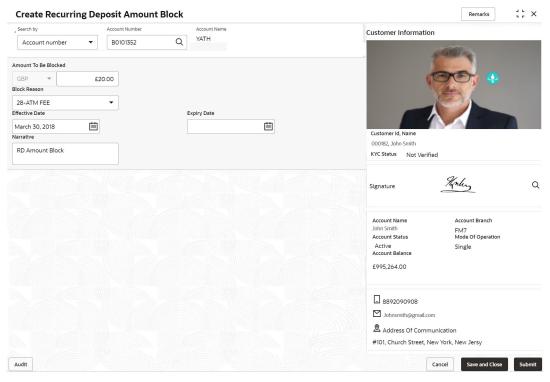
The Create Recurring Deposit Amount Block screen is displayed.

Figure 9-1 Create Recurring Deposit Amount Block



- Select the appropriate option from the Search by field.
- Perform the required action, based on the option selected from the Search by field.The details for the Create Recurring Deposit Amount Block is displayed.

Figure 9-2 Create Recurring Deposit Amount Block Details



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



Table 9-1 Create Recurring Deposit Amount Block – Field Description

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

5. Click Submit.

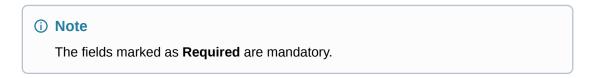
The screen is successfully submitted for authorization.



9.2 View and Modify Amount Block

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

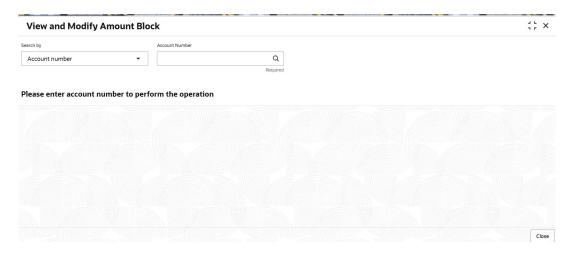
To view the amount block details:



 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 9-3 View and Modify Amount Block

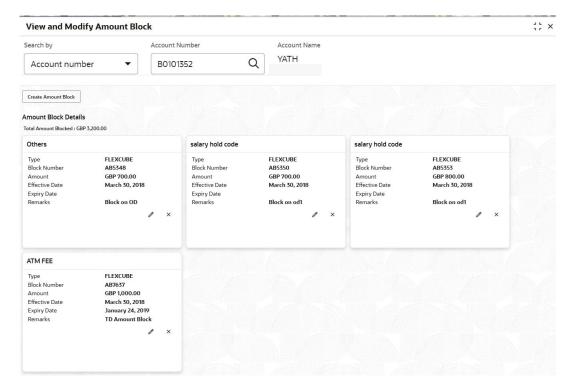


On the View and Modify Amount Block screen, click the number in the Account Number field. icon or specify the account

The Amount Block Details section is displayed.



Figure 9-4 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.



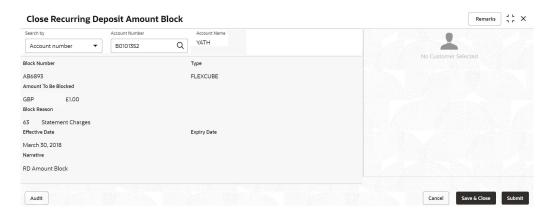
Table 9-2 View Amount Block Details – Field Description

avail The spec an a sear acco Othe ID, S A sp nam an a adja giver	rs can search for an account number by using any of the lable search criteria. account number is set as the default search option. Users can cify the account number directly in the adjacent field or search for account number by clicking the Search icon. Users can also ach for the specific account number by providing customer ID, count number, or account name. The search options available in the Search by field are Customer SSN, Mobile Number, and Email.
num Note •	pecific customer ID can be searched by providing the customer the or customer ID. If SSN, mobile, or email IDs are chosen to find account number, the respective IDs have to be input entirely in the cent field for the system to display the account number. For a in search criteria, multiple account numbers may be linked. Example, two or more account numbers can be linked to a single sile number. In such cases, the system displays all the account other matches and the user can select the relevant account other on which to perform a servicing operation. Example: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed
Account Number Click	to proceed with the required action in the screen. to the icon and select the account number or specify the
the F	 Note The account holder name is displayed adjacent to this field. The system will fetch only amount blocks with Open and Active status.
Amount Block Details This	section displays the RD amount block details.
Total Amount Blocked Disp	plays the total amouont blocked on the RD account.
<block reason=""> Disp</block>	plays the block reason as the top of the widget.
Type Disp	plays the block type.
Block Number Disp	olays the block number.
Amount Disp	plays the block amount along with the currency.
Blocked Reason Disp	plays the block reason along with code.
Effective Date Disp	plays the block effective date.
Expiry Date Disp	plays the block expiry date.
	olays the block remarks.



