

Retail Term Deposit Account Creation
Oracle FLEXCUBE Universal Banking
Release 12.0
[May] [2012]
Oracle Part Number E51527-01



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1. Creation of Retail Term Deposit Account

1.1 Introduction

This process instigates with the receipt of the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details / documents, the bank either decides to proceed further only after obtaining the missing details / documents or processes the request with necessary approvals without waiting for the missing details / documents.

The bank as well captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer / updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

1.2 Stages in Retail Term Deposit Creation

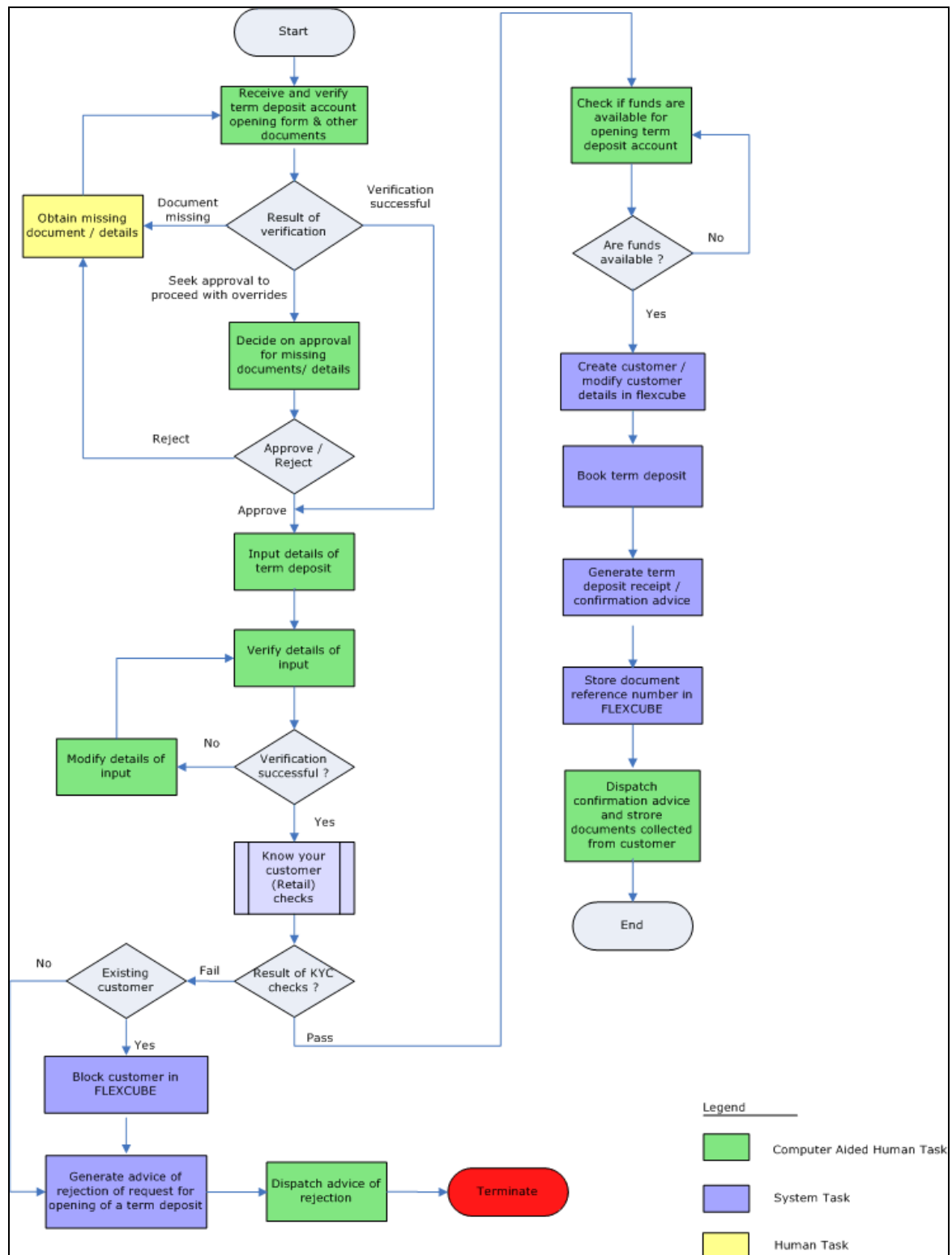
In Oracle FLEXCUBE, the process for opening a retail term deposit is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction.

