Oracle® Banking Digital Experience

Islamic Banking – Corporate Term Deposit User Manual

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Oracle Banking Digital Experience Islamic Banking – Corporate Term Deposit User Manual, Release 25.1.0.0.0

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

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

Audience

This document is intended for the following audience:

- Customers
- Partners

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Diversity and Inclusion

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

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

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 you supply particular values.

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Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

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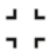
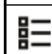
Symbols and Icons

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

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

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1 Introduction

This topic describes how the application enables users to open and manage term deposits from initiation to maturity.

Islamic Banking is a Banking system that is based on the principles of sharia (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, leasing, charging fees for services rendered, and more.

The OBDX corporate banking modules cater to Islamic accounts as well. Users of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, and more using the portal.

A user can either have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional term deposit accounts and Islamic term deposit accounts under the same ID and password, he will have a consolidated view of all accounts on logging.

The term deposit accounts widget has a representation of both conventional and Islamic accounts. This is also true for enquiry and transaction screens. While initiating any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic Banking requirements.

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Term Deposit

This topic describes how the application enables users to open and manage term deposits from initiation to maturity.

IAs the name suggests, a Term Deposit is a deposit held at a bank for a fixed term, generally ranging from a few days to a few years. Islamic Term deposit account offers a competitive return that varies according to the investment period that customer selects. Islamic Term deposits solutions offers the customers their returns based on the principle of profit-sharing.

Customers opt to invest in term deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

Note

In application

1. Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency or Branch Code.
2. Bank can configure the fields to be shown as additional values in the accounts drop-down.
3. If in **Group Corporate Onboarding - Group Corporate Profiling** setup, **Approval Routing Type** is selected as **Manual**, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. Refer **Group Corporate Onboarding - Group Corporate Profiling** section in **User Manual Oracle Banking Digital Experience Core** for more details.

Pre-requisites

- Transaction access is provided to corporate customers
- Islamic Term Deposit accounts are maintained in the core banking system under a party ID mapped to the customer

Features Supported In the Application

The Corporate Islamic Term Deposit module of the application supports the following features:

- Overview
- View Term Deposit Details
- Edit Maturity Instructions
- Redeem Term Deposit
- Transactions
- New Term Deposit

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- Term Deposits Overview
  This topic describes the Term Deposit overview page, which provides a summary of the customer's term deposit holdings with the bank, as well as links to various transactions available to the customer.

2.1 Term Deposits Overview

This topic describes the Term Deposit overview page, which provides a summary of the customer's term deposit holdings with the bank, as well as links to various transactions available to the customer.

The screen provides the user with a holistic view of all the term deposits that he has access to.

Below are the components of the term deposit overview screen:

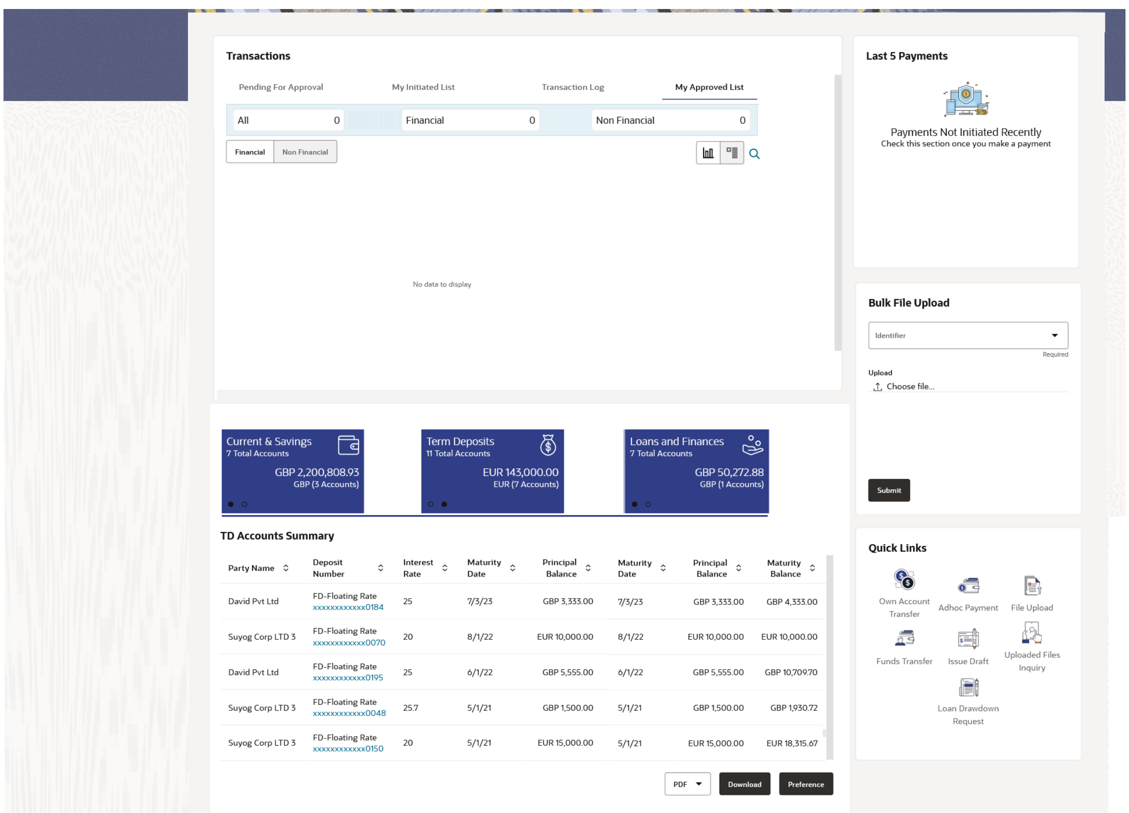
- Term Deposits Accounts Overview and Current Position
- Quick Links: New Deposit, Top Up, Redemption, Edit Maturity Instruction, and Request Statement
- Term Deposits Accounts Summary

Perform anyone of the following navigation to access the **Overview** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, and click **Accounts**, and then click **Term Deposits**. Under **Term Deposits**, click **Overview**.
- From the Search bar, type **Term Deposits – Overview** and press **Enter**.

The **Overview** widget appears.

Figure 2-1 Overview widget



The term deposits overview page features the following with the total number of accounts and net balance:

Term Deposit Accounts Overview

This section displays the following details:

- Total Accounts: Total number of all active Term Deposits.
- Net Balance: Sum of net Balance of all active Term Deposits

Quick Links

This section is a quick way to launch Term Deposit transactions viz.,

- New Deposit
- Redemption
- Request Statement
- Edit Maturity Instructions

Term Deposit Accounts Summary

It displays the list of term deposits, and provides a summary of the accounts.

Details includes:

- Party Name
- Term Deposit Number along with the account nickname
- Profit Rate
- Maturity Date
- Principal Balance
- Maturity Balance

You can click the link under the Term Deposit account number column to view the account details. User can click on the **PDF** to select the format in which the statement is to be downloaded. The statement gets downloaded. Click on the **Download** to download the download the account details and balances for future reference in CSV & PDF format. Also can click on the **Preference** to setup a column preferences by rearranging or removing columns.

Deposit Calculator

By clicking on this option, the customer is able to navigate to the term deposit calculator page.

> **Note**
>
> This Term Deposit calculator is available only for conventional term deposit calculations.

