Oracle® Banking Digital Experience

Islamic Banking – Retail Term Deposits User Manual

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Oracle Banking Digital Experience Islamic Banking – Retail Term Deposits User Manual, Release 25.1.0.0.0

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Contents

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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

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.

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:

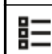
Table 2 Basic Actions and Descriptions

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.

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.

1 Term Deposit

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.

As 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 their customers the 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.

Pre-requisites

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

> **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.

Features Supported In the Application

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

- Overview Widget
- View Term Deposit Summary
- View Term Deposit Details
- Edit Maturity Instructions
- Redeem Term Deposit
- View Term Deposit Statement
- Request Statement
- Apply for a New Term Deposit

- [Overview Widget](#)
  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.

1.1 Overview Widget

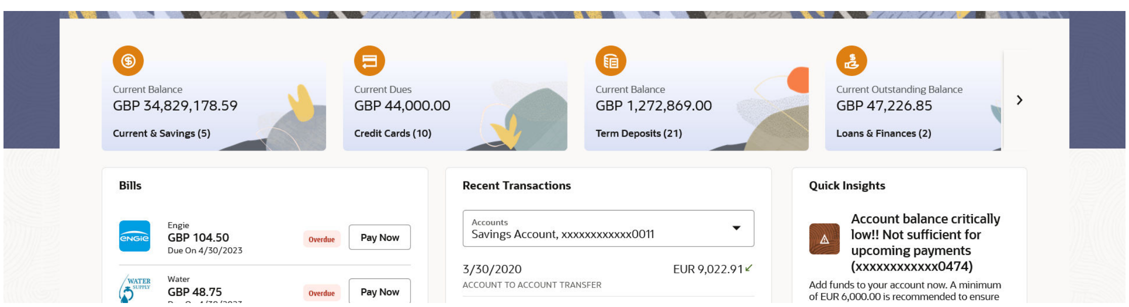
This topic describes the Term Deposit overview page, which provides a summary of the customer's term deposit holdings with the bank, as well as links to various transactions available to the customer.

It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays details specific to that account type on next page. This Term Deposit summary page displays the of both Islamic and Conventional active term deposit accounts held by the customer along with the basic details of each term deposit. One such example is that of **Term Deposits**. The Term deposit card displays the details like Total Current Balance, Total Principal Amount, and Total Number of Term Deposit account held with the bank, and Maturity Amount. Basic details of individual term deposits are displayed as records. Each record displays basic information of the deposit which comprises of the term deposit account number, the product name, the names of the deposit account holders, current balance, maturity amount, maturity date, and the **More Actions** menu.

> **Note**
>
> The Overview widget is available on both desktop and mobile (responsive) view.
>
> If the retail user does not have any term deposit accounts, system displays the text message and the card which re-directs user to the **New Term Deposits** screen.

- On the Dashboard, click **Overview Widget** , and then click **Term Deposits** card.
  The **Overview** widget appears.

Figure 1-1 Overview widget



2 Term Deposits Summary

This topic describes the Term Deposits summary page, which provides users with a comprehensive overview of all their term deposit accounts held with the bank.

All the active term deposits of the user are listed as records. Each record comprises of information such as the term deposit account number, account nickname (if assigned), product name, current balance, maturity date and maturity amount.

Click on the specific account to view further details of that account or view the summary of transactions undertaken through that account.

> **Note**
>
> 1. If the retail user has no term deposit accounts, the system shows a message and a card that directs the user to the **New Term Deposits** screen.
> 2. The left swipe and long press gestures are available on mobile phones and tablets.
>
>   Long press gesture - Users can now press and hold on the screen for a longer time to reveal more options or actions. This feature is accessible in the Account Listing, allowing users to access Redeem, Top Up, and Edit Maturity Instructions functions.

The **More Actions** menu on the right top corner of the page lists the relevant allowed actions based on the account status.

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.

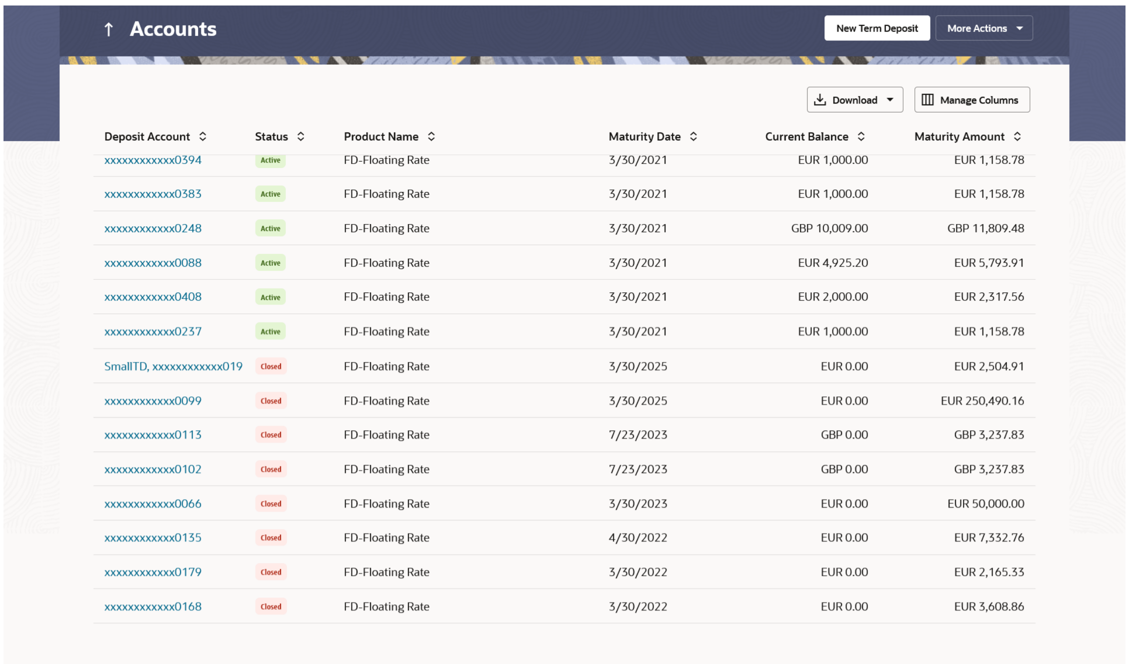
> **Note**
>
> 1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
> 2. The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

Perform anyone of the following navigation to access the **Term Deposits Summary** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** tab.
- From the Dashboard, click **Overview** widget, click **Term Deposits** card.
- From the Search bar, type **Term Deposits – Term Deposits** and press **Enter**.
- Access through the **Term Deposits** tab available on footer of all pages.

The **Term Deposits** summary screen appears.