The retail term deposit opening process comprises the following stages:

- Receive and verify term deposit account opening form and other documents
- Decide on approval for missing documents / details
- Input details of term deposit
- Verify details of input
- Modify details of input
- Sub process – Know your customer (Retail) checks
- Block customer in Oracle FLEXCUBE
- Generate advice of rejection of request for opening of a term deposit
- Dispatch advice of rejection
- Check if funds are available for opening term deposit account
- Create customer / modify customer details in Oracle FLEXCUBE
- Book term deposit
- Generate term deposit receipt / confirmation advice
- Store document reference number in Oracle FLEXCUBE
- Dispatch confirmation advice and store documents collected from customer

Only users who have procured the relevant access rights can perform activities under a stage.

1.3 Process Flow Diagram



Step 1. Receive and Verify TD Account Opening Form and Documents

In this stage, the bank receives the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details/documents, the bank either decides to proceed further only after obtaining the missing details/documents or processes the request with necessary approvals without waiting for the missing details/documents. The bank then captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer/ updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

Users belonging to the user role RCSEROLE (Retail Customer Service Executive) can perform these activities.

The screenshot shows the 'Customer Accounts Maintenance' application window. It features a 'New' button at the top left. The main form is divided into two columns. The left column, under the heading 'Account Details', contains fields for 'Workflow Reference #', 'Branch Code', 'Currency *', 'Account Class *', 'Mode of Operation' (a dropdown menu), and 'Account Type' (radio buttons for 'Single' and 'Joint'). The right column contains fields for 'Priority' (a dropdown menu set to 'Low'), 'Customer No *', 'Customer Name', 'Term Deposit Amount', 'Maturity Date', and a checkbox for 'Existing Customer'. At the bottom, there are four tabs: 'Primary Customer', 'Secondary Customer', 'Tertiary Customer', and 'Documents'. Below the tabs are two text areas labeled 'Prev Remarks' and 'Remarks', an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

Specify the following basic details in this screen:

Workflow Reference

The reference number of the workflow is displayed here.

Priority

Select the priority for the creation of the term deposit account for a customer from the adjoining drop-down list. This list displays:

- Low
- Medium

- High

Account Details

Capture the basic account details of the customer here:

Branch Code

The current logged in branch is displayed here.

Currency

Specify the currency of the customer account. You can also select the appropriate currency from the adjoining option list. The list displays all the valid currencies maintained in the system.

Account Class

Specify the account class to be used by the account. You can also select the appropriate account class from the adjoining option list. The list displays all the valid account classes maintained in the system. You can choose the appropriate one.

Mode of operation

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor
- Former or Survivor
- Mandate Holder

Account Type

Select the account type from the drop-down list. The options available are:

- Single
- Joint

Customer No

Specify a valid customer number. For new customer the user needs to specify the customer number here. You can also select the appropriate customer number from the adjoining option list. The list displays all valid customers maintained in the system.

Customer Name

The name of the selected customer is displayed here. In case of new customers it is blank.

Term Deposit Amount

Specify the term deposit amount.

Maturity Date

Specify the maturity date from the option list.

Existing Customer

Check this option if the selected customer is an existing customer.

1.3.1 **Capturing Primary Customer Details**

Click 'Primary Customer' button to capture customer details. The following screen is displayed:

The screenshot shows a window titled "Customer Details" with a blue header bar. The window is divided into two main sections: "Customer Information" and "Contact Information".

Customer Information:

- Customer No ***: A text input field.
- Full Name**: A text input field.
- P**: A button with a blue background and white text.
- Existing Customer**: A checkbox.

Contact Information:

- Address ***: A text input field.
- Country**: A text input field.
- Line 1**: A text input field.
- Line 2**: A text input field.
- Line 3**: A text input field.
- Telephone**: A text input field.
- Email**: A text input field.
- Mobile Number**: A text input field.

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Here you can maintain the following details:

Customer Information

In this section, maintain the following basic customer details:

Customer No

The customer number is displayed here.

Full Name

Specify the full name of the customer.

Existing Customer

If this field is checked in the 'Receive and Verify' screen, then the same is displayed here. You can click 'P' button to display the customer details in the 'Customer Details' screen.

Contact Person Details

Addresss

Specify the address of the customer.

Telephone

Specify the telephone number of the customer.

Mobile Number

Specify the mobile number of the customer.

E – mail

Specify the e-mail of the customer.

Permanent Address

Line 1

Specify the first line of the permanent address of the customer.