- You can add a RD amount block by clicking the Create Amount Block button. 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 X icon. The Close
 Recurring Deposit Amount Block screen is displayed with the closed amount block
 details.

Figure 9-5 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 9-6 Modify Recurring Deposit Amount Block

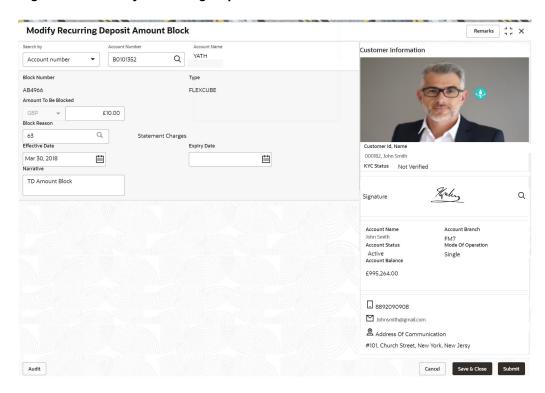




Table 9-3 Modify RD Amount Block - Field Description

Field	Description
Account Number	Displays the account number and name for performing the block. Aslo, to the right the customer information is displayed.
Block Number	Displays the block number of the RD account.
Туре	Displays the type of block on RD account.
Amount To Be Blocked	Specify the RD amount to be blocked.
	Note By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount.
Block Reason	Displays the reason for the block on RD account.
Effective Date	Specify or select the effective date for the block.
	Note By default, the effectiev date is displayed. If required you can edit the date.
Expiry Date	Specify or select the expiry date for the block.
	Note By default, the expiry date is displayed. If required you can edit the date.
Narrative	Specify the narration, if any for the block.
	Note By default, a narration is displayed. If required you can edit it.

b. Click Submit

The screen is successfully submitted for authorization.

4. Click Close.



9.3 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:

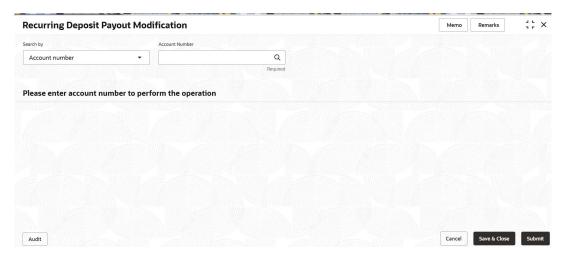


The fields marked as **Required** are mandatory.

 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.

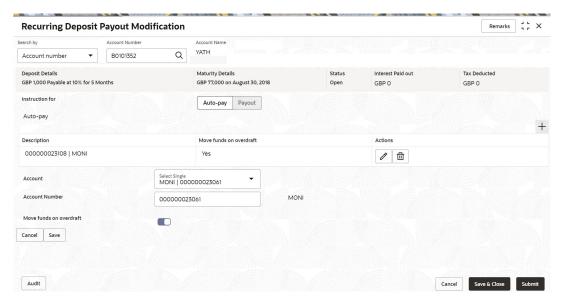
Figure 9-7 Recurring Deposit Payout Modification



- 2. Select the appropriate option from the **Search by** field.
- **3.** Perform the required action, based on the option selected from the **Search by** field. The details are displayed.



Figure 9-8 Recurring Deposit Payout Modification Details



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

Table 9-4 View RD Payout Details - Field Description

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



Table 9-4 (Cont.) View RD Payout Details - Field Description

Field	Description
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	Displays the status of the TD account. The possible options are: Active Overdue Closed
Reinvested Interest or Interest Paid	Displays the amount and currency for the reinvested or paid out interest. (i) Note • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Interest Paid.
Tax Deducted	Displays the tax amount deducted till date.
Instruction for	Select the payout instruction option. The possible options are: • 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.

5. 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.

9.3.1 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 <u>RD Payout Modification</u>.

To set or edit the auto-pay instruction:

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



Table 9-5 Auto-pay Instruction – Field Description

Field	Description
Instruction for	Select the Auto-pay option of instruction. (i) Note For information on the fields if you select the Payout option, refer RD Payout Modification - Payout Instruction.
Auto-pay	This section displays the auto-pay details.
Description	Displays the CASA account number and name.
Move funds on overdraft	Displays whether to move the funds on overdraft or no.
Actions	Click the icon, to edit the auto-pay details. Click the icon, to delete the auto-pay record.
Account	Select the type of account from the list. (i) Note This and the following fields are displayed if you click ocn from Actions field.
Account Number	Specify the account number for payout. (i) Note This field is displayed, if you select the Other option from the Account field.
Move funds on overdraft	Switch to to move the funds on overdraft. Switch to to not to move the funds on overdraft.