Figure 2-1 Term Deposits - Summary



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

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

Table 2-1 Term Deposits - Summary - Field Description

Field Name	Description
Deposit Account	The deposit Account number in masked format. Click on the link to view the details or transactions summary of the account.
Nickname	The deposit account nickname will be displayed under the Deposit Account column if a nickname is assigned to the deposit account.
Status	The current status of the deposit account.
Product Name	The name of the term deposit product.
Current Balance	The current balance of the term deposit.
Maturity Date	The date on which the term deposit will mature.

Table 2-1 (Cont.) Term Deposits - Summary - Field Description

Field Name	Description
Maturity Amount	The value of the term deposit at the time of maturity.

Perform one of the following actions:

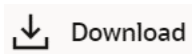
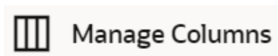
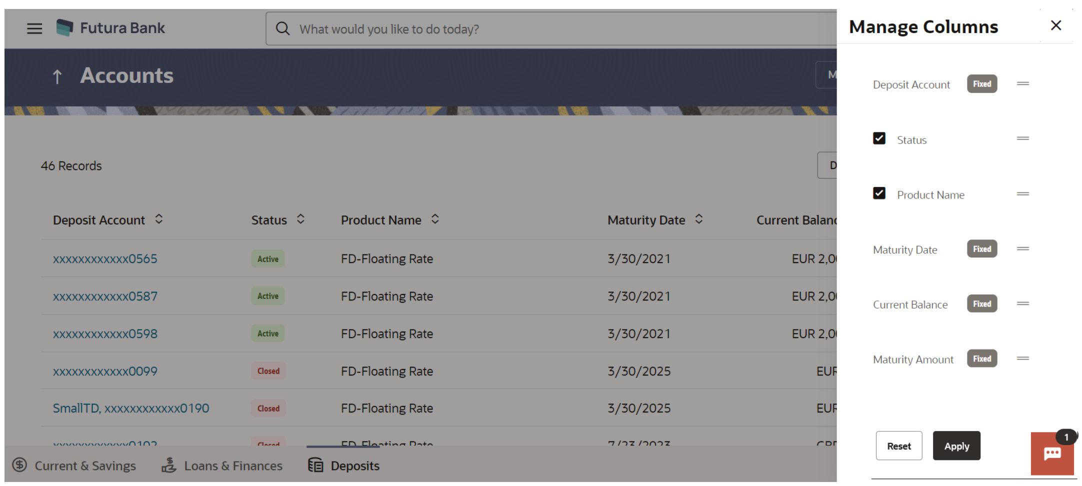
- Click the **New Term Deposit** to open a new term deposit.
- Click the **More Actions** menu to access other Deposits account related transactions.
- Click the  icon to download the records in CSV & PDF format.
- Click the  icon to setup a column preference by rearranging or removing columns.

Figure 2-2 Term Deposits Accounts – Manage Columns setup



Perform one of the following actions:

– Click **Apply** to apply the new changes to the table.

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

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

There are in three main section**Account Details, Recent Transactions,** and **Additional Information**. To navigate between the different sections, **Recent Transactions,** and **Additional Information** the user can use the bookmark options available on top right corner.

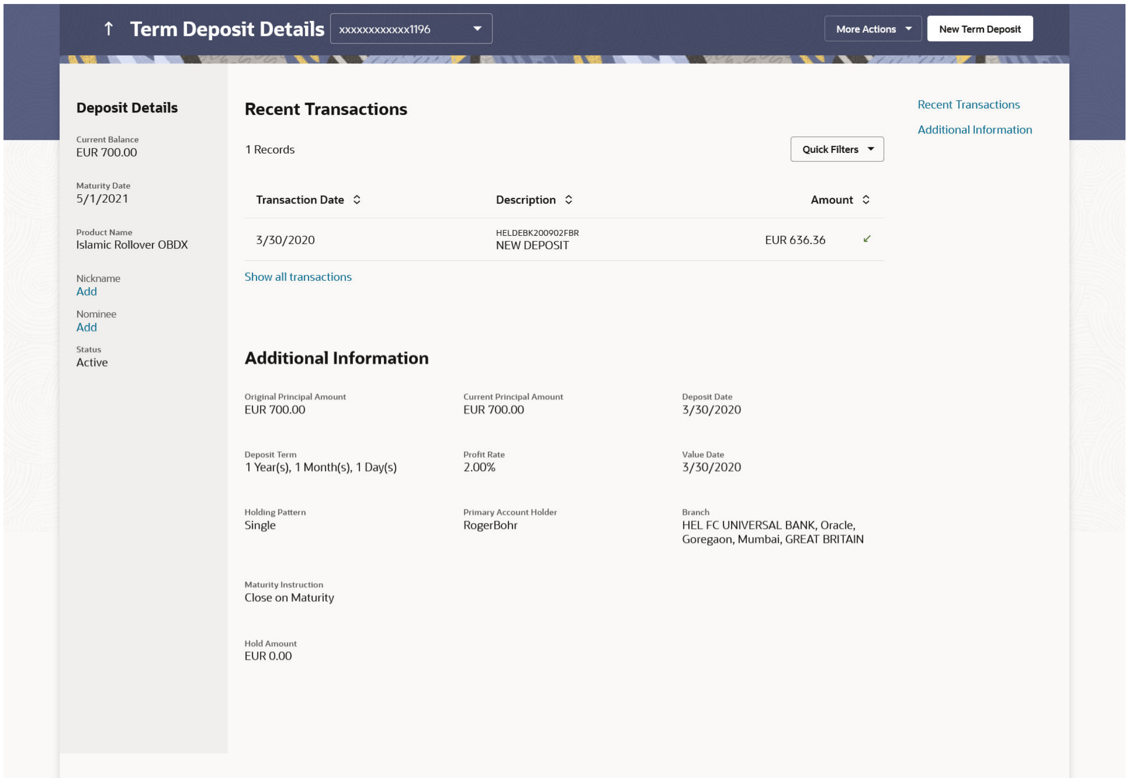
The **Account Details** section provide general information about the deposit account such as the current balance, nickname, status of the account and product name, maturity amount, maturity date, and rate of interest. The **Recent Transactions** sections displays the entries along with each transaction amount and reference details. The **Additional Information** section displays the account holding pattern and the names of all the account holders, the branch in which the account is held along with original principal amount, current principal amount, maturity date, maturity amount, rate of interest, hold amount, deposit date, value date, deposit term etc.

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

- On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click on the **Term Deposit Account Number**.
- From the Search bar, type **Term Deposits – Term Deposits Details** and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposit** tab, and then click hen click on the **Term Deposit Account Number**.

The **Term Deposit Details** screen appears.

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 Term Deposit Details - Field Description

Field Name	Description
Deposit Account Number	Select the term deposit account number whose details are to be viewed.
Deposit Details	
Current Balance	The available balance of the deposit account is displayed.
Maturity Date	The date on which the term deposit will mature.
Product Name	The name of the product under which the term deposit is opened.
Nickname	Displays the nickname set for the term deposit. For more information, refer **Account Nickname**.
Nominee	The registered nominee set for the account. Click on **Add** link to add the nominee to the account.
Status	The current status of the term deposit account. The possible values are: • **Active** • **Closed**
Recent Transactions	For more information, refer **Transactions** screen.