Line 2

Specify the second line of the permanent address of the customer.

Line 3

Specify the third line of the permanent address of the customer.

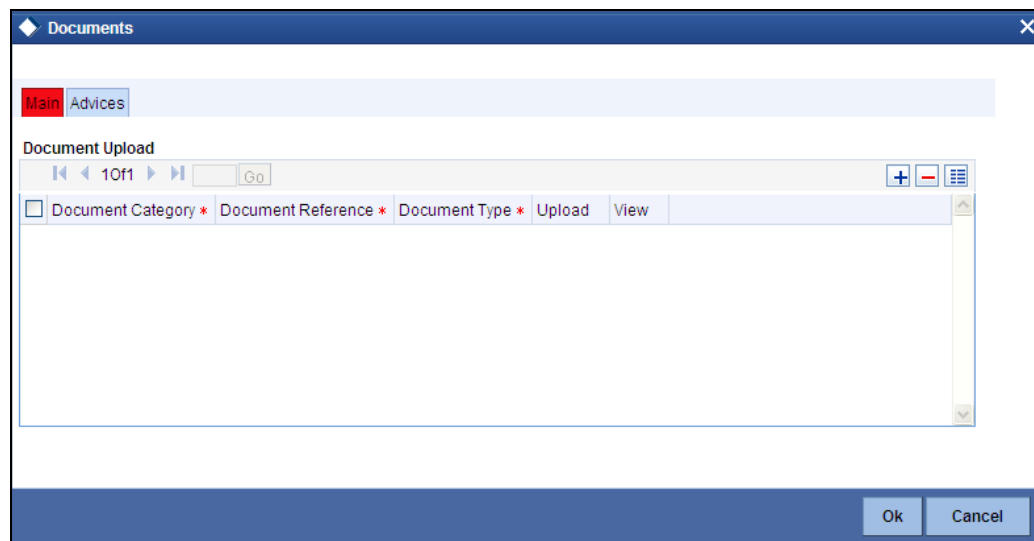
Country

Specify the country in which the customer resides from the option list.

For new customers all the details mentioned above have to be manually input.

1.3.2 Uploading Documents

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

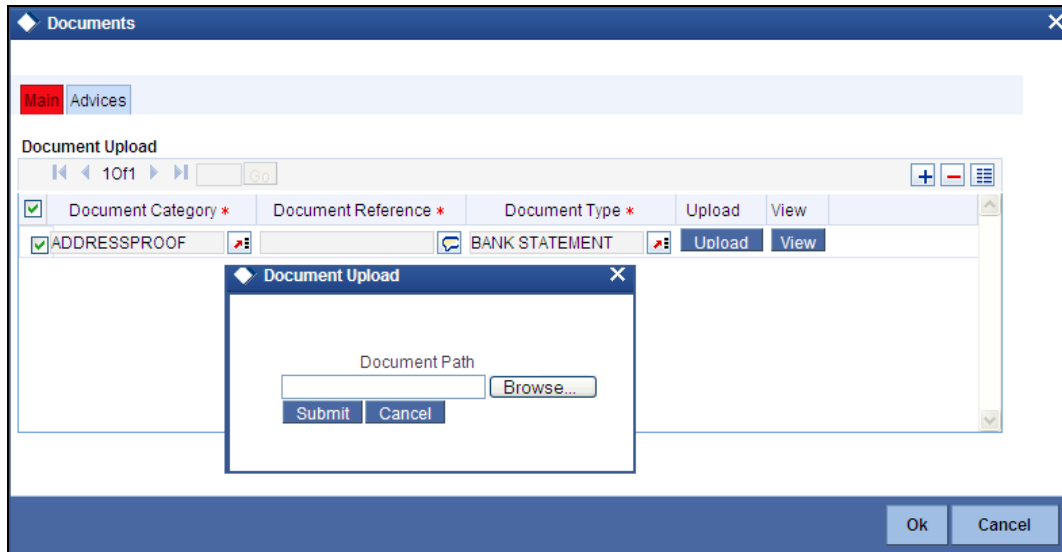
The system generates and displays a unique identifier for the document.