2. Click the + icon.

The fields below the table are displayed.

3. Click Save.

The details are saved in the above table.



9.3.2 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 <u>RD Payout Modification</u>.

To view or edit the payout instruction:

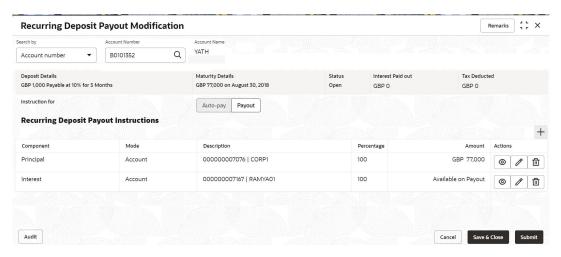
(i) Note

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

Select the Payout option from the Instruction for field.

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

Figure 9-9 Payout Instruction



- 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 9-10 View Payout Instruction

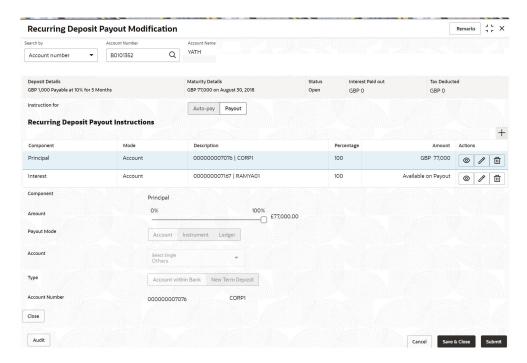


Table 9-6 View Payout Details - Field Description

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: - Principal - Interest - Principal & Interest
Mode	Displays the payout mode. The possible options are: - Account - Instrument - Ledger



Table 9-6 (Cont.) View Payout Details – Field Description

Field	Description
Description	Displays a brief description of the payout.
	Note Based on the payout mode, the description is displayed. The description according to the mode are as follows: Account – Account Number & Account Name 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</branch>
Percentage	Displays the percentage of payout.
Amount	i Note For Interest component, this field displays Available on Payout text.
Actions	Click the icon, to more details of the payout. The following fields are displayed if you click this icon. 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, Edit the other account payout instruction details by adding new TD, Edit the payout mode as instrument, and Edit the payout mode as ledger. Click the icon, to delete the payout details.
Payout Mode	Displays the payout mode selected. (i) Note This field appears if you click the icon.



Table 9-6 (Cont.) View Payout Details - Field Description

Field	Description
Account	Displays the account selected for the payout.
	(i) 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 9-11 Own Account Payout Instruction

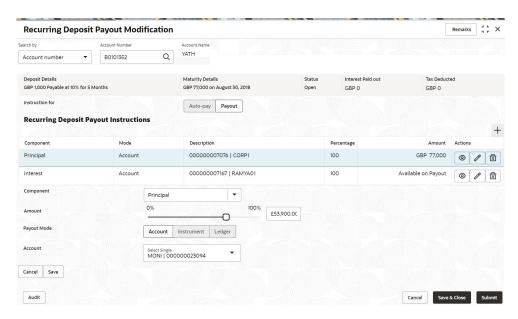


Table 9-7 Payout by own account – Field Description

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



Table 9-7 (Cont.) Payout by own account - Field Description

Field	Description
Amount in Percentage	Specify the amount in percentage for payout. (i) Note You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as Account. (i) Note For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.
Account	Select the own account for performing the payout. (i) 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.

- 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 9-12 Account Within Bank

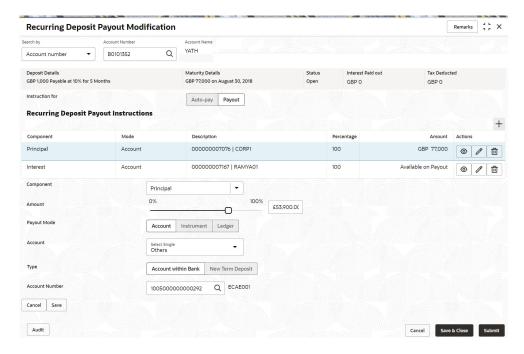


Table 9-8 Payout by other account within bank – Field Description

Field	Description
Component	Select the component for payout. The options are: - Principal - Interest - Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. (i) Note You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.
Payout Mode	Select the payout mode as Account. (i) Note For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.