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3 Term Deposit Details

This topic describes the information pertaining to a specific term deposit held by the customer.

Details such as holding pattern and names of account holders, the current status of the deposit, the profit rate applicable and the deposit amounts and dates, are displayed.

The customer can also perform the following activities on the specific deposit account from this page:

- Redeem term deposit
- Edit Maturity Instructions
- View Statement
- Request Statement

Perform anyone of the following navigation to access the **Term Deposit Details** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **Overview**, select **Conventional** from the list, then click on the **Deposit Number** link of the **TD Accounts Summery**, then **Term Deposit Details** .
- From the Search bar, type **Term Deposits – Term Deposit Details** and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click then **Term Deposit Details**
- The **Term Deposits widget** of the Dashboard, click on the **Deposit Number** link of the **TD Accounts Summery**, then **Term Deposit Details** .
- The **Term Deposits widget** of the Dashboard, click on the **Deposit Number** link of the **TD Accounts Summery**, then **Term Deposit Details** .
- Access through the kebab menu of transactions available under the **Term Deposit** module.

The **Term Deposit Details** screen appears.

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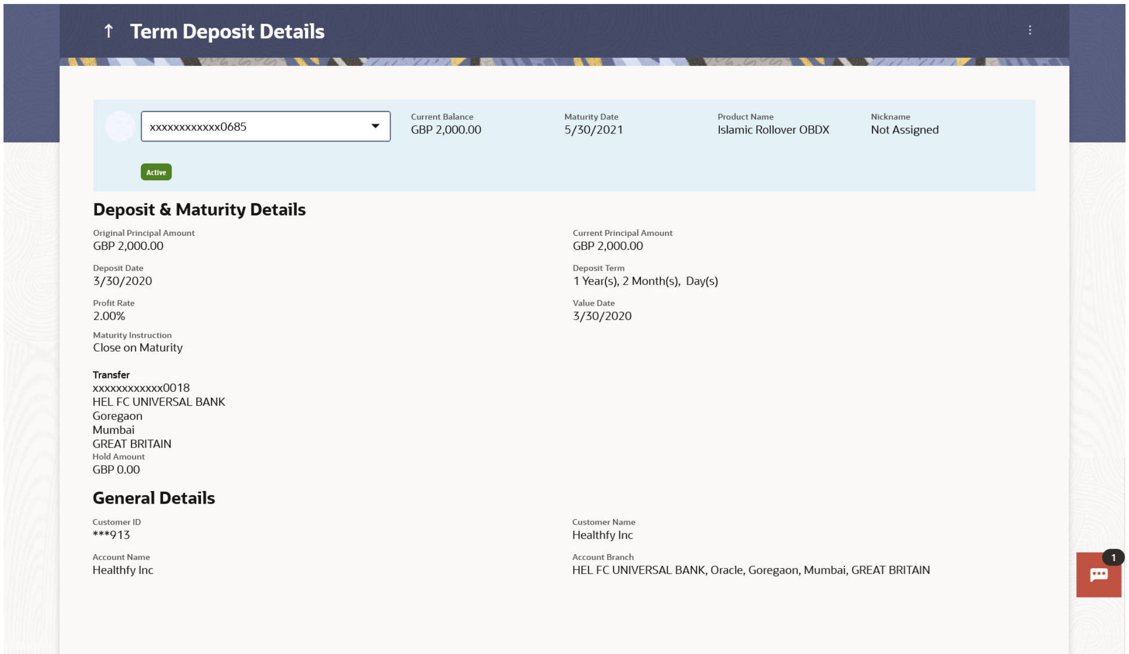
Figure 3-1 Term Deposit Details



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

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

Table 3-1 Field Description

Field Name	Description
Deposit Account	Term deposit account number of user in the masked format. The account number could be of the users own Party or any linked party accounts, that he has access to.
Status	The current status of the term deposit account. The possible values are: • **Active** • **Closed** • **Dormant**
Current Balance	Current principal amount that is the revised principal amount after top-up / partial redemption.
Maturity Date	The date on which the term deposit will mature.
Product Name	Name of the product under which TD was opened.
Nickname	The nickname given to the term deposit account by the account holder. This nickname can be changed or deleted. In case no nickname has been defined for the term deposit account, the option to add nickname will be displayed here. For more information, refer **Account Nickname**.
Deposit & Maturity Details	

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Table 3-1 (Cont.) Field Description

Field Name	Description
Original Principal Amount	Original principal amount at the time of opening of term deposit account.
Current Principal Amount	The current principal amount is the revised principal amount after top-up / partial redemption, if done.
Deposit Date	Date on which the amount is deposited for initiation of deposit.
Deposit Term	Term of deposit in years, months and days for the respective product (as maintained by the Core Banking Application). The deposit term appears, if value is one or more than one for each of years/ months/ days for example: 5 Years, 4 Months, 10 Days.
Profit Rate	The rate of profit applicable on the term deposit.
Value Date	Value date of the deposit as maintained by the Core Banking Application.
Maturity Amount	The value of the term deposit at the time of maturity.
Maturity Instructions	Maturity instructions set by the user for the selected Term Deposit account. The options are: • **Close on Maturity (No Rollover)** • **Renew Principal And Profit** • **Renew Principal and Pay Out the Profit** • **Renew Special Amount and Pay Out the remaining amount**
Transfer	The details of the account/s to which the maturity amount is to be transferred are displayed. The details include the account number/s in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account/s. This field is not displayed, if maturity instruction selected is **Renew Principal and Profit.**
Special Amount	Special amount to be rolled over. This field appears if you select **Renew Specific Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list.
Pay to	Account transfer options. The options are: • **Own accounts** • **Internal Bank Account** • **Domestic Bank Account** • **International Bank Account** This field does not appear, if you select **Renew Principal and Profit** option from the **Maturity Instructions** list.
Own Account	This section appears for Own Account transfer.
Transfer Account	Account number in masked format along with the account nickname to which the funds are to be transferred. On selection of Transfer Account, account related details get displayed like **Account Holder's Name** and **Branch Details**.
Internal Bank Account	This section appears for Internal Bank Account transfer.
Account Number	Account Number in masked format to which the funds will be transferred.
Domestic Bank	This section appears for Domestic Bank Account transfer.

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Table 3-1 (Cont.) Field Description

Field Name	Description
Beneficiary Name	Beneficiary name of the term deposit.
Account Number	Account number in masked format to which the funds will be transferred.
Bank Code	Destination account's bank code.
International Bank Account	This section appears for International Bank Account transfer.
Beneficiary Name	Beneficiary name of the term deposit.
Account Number	Account number in masked format to which the funds will be transferred.
SWIFT Code	SWIFT code of the bank where the destination account is held.
Hold Amount	Hold amount for the term deposit as maintained at the Core Banking Application.
Deposit Certificate Number	Unique number as assigned by the host to the term deposit. **Note** This field is displayed only when the host is Oracle FLEXCUBE Core Banking.
General Details	
Customer ID	The primary account holder's customer ID in masked format.
Account Name	The name of the account holder
Customer Name	The name of the customer
Account Branch	Details of the branch at which the deposit account is held.

The following actions can also be performed from this page:

- Add account nickname/ modify/ delete nickname. For more information on **Account Nickname** refer **Account Nickname**.
- Click on the kebab menu to access account related transactions.