Document Type

Specify the type of document that is to be uploaded.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

In 'Retail Term Deposit Creation' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function Id	Callform Exists	Upload(Available /Not available)	View(Available/ Not available)
Receive and verify term deposit account opening form & other documents	STDTD001	Available	Available	Available
Decide on approval for missing documents / details	STDTD002	Available	Available	Available
Input details of term deposit	STDTD003	Not Available		

Stage Title	Function Id	Callform Exists	Upload(Available /Not available)	View(Available/ Not available)
Verify details of input	STDTD004	Not Available		
Modify details of input	STDTD005	Not Available		
Verify prospect /customer details	STDKYR01	Available	Available	Available
Ascertain if KYC checks are required	STDKYR02	Available	Available	Available
SDN check				
Verify SDN Match	STDKYR03	Available	Not Available	Available
Inform Regulatory / Internal authorities on KYC checks failure	STDKYR06	Available	Not Available	Available
Internal blacklist check	STDKYR04	Available	Not Available	Available
Verify customer / prospect contact details	STDKYR05	Available	Not Available	Available
Other KYC Checks	STDKYR07	Available	Not Available	Available
KYC Decision	STDKYR08	Available	Not Available	Available
Sub process – Know your customer(Retail) checks				
Block customer in FLEXCUBE				
Generate advice of rejection of request for opening of a term deposit				
Dispatch advice of rejection	STDTD009	Not Available		
Check if funds are available for opening term deposit account	STDTD006	Not Available		
Create customer / modify customer details in FLEXCUBE	STDSA020/ STDSA021	Available	Available	Available

Stage Title	Function Id	Callform Exists	Upload(Available /Not available)	View(Available/ Not available)
Book term deposit	STDTD008	Not Available		
Generate term deposit receipt / confirmation advice				
Store document reference number in FLEXCUBE	STDTD007	Available	Not Available	Available
Dispatch confirmation advice and store documents collected from customer				

Refer the Procedures User Manual for details about task list.

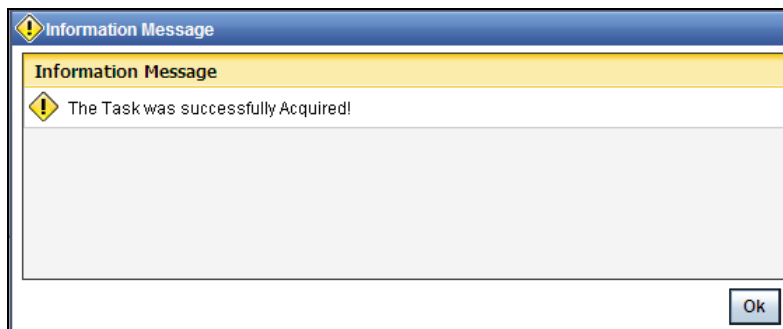
Step 2. Decide on Approval for Missing Documents / Details

In this stage, the bank decides whether to approve processing the term deposit opening request as an exception, if the account opening with incomplete details / documents as an exception is approved. If the opening of term deposit with incomplete details/documents as an exception is approved, the bank proceeds with processing the request and simultaneously arranges to follow up with the customer for submission of the pending details / documents. The decision/remarks of the approver are captured.

In this screen you can view the basic account, customer and document details. The verifier should be able to view the contents of the document uploaded.

Users belonging to the user role RCSMROLE (Retail Customer Service Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Approve Account Opening' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

After viewing the details, if you want to obtain the missing documents before approval, then select the action 'Obtain Missing Documents' in the text box adjoining the 'Audit' button. You will be taken back to 'Receive and Verify' screen. However, if you want to proceed with the process of account creation, select the action 'APPROVE' in the text box adjoining the 'Audit' button. You will be taken to 'Input Details' task. Click save icon in the tool bar. The following screen will be displayed:

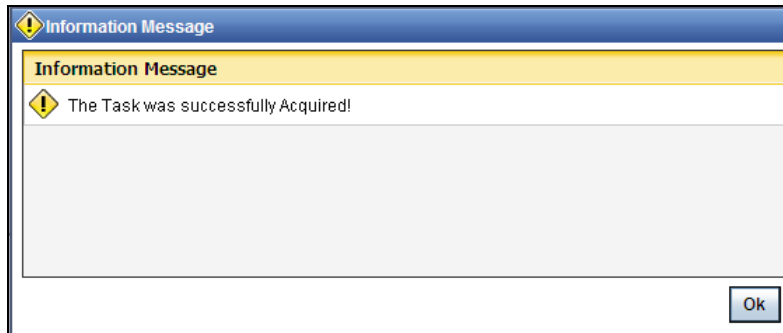
Click 'OK' button in this screen. You will be taken back to the 'Approve Account Opening' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