Table 9-8 (Cont.) Payout by other account within bank – Field Description

Field	Description
Account	Select the Other account for performing the payout. (i) Note For information on own accounts, refer Edit the own account payout instruction details.
Туре	Select the Account Within Bank type. (i) Note For information on New Term Deposit, refer Edit the other account payout instruction details by adding new TD.
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 9-13 New TD Account

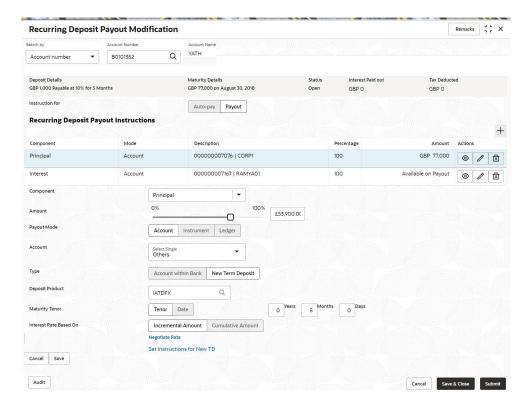


Table 9-9 TD Type - Create New TD - Field Description

Field	Description
Component	Select the component for payout. The options are: - Principal - Interest - Principal & Interest
Amount in Percentage	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 9-9 (Cont.) TD Type - Create New TD - Field Description

Field	Description
Payout Mode	Select the payout mode as Account .
	Note For information on payout mode as Instrument or Ledger, refer Edit the payout mode as instrument and Edit the payout mode as ledger.
Account	Select the Other account for performing the payout.
	Note For information on own accounts, refer Edit the own account payout instruction details.
Туре	Select the New Term Deposit type.
	Note For information on Account Within Bank, refer Edit the other account payout instruction details that are within the bank.
Deposit Product	Select the deposit product for the payout.
	i Note For information on fields after you click the refer Fetch Deposit Product.
Maturity Tenor	Select and specify the maturity tenor for the payout. Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. Date: If you select this option, then specify or select the date.
Interest Rate Based On	Select the basis for the interest rate calculation. The options are: - Incremental Amount - Cumulative Amount
	_

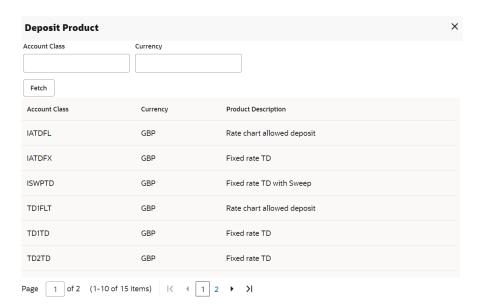
To fetch deposit product:

i. Click the cicon from the **Deposit Product** field.



The **Deposit Product** section is displayed.

Figure 9-14 Deposit Product



- 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 9-15 Negotiate Rate

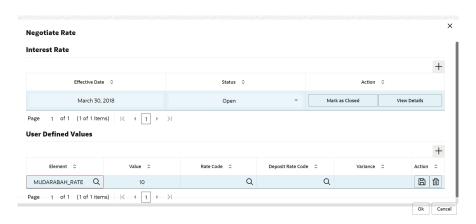




Table 9-10 Negotiate Rate - Field Description

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. i Note This section is displayed if you click View Details from the Action field.
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the 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.

(i) 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:
 - Click the icon from the Actions field.

The payout details displayed.



Figure 9-16 Payout mode as Instrument

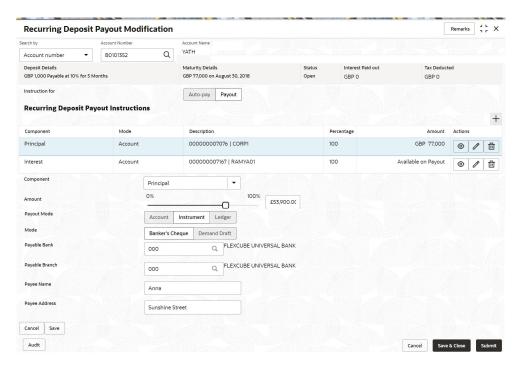


Table 9-11 Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Component	Select the component for payout. The options are: - Principal - Interest - Principal & Interest
Amount in Percentage	Specify the amount in percentage for payout. (i) Note You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically.



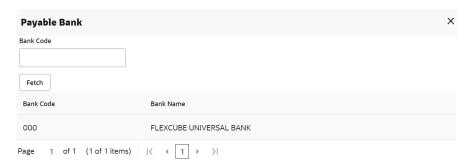
Table 9-11 (Cont.) Pay through Instrument - Own Bank Cheque - Field Description

Field	Description
Payout Mode	Select the payout mode as Instrument .
	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. (i) 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. (i) 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:
 - From the Payable Bank field, click the icon from the first field.
 The Payable Bank section is displayed.