Table 3-1 (Cont.) Term Deposit Details - Field Description

Field Name	Description
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Amount	The transaction amount.
Transaction Type	The type of transaction performed.
Show all transactions	To view all the transactions in account. On clicking the link, the user will be navigated to the **Transactions** screen.
Additional Information	
Original Principal Amount	The amount for which the deposit was opened.
Current Principal Amount	The current principal amount is the revised principal amount after partial redemption, if done.
Deposit Date	The date on which the deposit was opened.
Deposit Term	The deposit term which is displayed in terms of years, months and/or days as defined by the customer at the time the deposit was opened.
Profit Rate	The rate of profit applicable on the term deposit.
Value Date	Value date of the deposit as maintained by the bank.
Accrued Profit	The total amount of Profit accrued till the last accrual date.
Maturity Amount	The value of the term deposit at the time of maturity.
Maturity Instruction	Maturity instruction set by the customer for the specific term deposit at the time of opening the deposit. The options can be: • **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**
Special Amount	Special amount to be rolled over. This field is displayed if the maturity instruction is defined as **Renew Special Amount and Payout the Remaining Amount**.
Pay to	The details of the account to which the deposit amount is to be transferred on maturity are displayed. The details include the account number in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account. This field is not displayed, if maturity instruction selected is**Renew Principal and Profit**.
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.
Holding Pattern	Holding pattern of the term deposit. • **For single owner - Single** • **For joint ownership - Joint or multiple**
Primary Account Holder	Name of the primary account holder.
Joint Account Holder 1	Name of the joint account holder. This field is displayed only if the holding pattern of the term deposit is **Joint**.

Table 3-1 (Cont.) Term Deposit Details - Field Description

Field Name	Description
Joint Account Holder 2	Name of the second joint account holder. This field is displayed only if the holding pattern of the term deposit is **Joint** and if multiple joint account holders are defined instead of just one.
Branch	Details of the branch at which the deposit account is held.
Hold Amount	Any amount kept as lien or marked for hold is displayed here.

The following actions can also be performed from this page:

- Click on the **Quick Filters** menu to view the transactions of a specific period or of specific transaction type.
- Click on the **Recent Transactions, Additional Information** links available on the top right corner page to navigate between the sections.
- For more information on **Nickname** (add/ modify/ delete), the option available under **Account Details** section. Refer **Account Nickname** section.
- For more information on **Nominee, Nomination**the option available under **Account Details** section. Refer **Nomination** section in **Oracle Banking Digital Experience Retail Customer Services User Manual**.
- > **Note**
  >
  > If a nominee is already defined for the account, then the **Edit Nominee** option is displayed in kebab menu to modify it.
- Click on the **New Term Deposit** to open a new deposit account. The system redirects to the **Product Offerings** section of the bank portal page.
- Click on the **More Actions** menu to access account related transactions.

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.

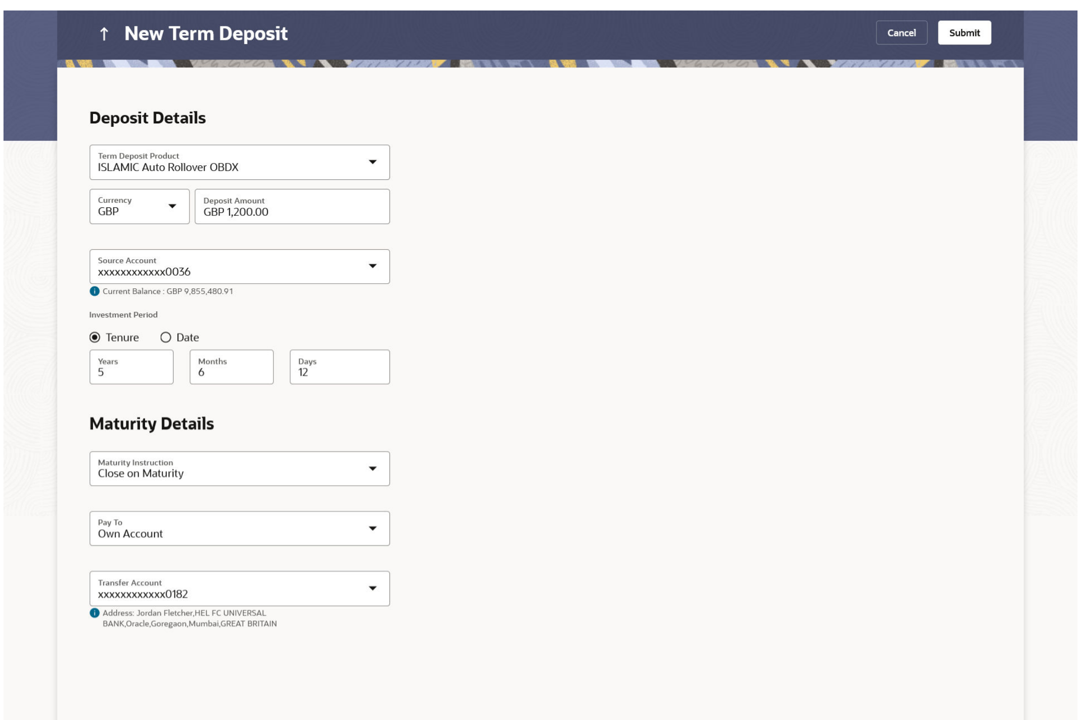
While applying for a term deposit, the customer is required to identify the amount for which the deposit is to be opened, the tenure i.e. the term of the deposit and the holding pattern i.e. single or joint. Additionally, the customer is also required to define maturity instructions and also to select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

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** tab. Under **Term Deposits** , click on the **New Term Deposit**.
   - From the Search bar, type **Term Deposits -New Term Deposit** and press **Enter**.
   - On the Dashboard, click **Overview** widget, click **Term Deposit** card, then click **Term Deposits** tab, then click on the **New Term Deposit**.

   The **New Term Deposit** screen appears.

Figure 4-1 New Term Deposit



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

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

Table 4-1 New Term Deposit - Field Description

Field Name	Description
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. For more information on **Account Nickname**, click Account Name
Balance	On selection of a current or savings account in the **Select Account** field, the current balance of the specific account is displayed against the field.
Term Deposit Product	All the term deposit products available for application will be listed down.
Deposit Amount	The customer is required to define the currency and amount in which the deposit is to be opened.
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).
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.
Current Exchange Rate	Displays the per unit currency exchange rate for the chosen currency combination. **Note** This field is displayed if the source account currency is different from the TD opening currency.
Exchange Amount	Displays the exchanged amount in the chosen currency after currency exchange. **Note** This field is displayed if the source account currency is different from the TD opening currency.