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4 New Term Deposit

This topic describes the functionality, which enables customers to apply for new term deposits.

All the term deposit offerings of the bank are available for selection on this page. The customer can select any product offer in order to apply for a term deposit of choice.

While applying for a term deposit, the customer is required to identify the amount for which the deposit is to be opened and the tenure i.e. the term of the deposit. Additionally, the customer is also required to define maturity instructions and also to select the current or savings account from which funds are to be debited in order to fund the deposit.

> **Note**
>
> Send to Modify functionality is now supported for this transaction.

To open a new term deposit:

1. Perform anyone of the following navigation to access the **New Term Deposit** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **New Term Deposit**.
   - From the Search bar, type **Term Deposits – New Term Deposit** and press **Enter**.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **Overview**, then click **New Term Deposit**of **Quick Links widget**.
   - Access through the kebab menu of transactions available under the **Term Deposits** module.

   The **New Term Deposit** screen appears.

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Figure 4-1 New Term Deposit

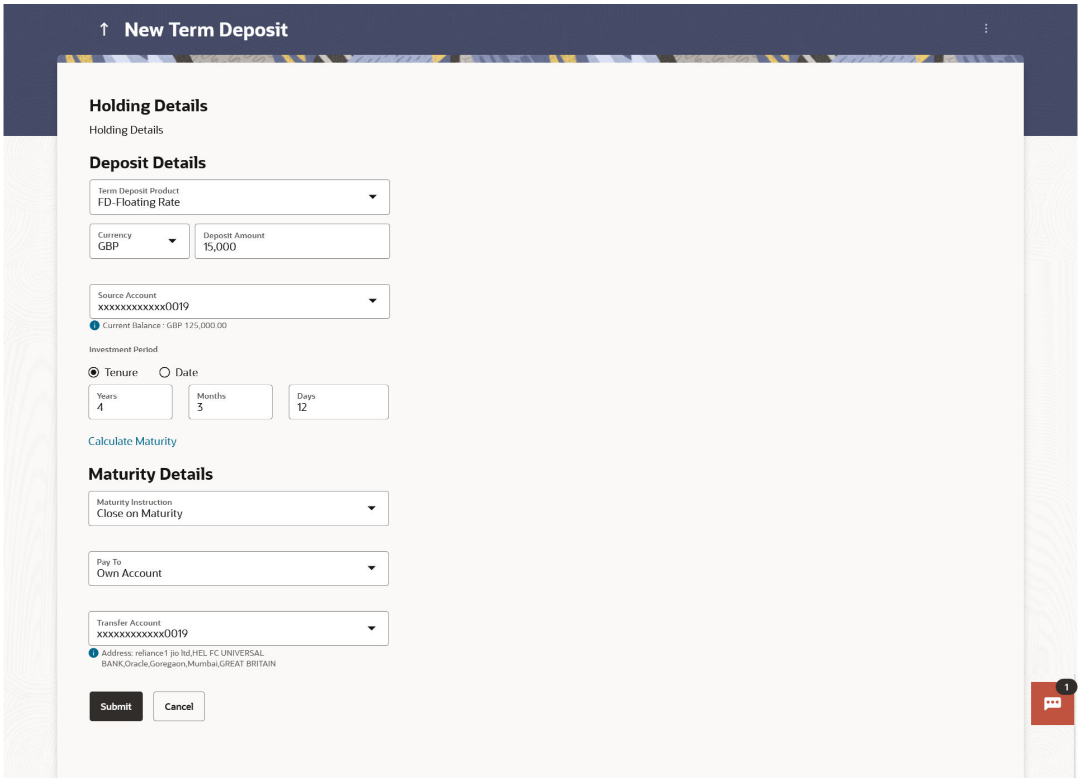

Figure 4-2 Look up - Bank Code

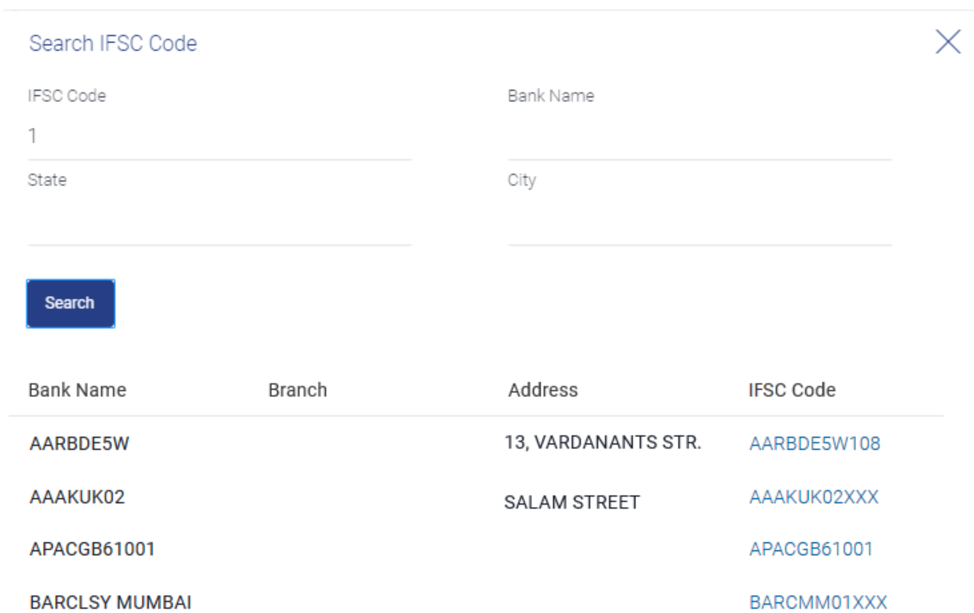

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Table 4-1 Field Description

Field Name	Description
Holding Details	
Primary Account Holder	Select the corporate name from the list.
Deposit Details	
Source Account	The customer is required to select the current or savings account to be debited with the deposit amount. All the active current and savings accounts of the customer are displayed along with nicknames, if defined.
Balance	On selection of a current or savings account in the Source Account field, the current balance of the specific account is displayed in this field.
Term Deposit Product	All the term deposit products available for application will be listed down.
Currency	Currency of the deposit. If the deposit product supports only a single currency this field is displayed as a label (instead of a list for selection).
Deposit Amount	The customer is required to define the currency and amount in which the deposit is to be opened.
Current Exchange Rate	Displays the current exchange rate. Note: This is displayed only for cross currency deposits.
Current Exchange Amount	Displays the current exchange amount.
Amount	The customer is required to specify the amount for which the deposit is to be opened.
Amount Range	The minimum and maximum amounts for which a deposit can be opened are displayed against the amount field once the customer selects a particular deposit product in the Select Product field.
Deposit Tenure	The customer can specify the tenure of the deposit in terms of a period i.e. years/ months/ days or by selecting a specific date on which the deposit should mature. The options are: • **Tenure** • **Date**
Years	The customer can identify the deposit tenure in years. This field is enabled if the customer selects the Tenure option in the Deposit Tenure field.
Months	The customer can identify the deposit tenure in months. This field is displayed if the customer selects the Tenure option in the Deposit Tenure field.
Days	The customer can identify the deposit tenure in days. This field is displayed if the customer selects the Tenure option from the Deposit Tenure field.
Date	The customer can define the deposit tenure by selecting a date on which the deposit should mature. This field is displayed if the customer selects the Date option from the Deposit Tenure field.
Deposit Period Range	The minimum and maximum period within which the deposit account can be opened is displayed against the deposit tenure field once the customer selects a deposit product in the Select Product field.
Maturity Details	