Step 3. Input Details of Term Deposit

In this stage, the bank captures the complete details required for opening of a term deposit such as customer information (details of all the applicants in case of joint accounts), contact details, deposit amount, tenor/ maturity date, nominee details, guardian details (in case of minor accounts / nominees), rollover details. The bank also uploads signature and photographs of the prospect/customer.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Input Details' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The image displays the 'Customer Accounts Maintenance' window. It features a top navigation bar with 'New' and 'Enter Query' buttons. Below this, there are input fields for 'Customer No', 'Currency', 'Account Class', 'SD User Reference', 'Customer Name', 'Account', 'Branch Code', and a checkbox for 'Private Customer'. A 'Fetch' button is next to the 'Account Class' field. The main area is divided into several sections: 'Account Description' (with fields for Account Type, Mode of Operation, Account Open Date, Address, Location, Media, and Country Code), 'Account Facilities' (with checkboxes for Cheque Book, Passbook, CAS Account, and ATM), 'Options' (with checkboxes for Replicate Customer Signature, Salary Account, and IBAN Required), and 'Initial Funding' (with fields for Account Opening Amount, Pay In Option, Offset Branch, and Offset Account). There are also fields for IBAN Account Number, Alternate Account Number, Clearing Bank Code, and Clearing Account Number. A 'Waive account Opening Charges' checkbox is at the bottom. The bottom of the window has a grid of tabs for various functions like Interest, Charges, Consolidated Charges, BIC, Instructions, Standing Instructions, Linked Entities, Reg, Account Status, Restrictions, Currency Limits, MIS, Statement, Limits, Joint Holders, Fields, Deposits Instruction, Billing Parameters, Account Signatory, Interim Transactions Report, Notice, Cards, Statistics, Cheque Book Request, Debit Card Request, Deposit Linkage, Documents, and Change Log. At the very bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Here you can specify the following details:

Workflow Reference

The workflow reference number is displayed here. This reference number can be used in future to query the details.

Priority

The priority selected at the first stage is displayed here.

Account Details

Specify the following account details of the customer in this section:

Branch Code

The current branch in which the account is being created is displayed.

Currency

Specify the currency to be used for the account. You can also select the account currency from the adjacent option list. The list displays all the currencies maintained in the system.

Account Class

Specify the account class for the account. You can also select the account class from the option list provided. The list displays all the account classes maintained in the system. Select and click the appropriate account class. All the facilities maintained for the account class will be applicable for the current account to be created.

Mode of Operation

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor
- Former or Survivor
- Mandate Holder

Account Type

Select the account type from the drop-down list. The options available are:

- Single
- Joint

Account

Specify the account number of the customer from which the initial deposit is made.

Customer No

Specify the customer for whom the saving account should be created. You can also select the customer from the adjacent option list. The list consists of all the customers maintained in the system.

Existing Customer

This field is checked if this option was checked in the 'Receive and Verify' screen.

1.3.3 Specifying Main Details

Click 'Main' Tab to enter the following details:

Media

Specify the media. You can also select the media from the option list provided. The list displays all the media maintained in the system. Select and click the appropriate media.

Statuses**Term Deposit Amount**

Specify the amount for term deposit.

Maturity Date

Specify the maturity date from the option list.

Initial Deposit Details

In this section, specify the initial deposit details of the customer.

Required

Check this field to indicate that initial deposit is required.

Amount

Specify the initial deposit amount.

Currency

Specify the currency in which the initial amount is deposited. You can also select the appropriate currency from the adjacent option list. The list consists of all the currencies maintained in the system.

Payment Mode

Select the mode of initial payment. The options available are:

- Cash
- Cheque

Account No

Specify the account number if the initial deposit is made through the account.

Cheque No

Specify the cheque number if the initial deposit is made through cheque.

Date

Specify the date of the cheque.

Drawn On

Specify the bank on which the cheque is drawn.

Deposit Details

In this section, specify the deposit details of the customer:

Rollover Type

Select the rollover type from the drop-down list. The options available are:

- Principal
- Principal+Interest
- Special Amount

Rollover Amount

Specify the rollover amount.

Term Deposit pay in option

Select the term deposit pay in option from the drop-down list. The options available are:

- Pay In By GL
- Pay in By Cash
- Pay in By Savings

Offset Branch

Specify the branch id for the offset account from the option list.

Account

Specify the customer account from which the money is to be debited for booking the TD. The customer account can also be selected from the option list, which displays valid account numbers that are maintained in the branch specified in the Offset Branch field.