Table 4-1 (Cont.) New Term Deposit - Field Description

Field Name	Description
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 **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 **Date** option in 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.
Holding Pattern	The holding pattern that will be applied to the deposit being opened is displayed. This field will be displayed only if the current or savings account selected as the **Source Account** has a joint holding pattern. The options are: • **Single** • **Joint** **Note** a. This field will be displayed only if the current or savings account selected as the Source Account has a joint holding pattern. b. If the user selects option **Joint**, the new deposit will be opened in the joint names of the holders of the current or savings account selected as the Source Account.
Maturity Details	
Maturity Instructions	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**

Table 4-1 (Cont.) New Term Deposit - Field Description

Field Name	Description
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 Account** • **Internal Bank Account** • **Domestic Bank Account** • **International Bank Account** This field is not displayed, if the customer has selected **Renew Profit And Principal** 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.
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.
The following fields are displayed once the customer has selected an account in the **Transfer Account** field.	
Beneficiary Name	The name of the holder of the account selected in **Transfer Account.**
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.
Internal Bank Account	This section is displayed if the customer has selected the option **Internal Account** in the **Pay To** field.
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.
Domestic Bank Account	This section is displayed if the customer has selected the option **Domestic 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 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.
The following fields and values will be displayed once the customer has specified a bank code.	
Bank Name	Name of the beneficiary bank.

Table 4-1 (Cont.) New Term Deposit - Field Description

Field Name	Description
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 while international fund transactions.
Bank Code	The customer is required to identify the bank code in which the beneficiary account is held.
Look Up SWIFT Code	Search option to look for swift code of the destination account.
Beneficiary Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit is redeemed.
Correspondence Charges	Correspondence charges of the redemption. The charges are borne by: • **Beneficiary (BEN)** • **Remitter (REM)** • **Sharing**
Nomination Details	This section is enabled only if the term deposit holding pattern is single.
Add Nominee	This option enables the customer to specify preference with regards to whether a nominee is to be added against the new term deposit or not. The options are: • **Yes** - Select this option if you want to add a nominee against the term deposit • **No** - Select this option if you do not want to add a nominee against the term deposit.
Nomination Details	This section is enabled if the customer selects **Yes** option in **Add Nominee** field.
Nomination Type	The customer can identify whether he/she wants to add a new nominee or wants to add the same nominee as that of another account. The options are: • **Add New**: By selecting this option, the customer is able to specify details of the person who is to be added as the nominee of the new term deposit. • **Replicate Existing Nominee**: By selecting this option, the customer is able to add a person who is an existing nominee of another account held by the customer, as the nominee for the new term deposit being opened.
The following fields are displayed if the customer selects the option **Add new** against the **Nomination Type** field.	
Nominee Name	Specify the full name of the nominee.

Table 4-1 (Cont.) New Term Deposit - Field Description

Field Name	Description
Nominee Date Of Birth	Specify the nominee's date of birth. **Note** The customer will be required to specify details of the nominee's guardian if it is identified that the nominee is a minor on the basis of the nominee's date of birth.
Relationship	Specify the customer's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.
Address	Enter details pertaining to the nominee's address.
Country	Select the country in which the nominee resides.
State	Enter the name of the state in which the nominee resides.
City	Enter the name of the city in which the nominee resides.
Zip	Specify the zip code of the nominee's address.
Enter Guardian details since nominee is a minor below 18 years:	This section is enabled only if the system identifies that the nominee is a minor on the basis of the nominee's date of birth defined.
Name	Specify the full name of the nominee's guardian.
Address	Enter details pertaining to the guardian's address.
Country	Select the country in which the guardian resides.
State	Enter the name of the state in which the guardian resides.
City	Enter the name of the city in which the guardian resides.
Zip	Specify the zip code of the guardian's address.
A pop up containing a list of all the existing nominees of accounts held by the customer is displayed if the customer selects the option **Replicate Existing Nominee** against the **Nomination Type** field. Once a nominee is selected from this pop up, the fields in which nominee details are captured are pre-populated with details of the selected nominee. The user can opt to change the value in any field as required.	
Nominee Name	The names of all the nominees of the accounts held by the customer are listed down. The customer can select a nominee that he/she wishes to add as a nominee against the new term deposit.
Account Type	The account type of the account against which the nominee is mapped is displayed against the nominee name record.
Account Number	The account number in masked format of the account against which the nominee is mapped, is displayed against the nominee record.

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. 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.
7. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.
8. Specify maturity instructions as desired, in the **Maturity Instruction** field.
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 **Transfer Account** list, select an appropriate current and savings account for maturity proceeds.

        The beneficiary name and its bank details appears.
   - 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 an appropriate account for maturity proceeds.
     b. – 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.
        – Click **Reset** to clear the populated data and enter/ select a new SWIFT code.
     c. Click **Verify** to fetch bank details based on Bank Code (BIC).
     d. In the **Beneficiary Name** field, enter the name of the beneficiary.

e. Click and select the appropriate **Charges borne for remittance** option for bearing the charges for transfer.

10. In the **Add Nominee** field, select the option of choice.
    a. Select option **No** if you do not wish to add a nominee against the term deposit.
    b. If you select option **Yes**,

       Perform one of the following actions:

       - If you have selected the **Add New** option to add new nominee details.
         i. In **Nominee Name** field, enter the name of the nominee.
         ii. From the **Nominee Date of Birth** field, specify the nominee's date of birth.
         iii. From the **Relationship** list, select your relationship with the nominee.
         iv. In the **Address** field, enter the address of nominee.
         v. From the **Country** list, select the country in which the nominee resides.
         vi. In the **State** field, enter the name of the state in which the nominee resides.
         vii. In the **City** field, enter the name of the city in which the nominee resides.
         viii. In the **Zip** field, enter the zip code of the nominee's address.
         ix. If the **Nominee** is a minor or below 18 years of age, enter the Guardian Details.
             i. In the **Name** field, enter name of the guardian.
             ii. In the **Address** field, enter the address of guardian.
             iii. From the **Country** list, select the country in which the guardian resides.
             iv. In the **State** field, enter the name of the state in which the guardian resides.
             v. In the **City** field, enter the name of the city in which the guardian resides.
             vi. In the **Zip** field, enter the zip code of the guardian's address.
       - If you have selected the **Replicate Existing Nominee** option, the **Select Nominee** popup appears with the list of existing CASA, FD, RD nominees.
         i. Select an appropriate nominee whose details you want to replicate.
         ii. Perform one of the following actions:
             – Click **OK**, which will prefill all the details in the nominee details fields.
             – Click **Cancel** to close the popup window.

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

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

12. 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.

13. The confirm screen is displayed with a success message along with the reference number.
14. Perform one of the following actions:
    - Click **Transaction Details** to view the details of the transaction.
    - Click on the **Deposit Details**link to view the deposit account details.
    - Click on the **View Accounts** link to visit Term Deposit Summary page.
    - Click on the **Open New Deposit** link to open a new deposit account.
    - Click on the **Go To Dashboard** link to navigate back to dashboard page.