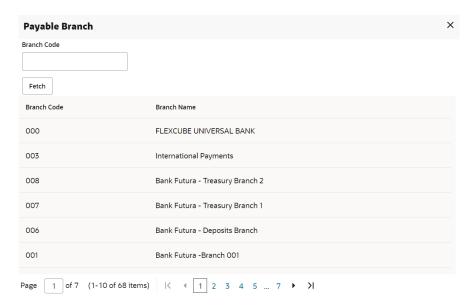


Figure 9-17 Payable Bank



- 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:
 - From the Payable Branch field, click the icon field.
 The Payable Branch section is displayed.

Figure 9-18 Payable Branch



- 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 9-19 Ledger

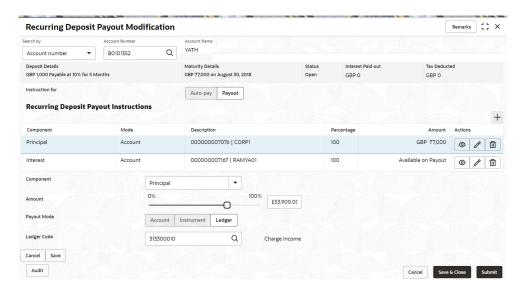
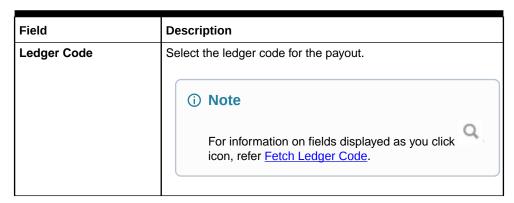


Table 9-12 Pay through Ledger – Field Description

Field	Description
Component	Select the component for payout. The options are: - 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.
Payout Mode	Select the payout mode as Ledger .
	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.

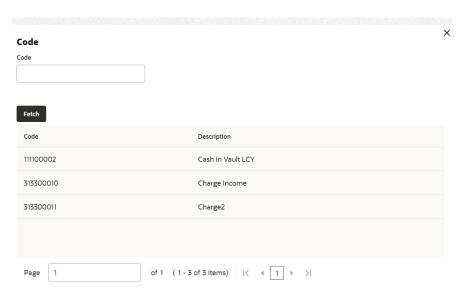


Table 9-12 (Cont.) Pay through Ledger - Field Description



- To fetch the ledger code:
 - From the Ledger Code field, click the icon from the first field.
 The Ledger Code section is displayed.

Figure 9-20 Ledger Code



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

The screen is successfully submitted for authorization.

9.4 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:



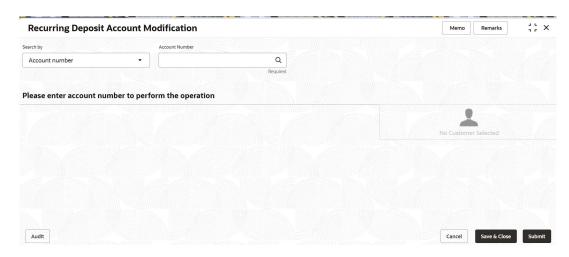
(i) Note

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

 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 9-21 Recurring Deposit Account Modification



- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The details of the modification is displayed.



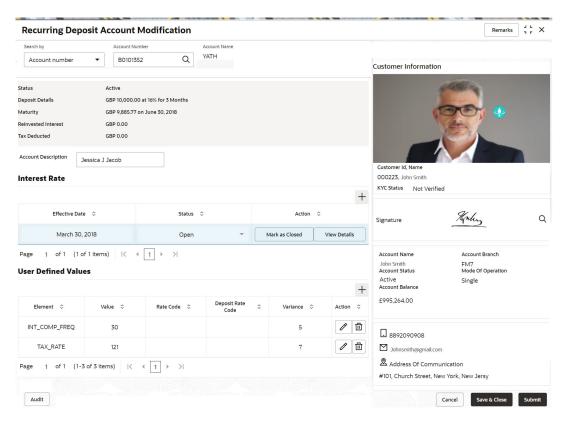


Figure 9-22 Recurring Deposit Account Modification Details

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



Table 9-13 Recurring Deposit Account Modification – Field Description

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



Table 9-13 (Cont.) Recurring Deposit Account Modification – Field Description

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

 In the Interest Rate and User Defined Values section, click the new row.



5. Click Submit.

The screen is successfully submitted for authorization.



9.5 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 if 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:



 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.

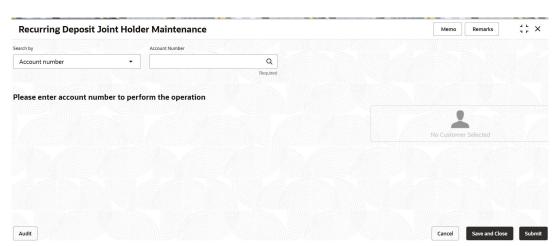


Figure 9-23 Recurring Deposit Joint Holder Maintenance

- 2. Select the appropriate option from the **Search by** field.
- Perform the required action, based on the option selected from the Search by field.The account holder details and mode of operation are displayed.