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Table 4-1 (Cont.) Field Description

Field Name	Description
Maturity Instruction	Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected. The options can be: • **Close on maturity (No Rollover)** • **Renew Profit And Principal** • **Renew Principal and Pay Out the Profit** • **Renew Special Amount and Pay Out the remaining amount**
Rollover Amount	The amount to be rolled over. This field is displayed if the customer selects **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list.
Pay To	This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity. The customer is required to select the mode through which the amount to be paid out is transferred. The options are: • **Own accounts** • **Internal Account** • **Domestic Bank Account** • **International Bank Account** This field is not displayed if the customer has selected **Renew Principal and Profit**option from the **Maturity Instruction** list.
Own Account	This section is displayed if the customer has selected the option **Own Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Profit To** fields.
Transfer Account	The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
Internal Bank Account	This section is displayed if the customer has selected the option **Internal Bank Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Profit To** fields.
Account Number	The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures.
Confirm Account Number	The account number selected in the Account Number field must be entered again for confirmation.
Domestic Bank Account	This section is displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Profit To** fields.
Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures.
Account Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
Bank Code	The customer is required to identify the bank code in which the beneficiary account is held.
Look Up Bank Code	Search option to look for bank code of the destination account.

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Table 4-1 (Cont.) Field Description

Field Name	Description
The following fields and values will be displayed once the customer has specified a bank code.	
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.
International Bank Account	This section is displayed if the customer has selected the option **International Bank Account** in the **Pay To** field.
Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
SWIFT Code	The unique code used to identify the bank where the international account is held.
Look Up SWIFT Code	Search option to look for the SWIFT code of the bank of the destination account.
Beneficiary Name	Name of the account holder who will be the beneficiary of the funds when the deposit is redeemed.
Correspondence Charges	Correspondence charges of the redemption. The charges are borne by: • **Beneficiary (BEN)** • **Remitter (REM)** • **Sharing**

2. From the **Source Account** list, select the current or savings account to be debited in order to open the term deposit.
3. From the **Term Deposit Product** list, select the term deposit product that you want to apply for.
4. From the **Currency** list, select the currency in which you want the term deposit to be held.
5. In the **Deposit Amount** field, enter the deposit amount.
6. Click on the **Calculate Foreign Exchange** link to calculate deposit amount w.r.t. foreign currency.
7. Select the desired option against the **Deposit Tenure** field.
   a. If you select the **Tenure** option:
      i. In the **Years, Months** and **Days** field, enter the appropriate values.
   b. If you option the **Date** option:
      i. From the **Date** list, select the appropriate date.
8. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.
9. From the **Pay To** list, select an appropriate mode through which the amount to be paid out is transferred at the time of maturity.

   Perform one of the following actions:

   - If you have selected the **Own Account** option;
     a. From the **Account Number** list, select a current or savings account which is to be credited with the specific amount at the time of deposit maturity.

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- If you have selected the **Internal Account** option;
    a. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    b. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.
- If you have selected the **Domestic Bank Account** option;
    a. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    b. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
    c. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.
    d. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
- If you have selected the **International Bank Account** option;
    a. In the **Account Number** field, enter the account number of the beneficiary.
    b. Perform one of the following actions:
        – In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.
        – Use the **Look Up SWIFT Code** link to find the SWIFT code.
    c. In the **Beneficiary Name** field, enter the name of the beneficiary.
    d. From the **Correspondence Charges** list, select who will be bearing the correspondence charges.

10. Perform one of the following actions:
    - Click **Submit**.

      The **Deposit Details, Maturity Details**and **Nomination Details** appears.
    - Click **Cancel** to cancel the transaction.
11. The **Review** screen appears.

    Perform one of the following actions:
    - Verify the details and click **Confirm**.
    - Click **Back** to navigate back to the previous screen.
    - Click **Cancel** to cancel the transaction.
12. The confirm screen is displayed with a success message along with the reference number.
13. Perform one of the following actions:
    - Click **Home** to go to the Dashboard screen.
    - Click **Go To Account Details** to view the deposit details page.

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5

Redeem Term Deposit

This topic describes the functionality, which enables customers to quickly liquidate their term deposits when necessary.

Using this option, the customer can redeem either the entire amount or partial amount of a term deposit. In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases.

> **Note**
>
> Send to Modify functionality is now supported for this transaction.

Customers can choose to payout the funds from a deposit through any of the following methods:

- Own Account
- Internal Account

To redeem the term deposit:

1. Perform anyone of the following navigation to access the **Redeem Term Deposit** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **Redeem Term Deposit**
   - From the Search bar, type **Term Deposits – Redeem Term Deposit** and press **Enter**
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **Overview**, then click **Redeem Term Deposit**of **Quick Links widget**.
   - Access through the kebab menu of transactions available under the **Term Deposits** module.

   The **Redeem Term Deposit**screen appears.

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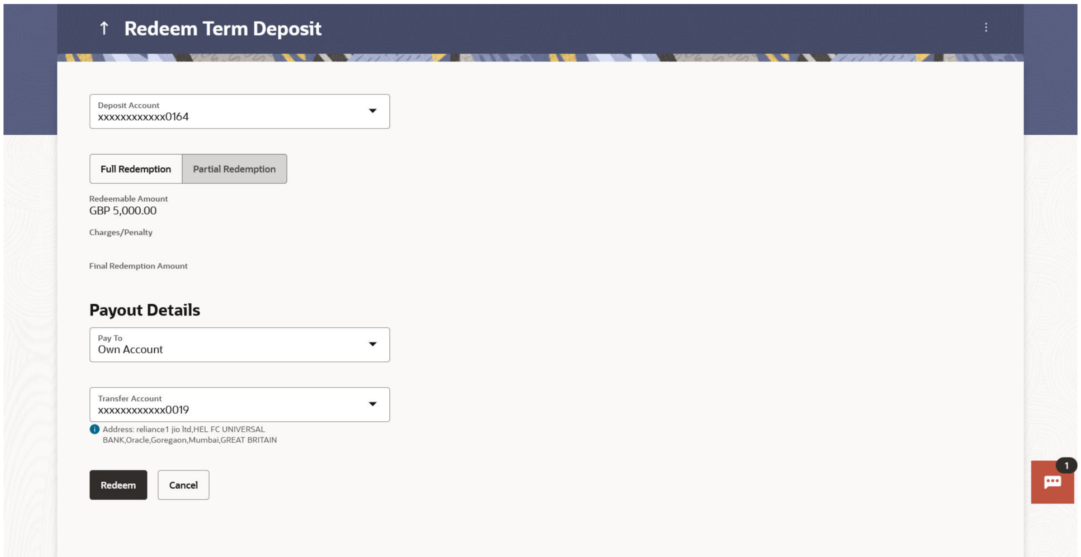
Figure 5-1 Redeem Term Deposit