5
Edit Maturity Instructions

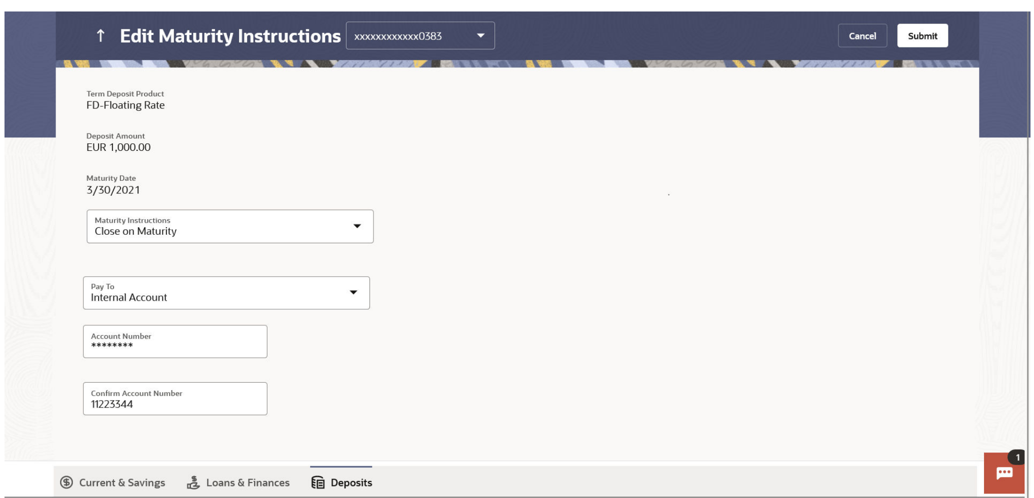
This topic describes how, using this option, user can modify the maturity instruction associated with a term deposit.

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 **Deposits** tab, and then click on the **Deposits Account Number.** From the **Deposits Details** page, click on the **More Actions**, and then click on the **Edit Maturity Instructions**.
   - From the Search bar, type **Term Deposits – Edit Maturity Instructions** and press **Enter**.
   - On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click on the **Edit Maturity Instructions**.
     The **Edit Maturity Instructions** screen appears.

Figure 5-1 Edit Maturity Instructions



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

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

Table 5-1 Edit Maturity Instructions - Field Description

Field Name	Description
Deposit Account	Select the term deposit whose maturity instructions is to be changed.
Term Deposit Product	The name of the product under which the term deposit is opened.
Deposit Amount	The deposit amount.
Maturity Date	The date on which the term deposit will mature.
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 can be: – **Close on Maturity** – **Renew Principal and Interest** – **Renew Principal and Pay Out the Interest** – **Renew Special Amount and Pay Out the remaining amount**
Roll over Amount	Special amount to be rolled over. This field is displayed if the option **Renew Special Amount and Pay Out the Remaining Amount** has been selected as **Maturity Instruction**.
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** This field is not displayed if the option **Renew Principal and Interest** has been selected as **Maturity Instruction.**
Pay Principal To	This field is displayed only if the customer has selected the option **Close on Maturity** from the **Maturity Instructions** list and proceeds to select the option **Separate Accounts** from the **Transfer Principal and Interest to** field. The customer is required to select the mode through which the principal amount to be paid out is transferred. The options are: – **Own accounts** – **Internal Bank Account** – **Domestic Bank Account**

Table 5-1 (Cont.) Edit Maturity Instructions - Field Description

Field Name	Description
Pay Interest To	This field is displayed only if the customer has selected the option **Close on Maturity** from the **Maturity Instructions** list and proceeds to select the option **Separate Accounts** from the **Transfer Principal and Interest to** field. The customer is required to select the mode through which the interest amount out of the total maturity amount to be paid out is transferred. The options are: – **Own accounts** – **Internal Bank Account** – **Domestic Bank Account**
Own Account	This section is displayed if the option **Own Account** has been selected in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.
Transfer Account	The account number along with the account nickname to which the funds are to be transferred.
The following fields are displayed once the customer has selected an account in the **Transfer Account** field.	
Beneficiary Name	The name of the holder of the account selected in **Transfer Account.**
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.
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	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 user is required to re-enter the account number in this field so as to confirm the same.
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	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.
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.

Table 5-1 (Cont.) Edit Maturity Instructions - Field Description

Field Name	Description
City	City of the beneficiary bank.

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.
4. 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;
     a. 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;
     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).
5. If you have selected the option **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;
     a. 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;
     a. In the **Account Number** field, enter the account number which is to be credited with the principal 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 principal 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).

From the **Pay Interest To** list;
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 interest amount at the time of deposit maturity.
- 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 interest 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 interest 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).

6. If you select **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list:
   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 4 for options and steps applicable.
7. Perform one of the following actions:
   - Click **Submit**.
   - Click **Cancel** to cancel the transaction.
8. 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.
9. The success message of redemption appears along with the transaction reference number.
10. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click on the **Deposit Details**link to view the deposit account details.

- Click on the **View Accounts** link to visit Term Deposit Summary page.
- Click on the **Open New Deposit** link to open a new deposit account.
- Click **Go To Account Details** to view the deposit details page.

6 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.

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

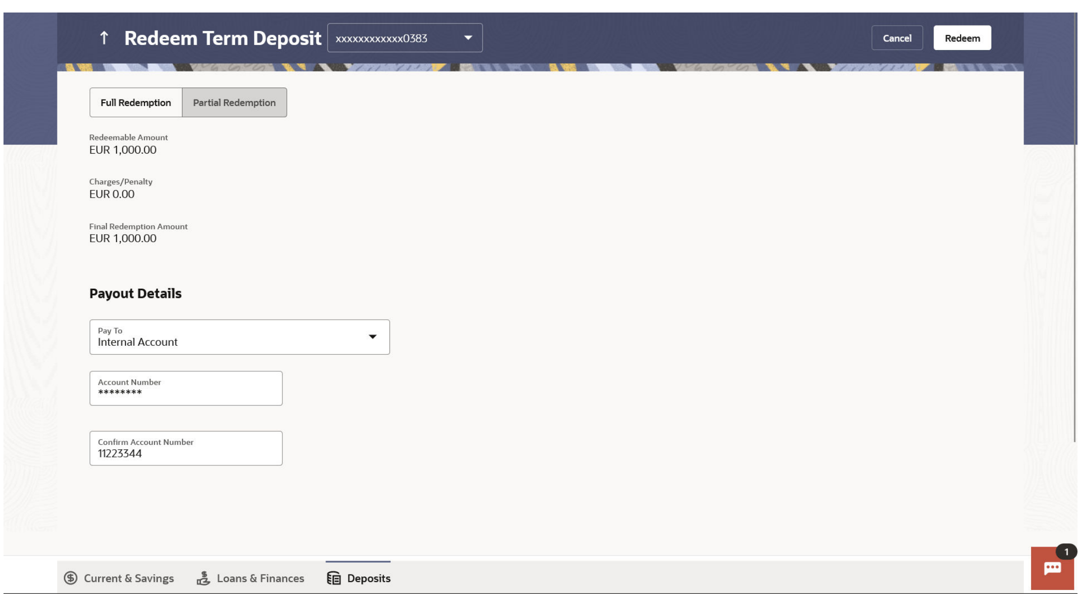
- Transfer to own account
- Transfer to internal account