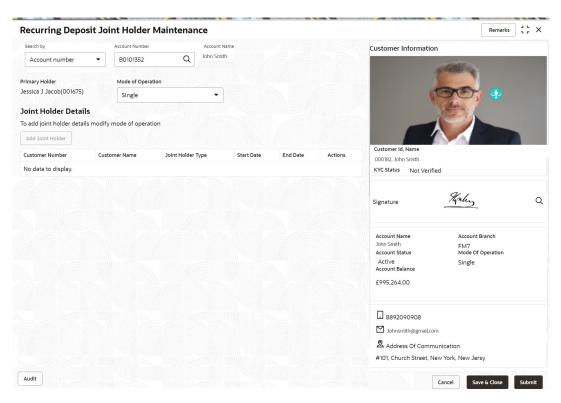


Figure 9-24 Recurring Deposit Joint Holder Details

4. 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 9-14 Recurring Deposit Joint Holder Maintenance – Field Description

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



Table 9-14 (Cont.) Recurring Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details. (i) Note You can perform the following actions in this section: • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the 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

5. Click Submit.

The screen is successfully submitted for authorization.

Maintain Joint Holder Details
 You can maintain the joint holder details for a RD account.

9.5.1 Maintain Joint Holder Details

You can maintain the joint holder details for a RD account.

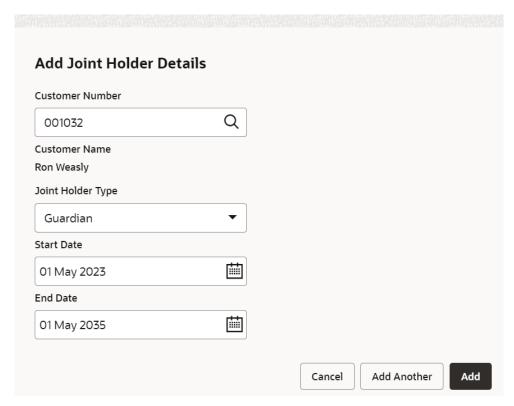
To maintain the joint holder details:

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

The Add Joint Holder Details section is displayed.



Figure 9-25 Add Joint Holder Details



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

Table 9-15 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.

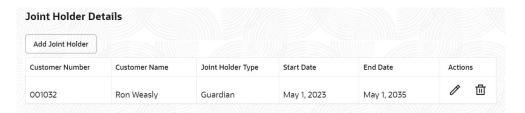
d. Click Add.

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.



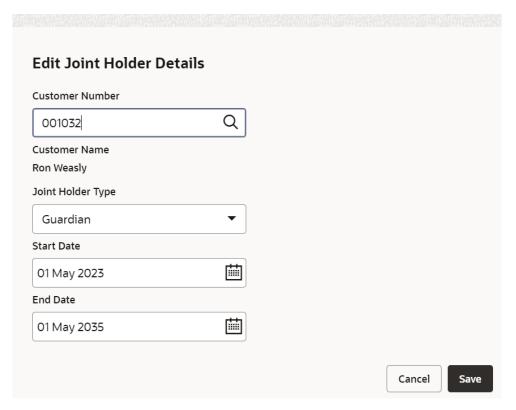
Figure 9-26 Joint Holder Details



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 9-27 Edit Joint Holder Details



- 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.

9.6 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:



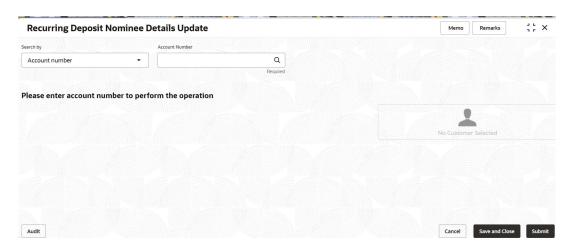
(i) Note

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

 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 9-28 Recurring Deposit Nominee Details Update



- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the **Search by** field. The details are displayed in the screen.



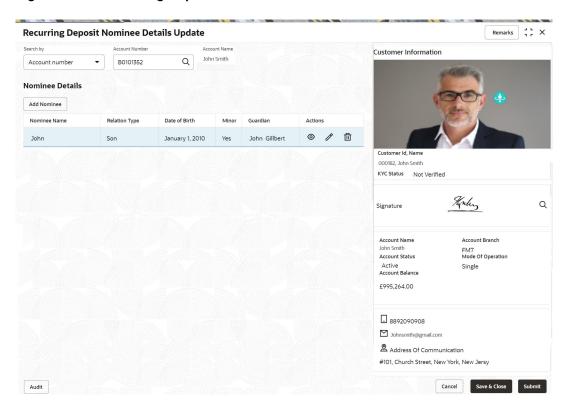


Figure 9-29 Recurring Deposit Nominee Details

(i) Note

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

4. 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 9-16 Recurring Deposit Nominee Details Update – Field Description

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



Table 9-16 (Cont.) Recurring Deposit Nominee Details Update – Field Description

Field	Description
Actions	Displays the following icons to perform the action:
	• For information on this action, refer <u>View Nominee Details</u> .
	•
	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 .