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

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

Table 5-1 Field Description

Field Name	Description
Redemption Details	
Deposit Account	Account number along with the account nickname of the term deposit for which redemption is to be done. The account could be either the user's Party accounts or any linked party accounts that he has access to.
Balance	Application displays the account balance of the selected account.
Redeemable Amount	Application displays the total redeemable amount.
Redemption Type	Type of redemption for user to select. The options are: • **Partial** • **Full**
Redemption Amount	Amount to be redeemed (Partial redemption). This field appears, if you click the **Partial** button in the **Redemption Type** field.
Charges/ Penalty	Charges/ penalty if the user is about to redeem (i.e. before redemption
Final Redemption Amount	Final redeemable amount, after deducting charges / penalty etc (if applicable).
Payout Details	

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Table 5-1 (Cont.) Field Description

Field Name	Description
Pay To	Account transfer options. The options are: • **Own accounts** • **Internal Bank Account** This field does not appear, if you select **Renew Principal and Profit** option from the **Maturity Instructions** list.
Own Account	This section appears for Own Account.
Transfer Account	Account number along with the account nickname to which the funds are to be transferred. On selection of **Transfer Account**, account related details get displayed like **Account Holder's Name** and **Branch Details**.
Internal Account	This section appears for Internal Account.
Account Number	Account Number to which the funds are to be transferred.
Confirm Account Number	The account number selected in the Account Number field must be entered again for confirmation.

2. From the **Deposit Account** list, select the term deposit to be redeemed.

   The account balance and redeemable amount appears.

3. From the **Redemption Type** list, select the appropriate option.

   Perform one of the following actions:

   - If you select the **Partial** option;
     a. In the **Redemption Amount** field, enter the redemption amount.
   - If you select **Full** option go to step 4.

4. From the **Pay To** list, select the appropriate option;

   Perform one of the following actions:

   - If you have selected the **Own Account** option;
     a. From the **Transfer Account** list, select the current or savings account in which the redeemed amount is to be credited.
   - If you have selected the **Internal Account** option;
     a. In the **Account Number** field, enter the account number which is to be credited with the amount redeemed.
     b. In the **Confirm Account Number** field, re-enter the account number.
   - If you have selected the **Domestic Account** option;
     a. In the **Account Number** field, enter the account number of the beneficiary.
     b. In the **Account Name** field, enter the account name of the beneficiary.
     c. Perform one of the following actions:
        – In the **Bank Code** field, enter the bank code, and click **Verify**, to verify the code.
        – From the **Look Up Bank Code** link, select the appropriate bank code.
     d. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

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- If you have selected the **International Account** option;
  a. In the **Account Number** field, enter the account number of the beneficiary.
  b. Perform one of the following actions:
     – In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.
     – Use the **Look Up SWIFT Code** link to find the SWIFT code.
  c. In the **Beneficiary Name** field; enter the account name of the beneficiary.
  d. From the **Correspondence Charges**list, select who will be bearing the correspondence charges.

5. Perform one of the following actions:
   - Click **Submit** to redeem the deposit.
   - Click **Cancel** to cancel the transaction.
6. The **Review** screen appears.

   Perform one of the following actions:
   - Verify the details and click **Confirm**.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
7. The success message of redemption appears along with the transaction reference number.
8. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **Go To Account Details** to view the deposit details page.

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6 Edit Maturity Instructions

This topic describes how, using this option, user can modify the maturity instruction associated with a term deposit.

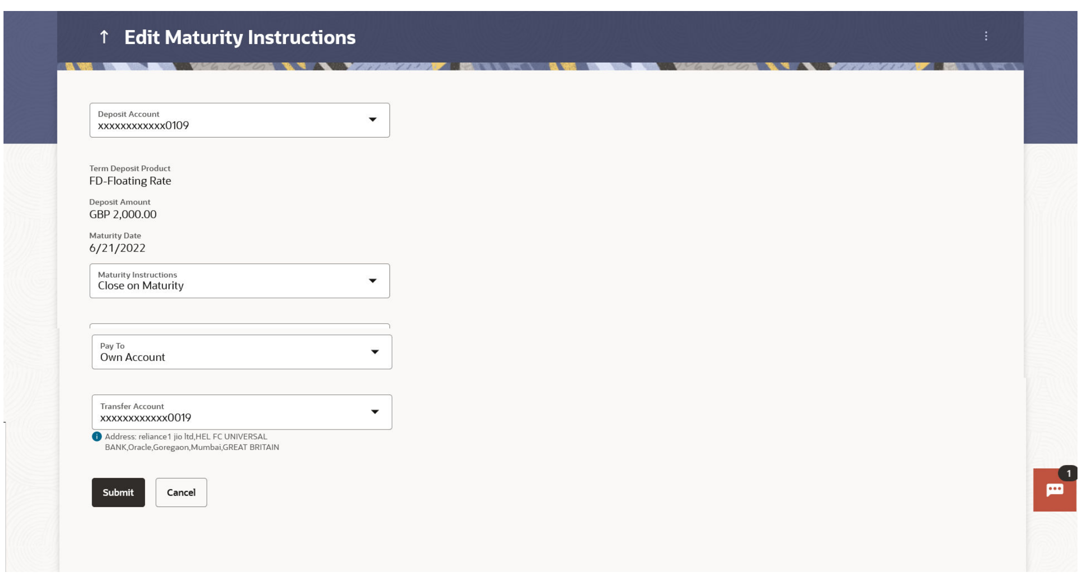
At any point in time, a customer may want to change the maturity instruction set for a term deposit. The Edit Maturity Instruction feature enables a customer to change the maturity instruction that was set at the time the deposit was being opened.

To edit the maturity instructions:

1. Perform anyone of the following navigation to access the **Edit Maturity Instructions** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **Edit Maturity Instructions**
   - From the Search bar, type **Term Deposits – Edit Maturity Instructions** and press **Enter**.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **Overview**, then click **Edit Maturity Instructionsof Quick Links widget**
   - Access through the kebab menu of transactions available under the **Term Deposits** module

   The **Edit Maturity Instructions**screen appears.

Figure 6-1 Edit Maturity Instructions



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

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

Table 6-1 Edit Maturity Instructions - Field Description

Field Name	Description
Deposit Account	Term Deposit Account number in masked format along with the account nickname (if any). The account number could be either the users own Party or any linked party that he has access to.
Maturity Instructions	The maturity instructions set at the time of opening the deposit account will be displayed by default. The customer will be able to change these instructions are required. The options are: • **Close on Maturity (No Rollover)** • **Renew Interest and Principal** • **Renew Principal and Pay Out the Interest** • **Renew Special Amount and Pay Out the remaining amount**
Roll over Amount	Special amount be rolled over. This field is displayed if the option **Renew Special Amount and Pay Out the Remaining Amount** has been selected as **Maturity Instructions**.
Transfer Principal and Interest to	This field is displayed only if the customer selects the option **Close on Maturity** from the **Maturity Instructions** list. The customer can identify if the entire maturity amount is to be transferred to a single CASA account or if the principal and interest amounts are to be split and transferred to two separate CASA accounts. The options are: • **Single Account** • **Separate Accounts**
Pay To	This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity. In case the maturity instruction **Close on Maturity** has been selected, this field will be displayed only if the user has selected the option **Single Account** from the **Transfer Principal and Interest to** field. The customer is required to select the mode through which the amount to be paid out is transferred. The options are: • **Own accounts** • **Internal Account** • **Domestic Bank Account** • **International Bank Account** This field is not displayed if the option **Renew Principal and Interest** has been selected as **Maturity Instruction.**
Own Account	This section is displayed if the customer has selected the option **Own Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.