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 **Deposits** tab, and then click on the **Deposit Account Number** . From the **Deposit Details** page, click on the **More Action**s, and then click on the **Redeem Term Deposit**.
    - From the Search bar, type **Deposits – Redeem Term Deposit**and press **Enter**.
    - On the Dashboard, click **Overview** widget, click **Deposits** card, then click on the **Deposit Account Number** . From the **Deposit Details** page, click on the **More Action**s, and then click on the **Redeem Term Deposit**.

    The **Redeem Term Deposit**screen appears.

Figure 6-1 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 6-1 Redeem Term Deposit - Field Description

Field Name	Description
Deposit Account	Select the term deposit that is to be redeemed.
Redemption Type	The customer can select whether redemption is to be partial or full. The options are: • **Partial Redemption** • **Full Redemption**
Redeemable Amount	The total amount of the deposit that can be redeemed is displayed.
Redemption Amount	The customer is required to specify the amount to be redeemed. The amount specified will be in the same currency as that in which the deposit is held. This field is displayed only if the customer selects the option **Partial Redemption**in the **Redemption Type** field.
Charges/ Penalty	Any charges or penalty, if applicable, will be displayed.
Final Redemption Amount	The amount being redeemed is displayed. This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).
Payout Details	
Pay To	The customer is required to specify the mode through which the redeemed amount is to be transferred. The options are: • **Own Accounts** • **Internal Bank Account** • **Domestic Bank Account** • **International Bank Account** **Note** Pay out to only Own and Internal Accounts are supported when the host is Oracle FLEXCUBE Core Banking.
Own Account	The following field is displayed if the customer has selected the option **Own Account** in the **Pay To** field.
Transfer Account	The customer can select a current or savings account to which the funds will be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
The following fields are displayed once the customer has selected an account in the **Transfer Account** field.	

Table 6-1 (Cont.) Redeem Term Deposit - Field Description

Field Name	Description
Beneficiary Name	The name of the holder of the account selected in **Transfer Account**.
Bank Name	The name of the bank in which the selected account is held
Bank Address	The address of the bank in which the selected account is held.
City	The city of the bank in which the account is held.
Internal Account	The following field is displayed if the customer has selected the option **Internal Account** in the **Pay To** field.
Account Number	The customer can identify a current or savings account held within the same bank, to which the funds are to be transferred.
Confirm Account Number	The customer must re-enter the account number in this field so as to confirm the account number entered in the above field is correct.
Domestic Bank Account	The following fields are displayed if the customer has selected the option **Domestic 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.
Account Name	Enter the name of the account holder who will be the beneficiary to whom funds will be transferred.
Bank Code	The customer is required to identify the bank code in which the beneficiary account is held.
Look Up Bank Code	The search option to look for bank code of the destination account.
The following fields and values will be displayed once the customer has specified a bank code.	
Bank Name	The name of the bank in which the beneficiary account is held.
Bank Address	The address of the bank in which the beneficiary account is held.
City	The city of the bank in which the beneficiary account is held.
International Bank Account	This section is displayed if the customer has selected the option **International Bank Account** in the **Pay To** field.
Account Number	Specify the account number of the payee.
SWIFT Code	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup SWIFT Code	Link to search the SWIFT code.
Search SWIFT Code	The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.
SWIFT Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Lookup - Search Result	The following fields are displayed once the required SWIFT code is selected from the search results.
SWIFT Code	SWIFT code value.
Bank Name	Name of the bank.
City	City to which the bank belongs.
Branch	Bank branch name.
Country	Country of the bank.
Address	Displays complete address of the bank.

Table 6-1 (Cont.) Redeem Term Deposit - Field Description

Field Name	Description
Beneficiary Name	Name of the beneficiary.
Correspondence Charges	Specify who is bearing the charges for transfer. The options are: • **Beneficiary** • **Remitter** • **Sharing**

2. From the **Deposit Account** list, select the term deposit to be redeemed.
3. From the **Redemption Type** list, select the appropriate option.

   Perform one of the following actions:

   - If you select the **Partial Redemption** 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).
   - 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 **Transaction Details** to view the details of the transaction.
   - Click on the **Deposit Details**link to view the deposit account details.
   - Click on the **View Accounts** link to visit Term Deposit Summary page.
   - Click on the **Transactions** link to view the related transactions.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

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.

Using the **Manage Columns** feature, bankcan 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.

The user can also navigate to other deposit account statement related screens from the **More Actions** menu provided on the screen.

Customers can also undertake the following from the **More Actions** menu:

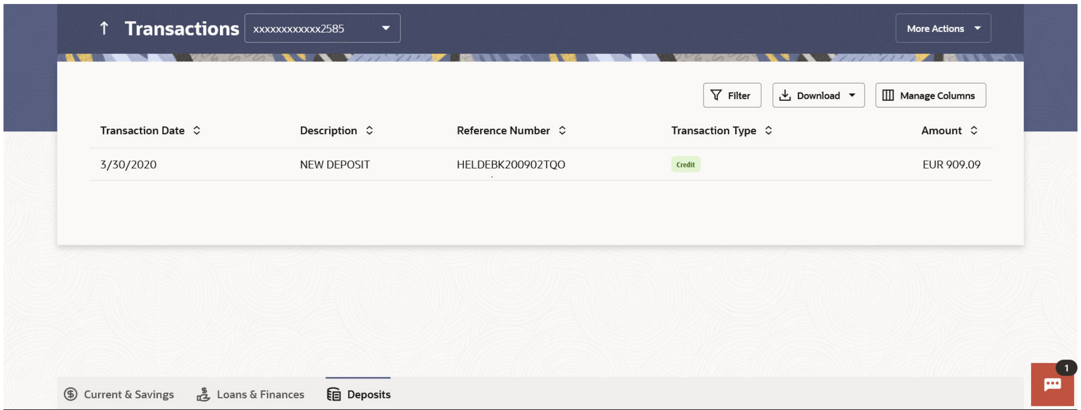
- **Request for Statements** –The customerwill be able to define the period for which he/she requires to receive statements at his/her registered address.
- **Download Pre-Generated Statements** – The customer can view /download the pre-generated statements for the selected period.
- **Subscribe for E-Statements** – The customer can 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 **Deposits** tab, and then click **Deposits Account Number**. From the **Deposits Details** page, click on the **Show all transactions** link under **Recent Transaction** section.
   - From the Search bar, type **Term Deposits – Transactions**and press **Enter**.
   - On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click **Deposits Account Number**. From the **Deposits Details** page, click on the **Show all transactions** link under **Recent Transaction** section .