Principal Liquidation Branch

Specify the branch in which the principal liquidation account is maintained from the option list.

Principal Liquidation Account

Specify the account in which the principal should be liquidated. The customer account can also be selected from the option list, which displays valid account numbers that are maintained in the branch specified in the Principal Branch field.

1.3.4 Specifying Nominee Details

Click on 'Nominee' tab to specify the following details:

Customer Accounts Maintenance

New Enter Query

Customer No * Customer Name
Currency * Account *
Account Class * Branch Code *
SD User Reference ☐ Private Customer

Main Auxiliary Nominee Check List

Account Description

Account Type ☐ Single ☐ Joint
Mode of Operation
Account Open Date
Address
Location
Media
Country Code

Account Facilities

☐ Cheque Book
☐ Passbook
☐ CAS Account
☐ ATM

Options

☐ Replicate Customer Signature
☐ Salary Account
☐ IBAN Required

Initial Funding

Account Opening Amount
Pay In Option ☐ Pay In By Account ☐ Pay In By GL
Offset Branch
Offset Account
☐ Waive account Opening Charges

IBAN Account Number
Alternate Account Number
Clearing Bank Code
Clearing Account Number

Interest Charges Consolidated Charges BIC Instructions Standing Instructions Linked Entities Reg Account Status Restrictions Currency Limits MIS Statement
Limits Joint Holders Fields Deposits Instruction Billing Parameters Account Signatory Interim Transactions Report Notice Cards Statistics Cheque Book Request
Debit Card Request Deposit Linkage Documents Change Log

Maker Date Time: Mod No
Checker Date Time: Record Status
Authorization Status

Name

Specify the name of the nominee.

Date of Birth

Specify the date of birth of nominee.

Relationship

Specify the relation of the customer with the nominee.

Address1

Specify the first line of the address of the nominee.

Address2

Specify the second line of the address of the nominee.

Address3

Specify the third line of the address of the nominee.

Address4

Specify the forth line of the address of the nominee.

Minor

Select this option if the nominee is a minor.

Guardian Name

Specify the guardian name of the minor.

Relationship

Specify the relation of the minor with the guardian.

Address1

Specify the first line of the address of the guardian.

Address2

Specify the second line of the address of the guardian.

Address3

Specify the third line of the address of the guardian.

Address4

Specify the forth line of the address of the guardian.

1.3.5 Specifying Interest Details

Enter interest details by invoking the 'IC Special Conditions Maintenance' Screen. Click 'Interest' button to invoke this screen

The screenshot displays the 'IC Special Conditions Maintenance' window. It features a top navigation bar with a blue header and a main content area divided into several sections:

- Account Details:** Includes fields for 'Branch Code' and 'Account'. Below these are two tabs: 'Interest' (highlighted in red) and 'Deposit'.
- Interest Section:** Contains fields for 'Calculation Account', 'Interest Booking Account', and 'Charge Booking Account'. It also includes checkboxes for 'Interest Statement', 'Waive Charges', 'Generate UDE Change Advice', and 'Open'. To the right, there are date fields for 'Interest Start Date' and 'Charge Start Date', and branch selection fields for 'Interest Booking Branch' and 'Charge Booking Branch'.
- Product Details:** Includes fields for 'Product Code', 'UDE Currency', and 'ILM Product Type'. It also has checkboxes for 'ILM Product' and 'Open'.
- Effective Date:** A section with a date picker and a table with columns for 'Effective Date' and 'Open'.
- UDE Values:** A section with a table with columns for 'User Defined Element Id', 'UDE Value', and 'Rate Code'.

At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

Click 'Deposit' tab to input deposit details. The screen is displayed below:

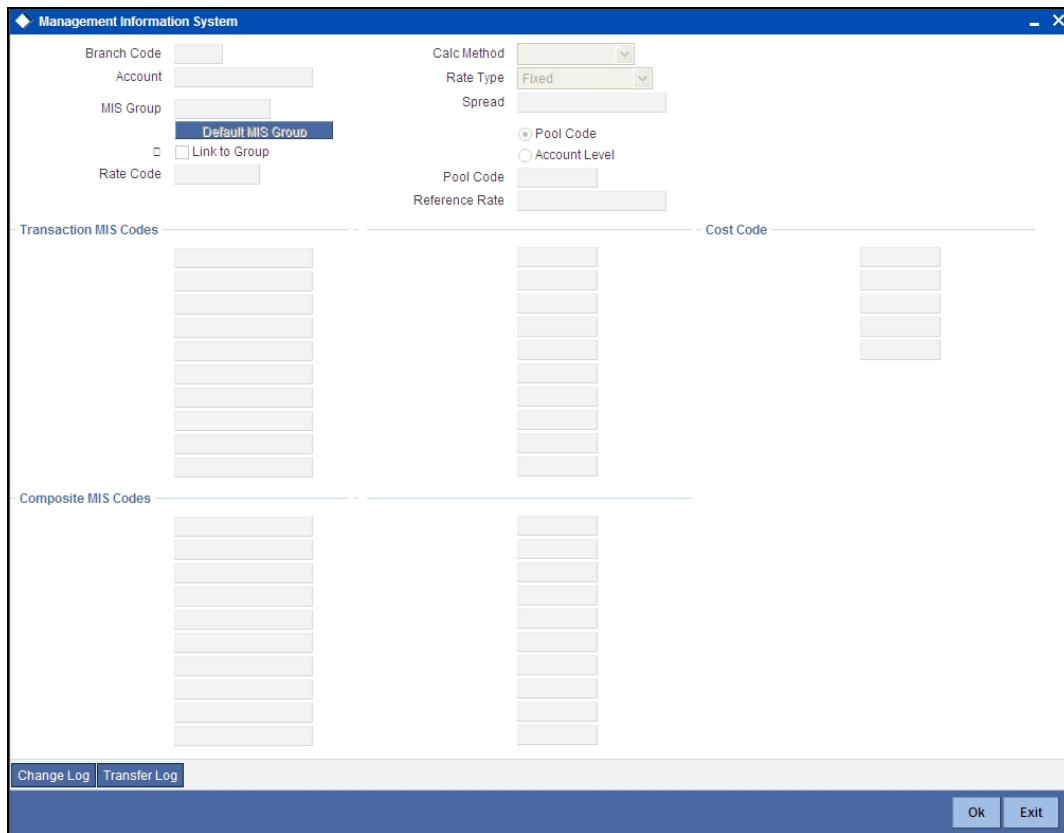
The screenshot displays the 'IC Special Conditions Maintenance' window with the 'Deposit' tab selected. The window is divided into several sections for data entry:

- Account Details:** Includes fields for 'Branch Code' and 'Account'.
- Interest/Deposit Tabs:** A horizontal bar with 'Interest' and 'Deposit' tabs; 'Deposit' is currently active.
- Principal Liquidation Section:** Contains fields for 'Principal Liquidation Branch', 'Principal Liquidation Account', 'Interest Start Date', 'Next Maturity Date', 'Maturity Date', and 'Deposit Tenor'.
- Options Section:** A list of checkboxes including 'Auto Rollover', 'Close on Maturity', 'Move Interest to Unclaimed', and 'Move Principal to Unclaimed'.
- Rollover Section:** Includes 'Rollover Type' (with radio buttons for 'Principal', 'Principal + Interest', and 'Special Amount'), 'Rollover Amount', 'Account', and 'Term Deposit Amount'.
- Term Deposit Section:** Features a 'Term Deposit Pay In Option' dropdown and an 'Offset Branch' field.
- Recurring Deposit Section:** Includes checkboxes for 'Auto Payment Takedown' and 'Move Maturities to Unclaimed', followed by fields for 'Payment Branch', 'Payment Accounts', 'Redemption Amount', 'Recurring Deposit Account', 'Payment Date', and 'Payment Currency'.
- Installment Frequency Section:** Contains a checkbox for 'Move funds on Overdraft' and frequency fields for 'Days', 'Months', and 'Years'.
- Footer:** 'Ok' and 'Exit' buttons.

Refer the 'Applying Interest Product on Account' chapter in the 'Interest and Charges' User Manual for details about applying interest to an account.