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Table 6-1 (Cont.) Edit Maturity Instructions - Field Description

Field Name	Description
Transfer Account	The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
Internal Bank Account	This section is displayed if the customer has selected the option **Internal Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.
Account Number	Account number to which the funds are to be transferred.
Confirm Account Number	The account number selected in the Account Number field must be entered again for confirmation.
Domestic Bank Account	This section is displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.
Account Number	Account number to which the funds are to be transferred.
Account Name	Name of the account to which funds are to be transferred.
Bank Code	Bank code of the destination account.
Look up Bank Code	Link to help the user search for Bank Code. On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
International Bank Account	This section is displayed if the customer has selected the option **International Bank Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.
Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
SWIFT Code	The unique code used to identify the bank where the international account is held. On verifying the SWIFT Code, the bank details get displayed.
Look Up SWIFT Code	Search option to look for the SWIFT code of the bank of the destination account.
Beneficiary Name	Name of the account holder who will be the beneficiary of the funds once the deposit is redeemed.
Correspondence Charges	Correspondence charges of the redemption. The charges can be borne by: • **Beneficiary (BEN)** • **Remitter (REM)** • **Sharing**

2. From the **Deposit Account** list, select the term deposit whose maturity instructions is to be changed.
3. From the **Maturity Instruction** list, select the option of choice.
   a. If you select **Close on Maturity** and have proceeded to select the option **Single Account** from the field **Transfer Principal and Interest to or Renew Principal and Pay Out the Interest** option,

      From the **Pay To** list;
      Perform one of the following actions:

      - If you have selected the **Own Account** option;

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i. From the **Transfer Account** list, select an appropriate current or savings account which is to be credited with the specific amount at the time of deposit maturity.

- If you have selected the **Internal Account** option;

  i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.

  ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

- If you have selected the **Domestic Bank Account** option;

  i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.

  ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

  iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

  iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

- If you have selected the **International Bank Account** option;

  i. In the **Account Number** field, enter an appropriate account for maturity proceeds.

  ii. Perform one of the following actions:

    – In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.

    – Use the **Look Up SWIFT Code** link to find the SWIFT code.

  iii. In the **Beneficiary Name** field; enter the account name of the beneficiary.

  iv. From the **Correspondence Charges**list, select who will be bearing the correspondence charges.

b. If you select **Close on Maturity** from the **Maturity Instructions** field, and have selected the option **Separate Accounts** from the **Transfer Principal and Interest to** field;

From the **Pay Principal To** list;
Perform one of the following actions:

- If you have selected the **Own Account** option;

  i. From the **Account Number** list, select a current or savings account which is to be credited with the principal amount at the time of deposit maturity.

- If you have selected the **Internal Account** option;

  i. In the **Account Number** field, enter the account number which is to be credited with the principal amount at the time of deposit maturity.

  ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

- If you have selected the **Domestic Bank Account** option;

  i. In the **Account Number** field, enter the account number which is to be credited with the principal amount at the time of deposit maturity.

  ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

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iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

- If you have selected the **International Bank Account** option;

  i. In the **Account Number** field, enter an appropriate account for maturity proceeds.

  ii. Perform one of the following actions:

  – In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.

  – Use the **Look Up SWIFT Code** link to find the SWIFT code.

  iii. In the **Beneficiary Name** field; enter the account name of the beneficiary.

  iv. From the **Correspondence Charges**list, select who will be bearing the correspondence charges.

From the **Pay Interest To** list;
Perform one of the following actions:

- If you have selected the **Own Account** option;

  i. From the **Account Number** list, select a current or savings account which is to be credited with the interest amount at the time of deposit maturity.

- If you have selected the **Internal Account** option;

  i. In the **Account Number** field, enter the account number which is to be credited with the interest amount at the time of deposit maturity.

  ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

- If you have selected the **Domestic Bank Account** option;

  i. In the **Account Number** field, enter the account number which is to be credited with the interest amount at the time of deposit maturity

  ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

  iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

  iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

- If you have selected the **International Bank Account** option;

  i. In the **Account Number** field, enter the account number of the beneficiary.

  ii. Perform one of the following actions:

  – In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.

  – Use the **Look Up SWIFT Code** link to find the SWIFT code.

  iii. In the **Beneficiary Name** field; enter the account name of the beneficiary.

  iv. From the **Correspondence Charges**list, select who will be bearing the correspondence charges.

4. If you select **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list:

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a. In the **Roll over Amount** field, enter the amount to be rolled over.
b. In the **Pay To** field, select the mode through which the remaining amount is to be transferred.

   Refer steps under 3a. for options and steps applicable.

5. Perform one of the following actions:
   - Click **Submit**.
   - Click **Cancel** to cancel the transaction.
6. The **Review** screen appears.

   Perform one of the following actions:
   - Verify the details and click **Confirm**.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
7. The success message appears along with the transaction reference number.
8. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **Go To Account Details** to view the deposit details page.

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7

Transactions

This topic describes the feature that enables customers to view the details of all transactions executed on their deposit accounts.

Customers can track the transactions taking place in their accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/ download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

> **Note**
>
> a. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
>
> b. The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

Customers can also undertake the following from this screen:

- Request for Statements – The customer can access this option by selecting the **Request Statement** option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

To view transactions:

1. Perform anyone of the following navigation to access the **Transactions** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** . Under **Term Deposits** , click **Transactions**.

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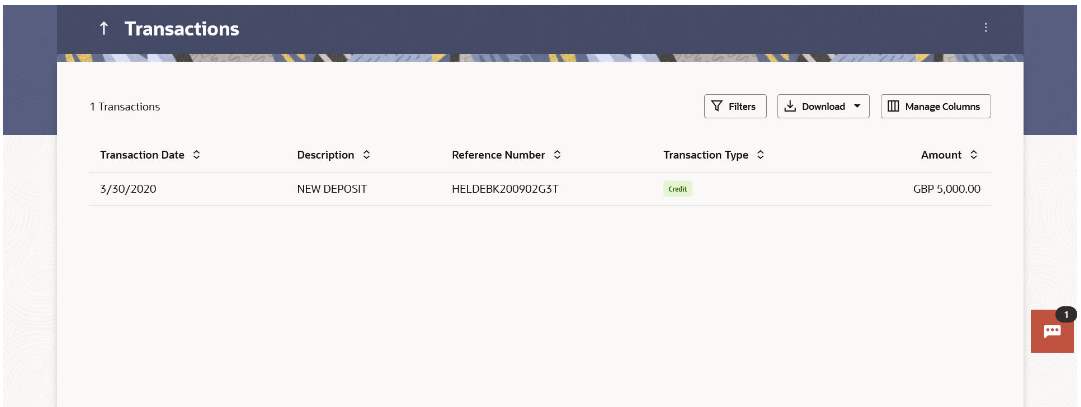
- From the Search bar, type **Term Deposits – Transactions** and press **Enter**.
- Access through the kebab menu of transactions available under the **Term Deposits** module.

The **Transactions** screen appears.

2. From the **Account Number** list, select the account of which you wish to view transactions.

   The list of transactions appears.