The **Transactions** screen 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.

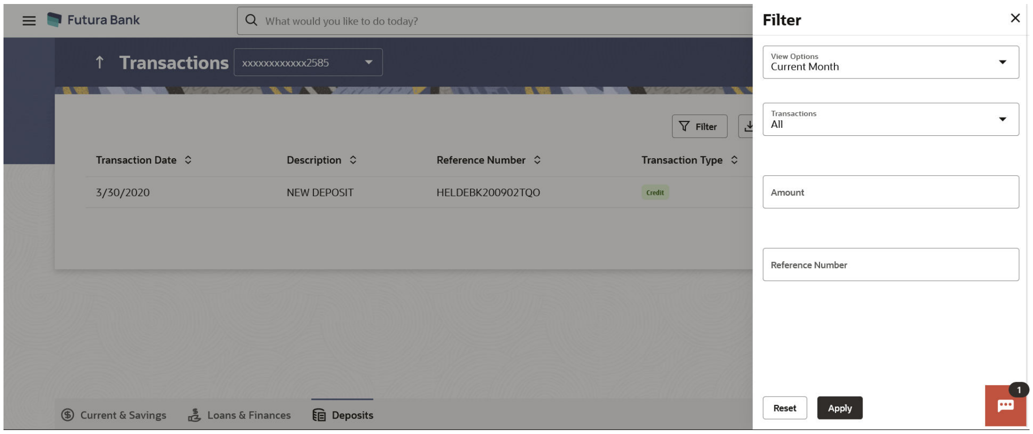
2. Perform one of the following actions:

   - Click the 

 change filter criteria.

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

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.

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.

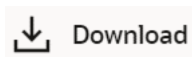
c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.

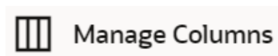
d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

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 

 icon to download the records in CSV & PDF format.
- Click on the 

 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.

- 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.

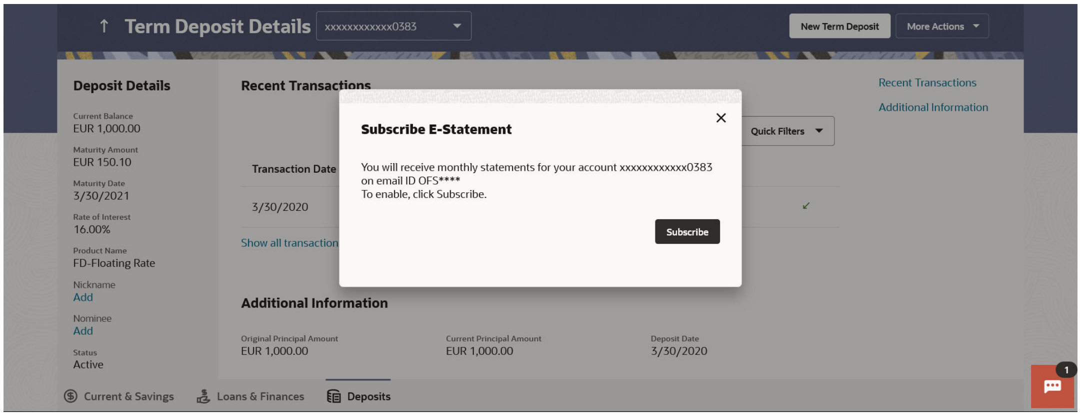
Perform anyone of the following navigation to access the **E-statement Subscription** screen.

To subscribe / unsubscribe for e-statements:

1. Perform anyone of the following navigation to access the **E-statement Subscription** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits Accounts** tab, and then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click **E-statement Subscription**.
   - From the Search bar, type **Term Deposits – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **E-statement Subscription**.
   - From the Search bar, type **Term Deposits – E-statement Subscription**.

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.
   b. The success message of request submission appears.

      Click **OK** to complete the transaction.
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.
To request for a Statement

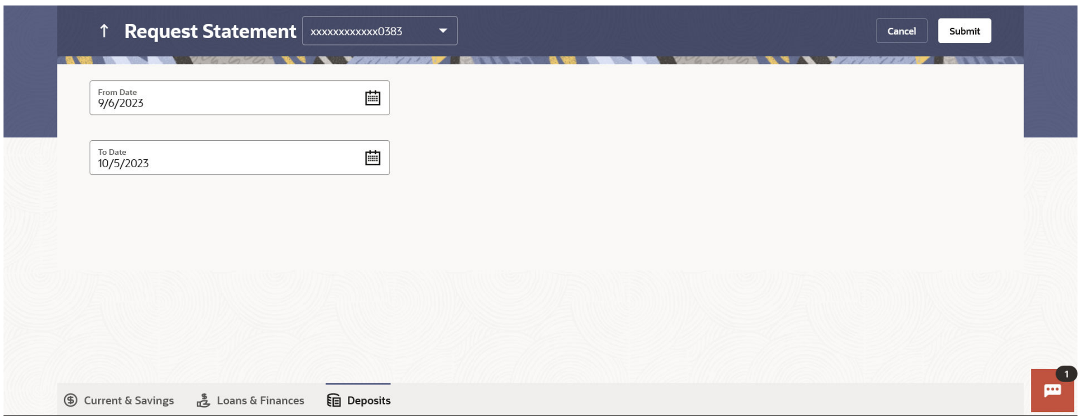
1. Perform anyone of the following navigation to access the **Request Statement** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits Accounts** tab, and then click **Deposits Account Number**. From the

Deposits Details page, click on the **More Actions**, and then click **Request Statement**.

- From the Search bar, type **Term Deposits – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **Request Statement**.
- From the Search bar, type **Term Deposits – Request 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 Request Statement - Field Description

Field Name	Description
Account Number	Select the deposit account number for which statement has to be requested
Balance	The deposit account balance is displayed.
From Date	The user is required to specify the start date from which the account statement is required.
To Date	The user is required to specify the date until when the statement is required.

2. From the **Account Number** list, select the account number for the account statement.
3. From the **From Date** list, select the start date of the account statement.
4. From the **To Date** list, select the end date of the account statement.
5. Perform one of the following actions:
   - Click **Submit** to submit the cheque book request.
   - Click **Cancel** to cancel the transaction.
6. The **Confirmation** popup appears.

Perform one of the following actions:

- Click **Yes** to proceed.
- Click **No** to cancel the transaction.