5. 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.

9.6.1 Add Nominee

You can add a nominee to a RD account.



The primary account holder cannot be added as a nominee to the account.

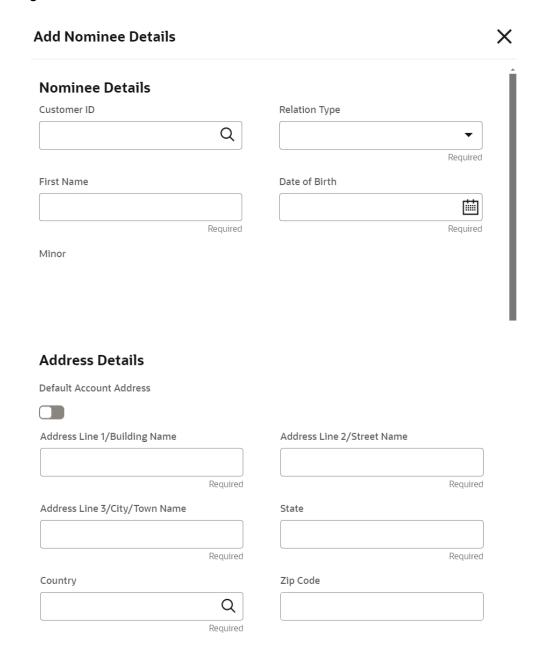
To add a nominee:

1. In the Nominee Details section, click Add Nominee.

The Add Nominee section is displayed.



Figure 9-30 Add Nominee



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

Table 9-17 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 9-17 (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	Switch to to default the account holder's communication address specified.
	Switch to to not to default the account holder's communication address specified.
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,

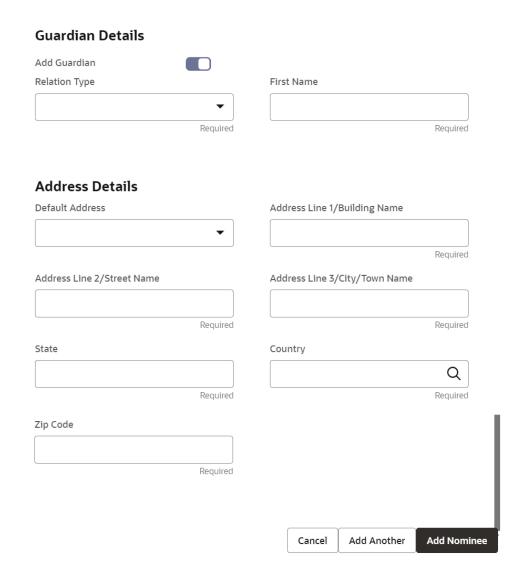
you can also add gaurdian details for a major by switching to **Gaurdian** field in the **Gaurdian Details** section.



from the Add



Figure 9-31 Guardian Details



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

Table 9-18 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 9-18 (Cont.) Guardian Details - Field Description

Field	Description
Default Address	Select the default address for the guardian. The options are: 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. Note If requried, you can edit the defaulted address.
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.

(i) 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.

9.6.2 View Nominee Details

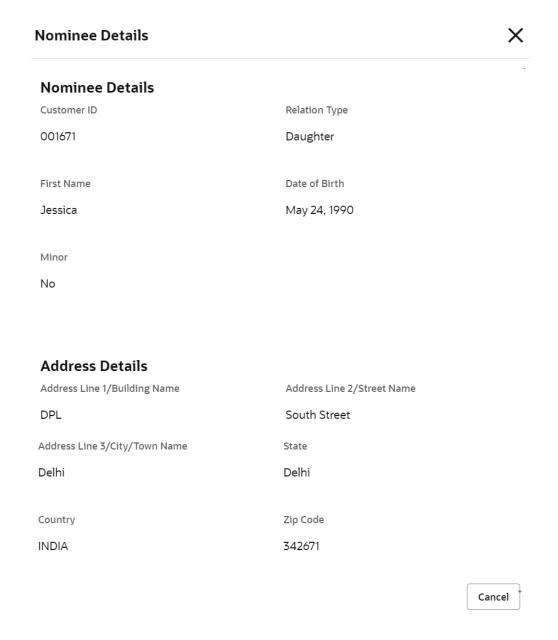
You can view the details of the nominee added to a RD account.