Figure 7-1 Transactions – View Transactions



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

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

Table 7-1 Transactions – View Transactions - Field Description

Field Name	Description
Deposit Account	Select an account of which you wish to view transactions.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Amount	The transaction amount.

3. Perform one of the following actions:

   - Click the 

 change filter criteria.

     The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

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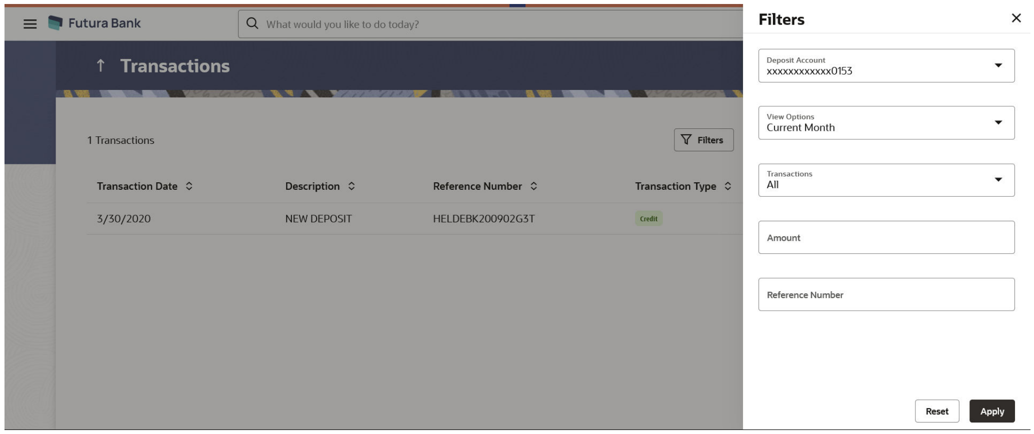
Figure 7-2 Transactions – Filter Criteria



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

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

Table 7-2 Transactions – Filter Criteria - Field Description

Field Name	Description
View Options	Filters to view the transactions of a specific period. The options are: – **Current Month** – **Current Day** – **Previous Day** – **Previous Month** – **Current Month &Previous Month** – **Previous Quarter** – **Date Range** – **Last 10 Transactions**
Transaction	Filters to view the transactions based on description. The options are: – **All** – **Credits Only** – **Debits Only**
From Date – To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option **Date Range** from the **View Options** list.
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.

a. From the **View Options** list, select the desired transaction period.

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        i. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.

    b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.

    c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.

    d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

    e. Perform one of the following actions:

        – Click **Apply** to view transactions based on the defined criteria.

        – Click **Reset** to clear the details entered.

  - Click the Download icon to download the records in CSV & PDF format.
  - Click on the Manage Columns icon to setup a column preference by rearranging or removing columns.
  - Click on the **More Actions** menu to access other Term Deposit account statement related transactions.

    The following actions can also be performed from **More Actions** in the screen:

    – Subscribe for E-Statements

    – Request for a specific statement

    – View Download Pre-Generated Statements

- E-statement
  This topic describes how, using this option, users can request to subscribe to e-statements.
- Request Statement
  This topic describes the statement request feature, which enables users to request a physical copy of their account statement from the bank for a specified period.
- Pre-generated Statement
  This topic describes the functionality that enables users to download pre-generated statements.

7.1 E-statement

This topic describes how, using this option, users can request to subscribe to e-statements.

A customer might wish to receive regular e-statements at his email address instead of physical copies. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

> **Note**
>
> Send to Modify functionality is now supported for this transaction.

To subscribe / unsubscribe for e-statements:

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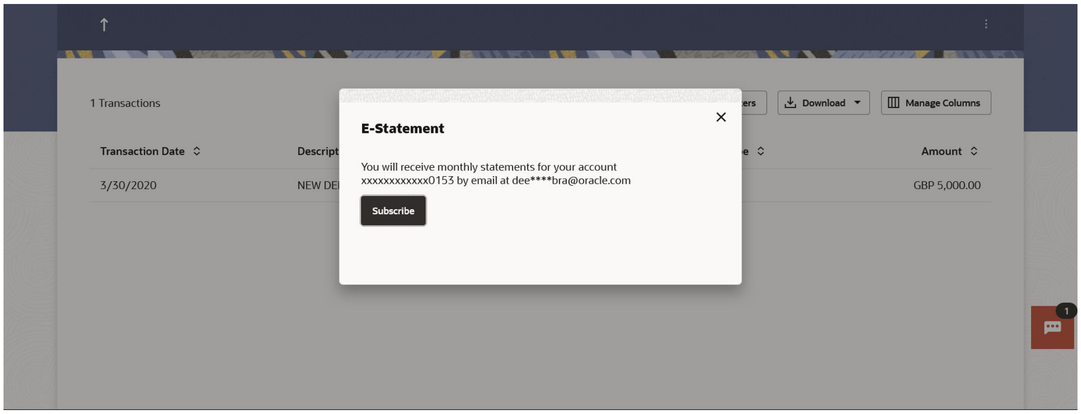
1. Click the icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

   The **E-Statement** popup appears.

Figure 7-3 E-Statement



2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
   a. Click **Subscribe** to opt to receive monthly statements on your registered email address.

      Click **OK** to complete the transaction.
   b. The success message of request submission appears.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
   a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
   b. The success message of request submission appears.

      Click **OK** to complete the transaction.
   c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
5. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **Go To Account Details** to view the deposit details page.

7.2 Request Statement

This topic describes the statement request feature, which enables users to request a physical copy of their account statement from the bank for a specified period.

This physical copy will be mailed to the user's address registered with the bank.

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Note

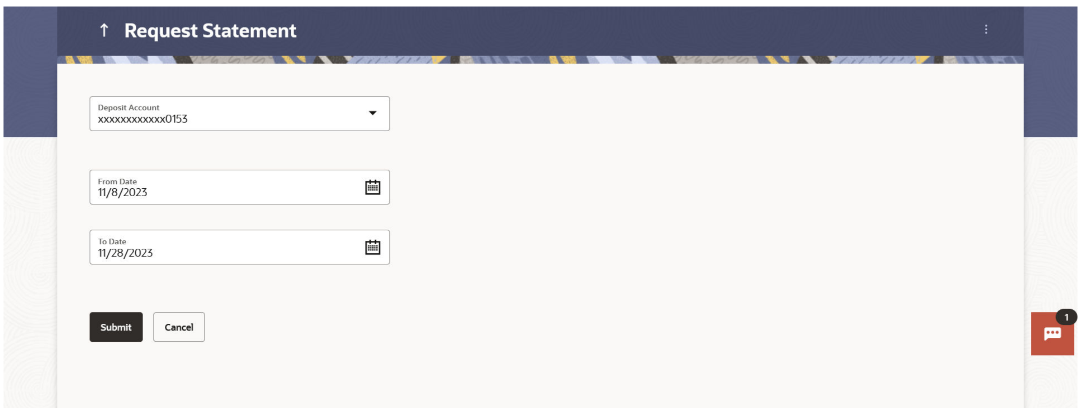
Send to Modify functionality is now supported for this transaction.

To request for a Statement

1. Click the ⋮ icon on the **Transactions** screen, and click **Request Statement** to request for a term deposit account statement.

   The **Request Statement** screen appears.

   Figure 7-4 Request Statement

   Note

   The fields which are marked as Required are mandatory.