7. The success message along with the transaction reference number appears.
8. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click on the **View Accounts** link to visit Term Deposit Summary page.
   - Click on the **Term Deposit Details**link to view the deposit account details.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

7.3 Pre-generated Statement

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

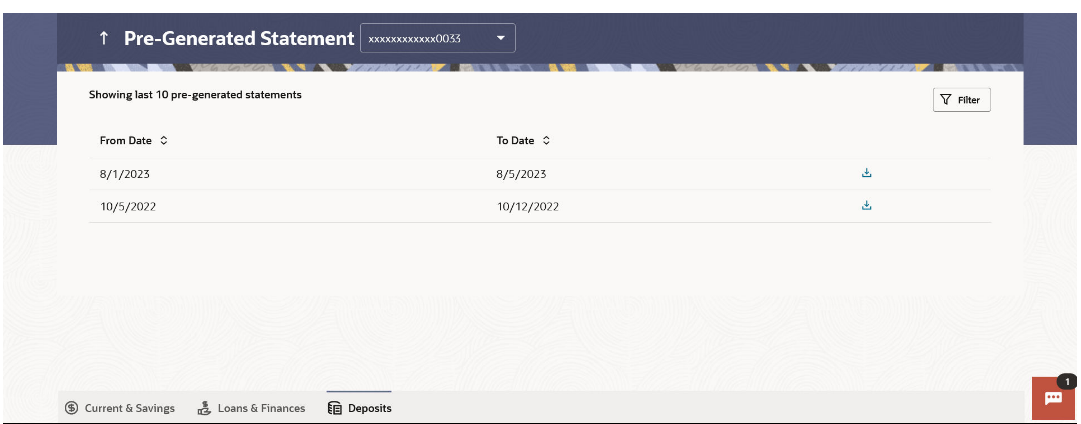
The customer can view /download the last 10 pre-generated statements for the selected period.

To download pre-generated statements:

1. Perform anyone of the following navigation to access the **Pre-generated Statements** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits Accounts** tab, and then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click **Pre-generated Statements**.
   - From the Search bar, type **Term Deposits – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **View Pre-generated Statements**.
   - From the Search bar, type **Term Deposits – Pre-generated Statements**

   Displays the last pre-generated statements on the **Pre-generated Statement** screen.

Figure 7-5 Pre-generated Statement



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

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

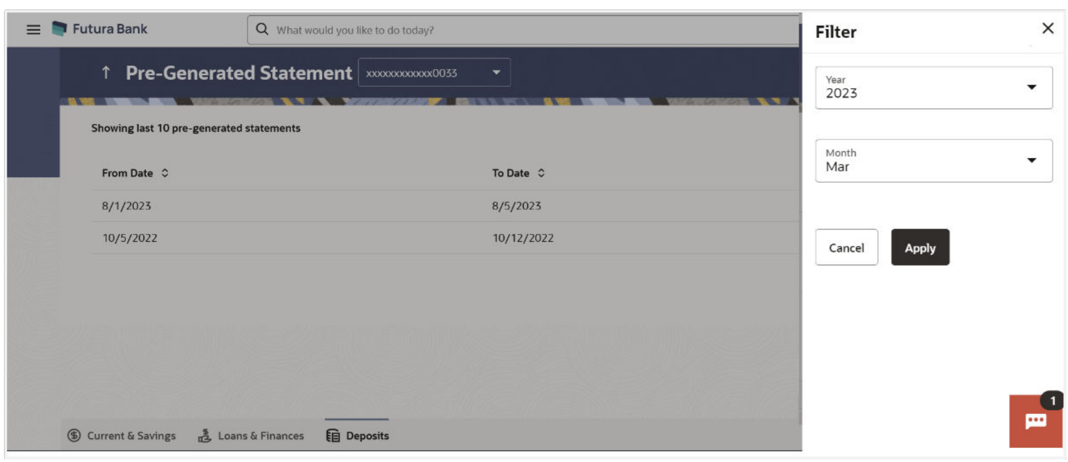
Table 7-4 Pre-generated Statement - Field Description

Field Name	Description
Account Number	The deposit account number in masked format for which statement has to be requested.
From Date	Start date of the date period for which the statement is generated.
To Date	End date of the date period for which the statement is generated.
	Click on the icon against a statement to download the specific record.

2. Click the  generate the statement for the desired period.

   The **Filter** overlay screen appears.

Figure 7-6 Pre-generated Statement - Filter Criteria



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

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

Table 7-5 Pre-generated Statement - Filter Criteria - Field Description

Field Name	Description
Year	The year for which the statement is required

Table 7-5 (Cont.) Pre-generated Statement - Filter Criteria - Field Description

Field Name	Description
Month	The month for which the statement is required.

a. From the **Year** list, select the year for which the pre-generated statement is required.

b. From the **Month** list, select the month for which the pre-generated statement is required.

c. Click **Apply** to search amongst the pre-generated statements. The Pre-generated statement appears based on entered criteria for the selected period.

   OR

   Click **Cancel** to cancel the transaction.

3. Click the icon against any record (.pdf)to download the statement in password protected .pdf format.

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.

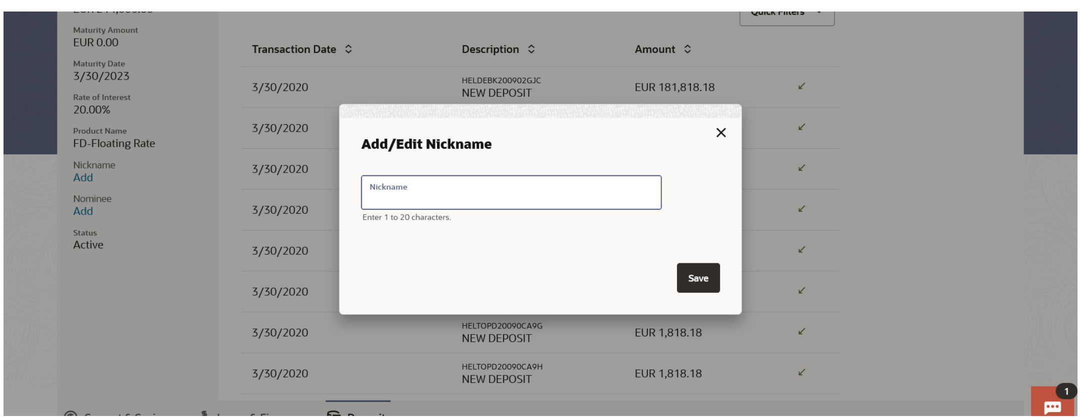
   From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** tab, and then click on the **Deposit Account Number**. From the **Deposits Details** page, goto **Deposit Details** section.
   The **Term Deposit Details** screen appears.

2. Perform one of the following actions:

   - Click on the **Add** link if nickname is not assigned to the account.
   - Click on the nickname if nickname is already been assigned to modify the nickname.

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

Figure 8-1 Add/Edit Nickname



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

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.

9 FAQ

1. **What is the 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.
2. **Can I modify the term deposit details?**
   Yes, you can modify the maturity instructions defined for your term deposit. This option are provided on the Term Deposit Details screen.
3. **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.
4. **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.
5. **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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