To view the nominee details:

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



Figure 9-32 View Nominee Details



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

Table 9-19 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.

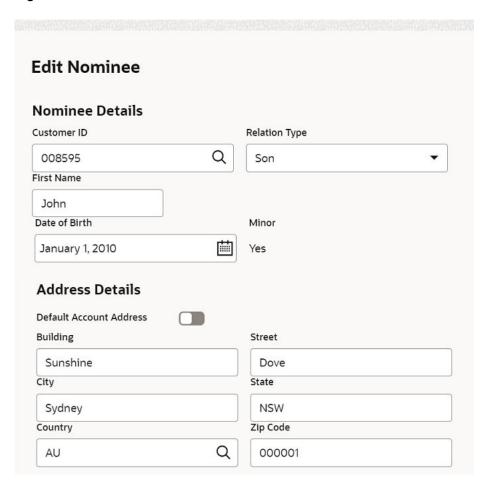
9.6.3 Edit Nominee Details

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

To edit a nominee:

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

Figure 9-33 Edit Nominee



- 2. For information on fields and description, refer Add Nominee, as the fields in the Add Nominee, as the fields in the Add Nominee, as the fields in the Add Nominee, as the fields in the Add Nominee, as the fields in the Add Nominee, as the fields in the Add Nominee, as the fields in the Add Nominee, as the fields in the Add Nominee section are same.
- 3. Click Save.

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.

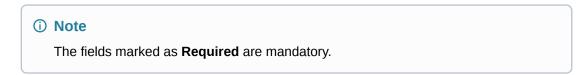
This topic contains the following subtopics:

Recurring Deposit Account Transactions
 You can inquire about the Recurring Deposit Account Transactions using the Recurring Deposit Account Transactions screen.

10.1 Recurring Deposit Account Transactions

You can inquire about the Recurring Deposit Account Transactions using the **Recurring Deposit Account Transactions** screen.

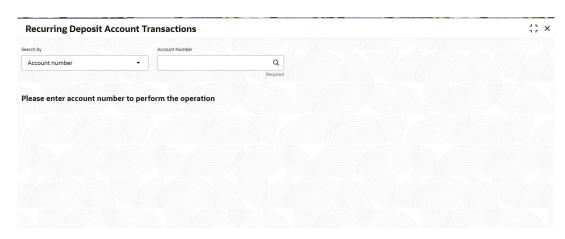
To inquire the account transaction details:



 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 10-1 Recurring Deposit Account Transactions

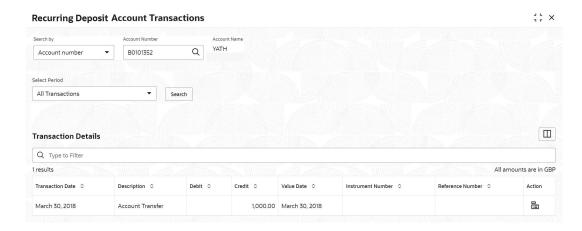


- 2. Select the appropriate option from the **Search by** field.
- 3. Perform the required action, based on the option selected from the **Search by** field.
- Select the required details and click Fetch.

The **Transactions Details** sections is displayed.



Figure 10-2 Recurring Deposit Account Transactions Details



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

Table 10-1 Recurring Deposit Account Transactions – Field Description

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



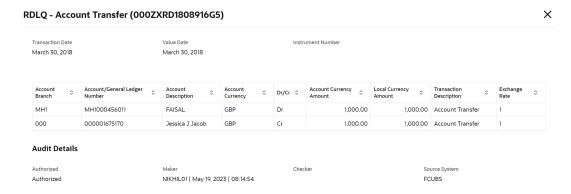
Table 10-1 (Cont.) Recurring Deposit Account Transactions – Field Description

Field	Description
Select Period	The date criteria are based on which the entries are to be displayed. Below are the options: All Transactions Date Range Current Month Current Month Plus Previous Month Current Month Plus Previous 3 Months Current Month Plus Previous 6 Months
	 Note 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.
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.

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



Figure 10-3 Recurring Deposit Account Transactions - View Transaction Details



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

Table 10-2 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.

Access Restriction

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

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

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

Note

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

Below is the use case:

Table 11-1 Access Restrictions Use Case

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



Functional Activity Codes

This topic 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.
Тор Uр	DSR_FA_TDTPUP_SAVE	Initiation	Initiate the deposit top up.
Тор Uр	DSR_FA_TDTPUP_AUTH	Authorization	Approve or Reject the deposit top up request.
Redemption	DSR_FA_TDREDM_SAVE	Initiation	Initiate the deposit redemption.
Redemption DSR_FA_TDREDM_AUTH		Authorization	Approve or Reject the deposit redemption request.
Create Amount DSR_FA_CRTDBK_SAVE Block		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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