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

   Table 7-3 FieRequest Statement - Field Description

Field Name	Description
Account Number	The term deposit account number along with the account nickname for which account statement to be generated. The account number could be either the user's Party account or any linked party accounts that he has access to.
Balance	The deposit account balance is displayed.
From Date	The customer is required to specify the start date from which the account statement is required.
To Date	The customer is required to specify the date until when the statement is required.

2. From the **Account Number** list, select the desired deposit account for which you want to view the statement.

   This step is required only if this screen has been navigated to from the Toggle Menu.

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3. From the **From Date** list, select the start date of the deposit account statement.
4. From the **To Date** list, select the end date of the deposit account statement.
5. Perform one of the following actions:
   - Click **Submit** to redeem the deposit.
   - Click **Cancel** to cancel the transaction.
6. The **Review** screen appears.

   Perform one of the following actions:
   - Verify the details and click **Confirm**.
   - Click **Back** to navigate back to the previous screen.
   - Click **Cancel** to cancel the transaction.
7. The success message of Statement Request appears along with the transaction reference number.
8. Perform one of the following actions:
   - Click **Home** to go to the Dashboard screen.
   - Click **Go To Account Details** to view the deposit details page.

7.3 Pre-generated Statement

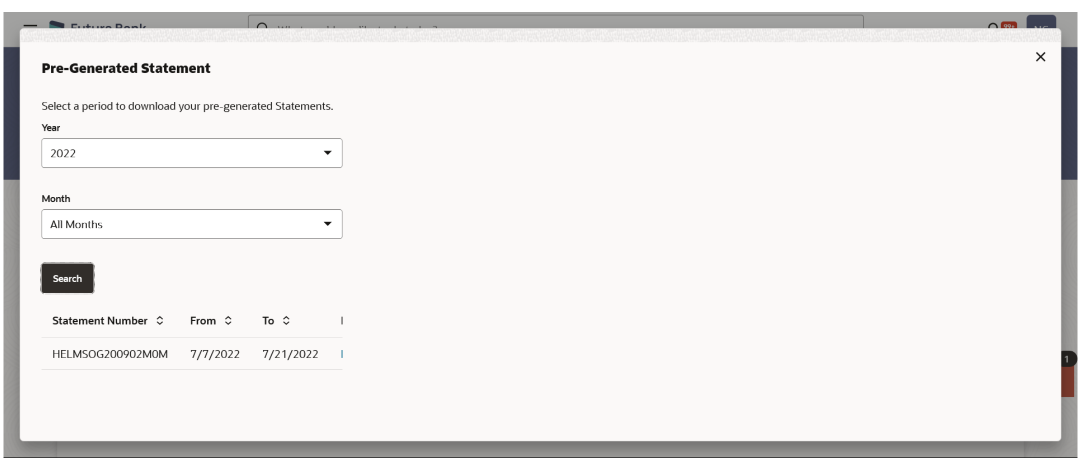
This topic describes the functionality that enables users to download pre-generated statements.

To download pre-generated statements:

1. Click the icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.

   The **Pre-generated Statement** screen appears.

Figure 7-5 Pre-generated Statement



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

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

Table 7-4 Pre-generated Statement - Field Description

Field Name	Description
Select a period to download your pre-generated Statements	
Period	
Year	The year for which the statement is required
Month	The month for which the statement is required.
Statement Number	The statement reference number.
From	Start date of the date period for which the statement is generated.
To	End date of the date period for which the statement is generated.
Download	Click the link against a statement to download the specific statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
3. Click **Search** to search amongst the pre-generated statements for the selected period.
4. Click **Download** link against any record (.pdf)to download the statement in password protected pdf format.

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8
Account Nickname

This topic describes the feature, which enables customers to easily assign nicknames to any account.

A customer may wish to assign nicknames to deposit accounts so as to be able to easily identify them. Once a nickname is assigned to an account, it is displayed on various transactions in addition to the standard account description. This option also allows customer to modify or delete the nickname whenever required.

The customer can access this option by selecting the **Add/Edit Nickname** option from the kebab menu.

To add/edit nickname against a deposit account:

1. Perform the following navigation to access the **Term Deposit Details** screen.

   From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** .

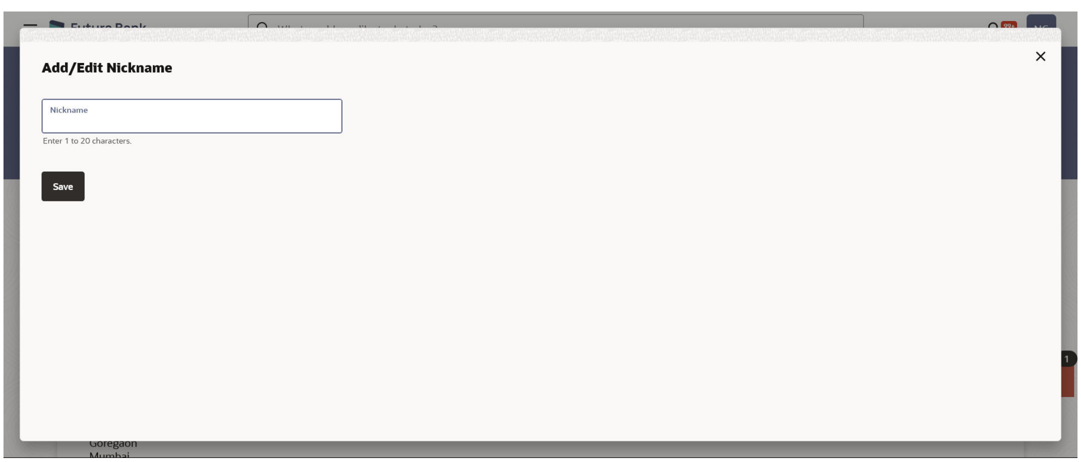
   Under **Term Deposits** , click **Overview**, click on the **Deposit Number** link of the **Term Deposit Summary**, then click **Add/Edit Nickname** option of **Term Deposit Details** kebab menu .

   The **Term Deposit Details** screen appears.

2. Click the icon on the screen, and click **Add/Edit Nickname** option to add/edit nickname against an account.

   The **Add/Edit Nickname** popup appears.

   Figure 8-1 Add/Edit Nickname

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

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

Table 8-1 Add/Edit Nickname - Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the account. If a nickname has already been assigned to the account, it will be displayed in editable mode.

3. In the **Nickname** field, enter the nickname you want to use.
4. Perform one of the following actions:
   - Click **Save** to save your changes.

     Nicknames will be displayed on various transactions instead of the standard account description.
   - Click **Delete** to delete the nickname.

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9 FAQ

1. **What is advantage of assigning a nickname to an account?**
   You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.
2. **What happens to my term deposit at maturity?**
   This will depend on the maturity instructions defined by you at the time the deposit was opened. Based on your selection at that point, at the time of maturity, the deposit would either be renewed or the amount will get credited to a specified account. If the funds are to be withdrawn at maturity, you can provide the details of the account to which the maturity proceeds are to be credited.
3. **Can I redeem the term deposit before the maturity date?**
   Yes, depending on the bank's offerings, it is possible to redeem the term deposit amount either partially or fully before the maturity date.
4. **Can the maturity amount be credited into my account held with another bank?**
   Yes, it is possible to setup instructions to credit the maturity amount into another bank account.

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