1.3.6 Specifying MIS Details

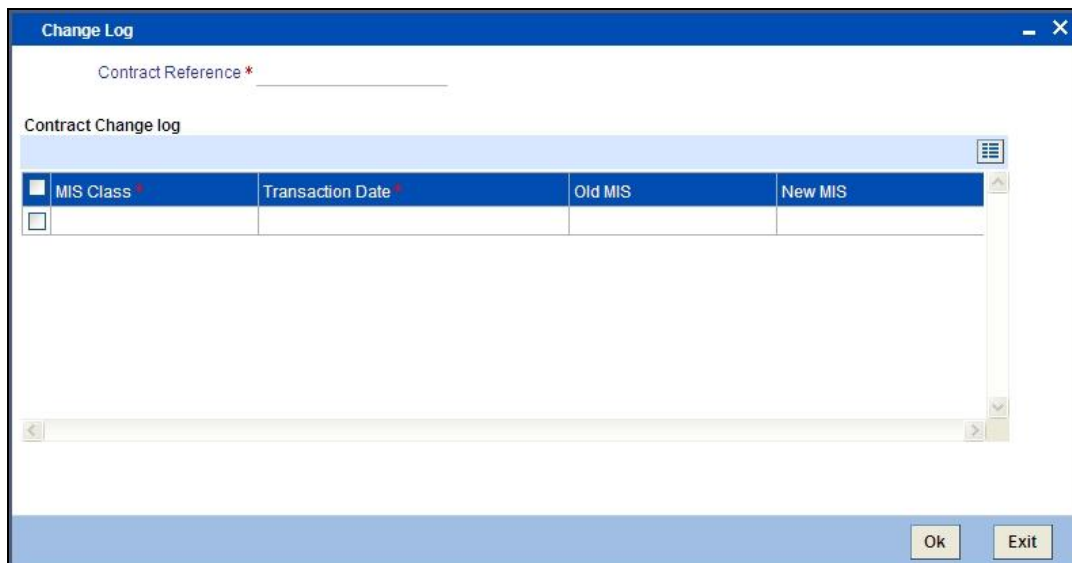
Enter MIS details by invoking the 'Management Information System' Screen. Click 'MIS' button to invoke this screen



The 'Management Information System' screen is a Java-based application window with a blue title bar. It contains several input fields and buttons. On the left, there are fields for 'Branch Code', 'Account', 'MIS Group' (with a 'Default MIS Group' button), a checkbox for 'Link to Group', and 'Rate Code'. On the right, there are fields for 'Calc Method', 'Rate Type' (set to 'Fixed'), 'Spread', 'Pool Code', and 'Reference Rate'. Below these are three columns of input fields labeled 'Transaction MIS Codes', 'Cost Code', and 'Composite MIS Codes'. At the bottom left are 'Change Log' and 'Transfer Log' buttons, and at the bottom right are 'Ok' and 'Exit' buttons.

Refer the Management Information System User Manual for further details.

Click 'Change Log' button to invoke 'Change Log' screen.



The 'Change Log' screen is a Java-based application window with a blue title bar. It features a 'Contract Reference *' field at the top. Below it is a section titled 'Contract Change log' containing a table. The table has four columns: 'MIS Class *', 'Transaction Date *', 'Old MIS', and 'New MIS'. The first row of the table is currently empty. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Click 'Transfer Log' button to invoke 'Balance Transfer Log' screen:

Account:

Balance Transfer Log Details

1 of 1

<input type="checkbox"/>	Branch Code	Product Code	Financial Year	Transaction Date	GL Code	MIS Class	Old MIS Code	New M
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>								

Ok Exit

1.3.7 Capturing Primary Customer Details

Click 'Primary Customer' button to capture customer details. The following screen is displayed:

The screenshot shows a software window titled "Customer Details" with a "New" tab selected. The window is divided into several sections:

- Customer Information:** Contains fields for "Customer No *", "Short Name *", and "Full Name". There is a checkbox labeled "Existing Customer".
- Contact Information:** Contains fields for "Address *", "Nationality *", "Language *", and "Country *". There is a checkbox labeled "Mailables Required".
- Geographic:** Contains fields for "National Id" and "Resident Status" with radio buttons for "Resident" and "Non Resident".
- Existing Bank Account Details:** A table with columns: "Bank Name", "Branch Code", "Account Type", "Account Number", and "Visiting Frequency". The table has one row with empty input fields. Above the table are navigation controls including "1 of 1" and a "Go" button.

At the bottom of the window, there are tabs labeled "MIS", "Image", "Domestic", and "Professional". The "MIS" tab is currently selected. "Ok" and "Exit" buttons are located at the bottom right.

In this screen maintain the following customer details:

Customer Information

In this section, specify the basic information of the customer.

Customer No

Specify the customer number for whom the current account is being created. You can also select the appropriate customer from the adjacent option list. The list displays all the valid and authorized customers maintained in the system.

Short Name

Along with the Customer Code you have to capture the customer's abbreviated name. The description that you capture is unique for each customer. It helps in conducting a quick alpha-search or generating queries regarding the customer.

Full name

The full name of the selected customer is displayed.

Customer Category

Specify the category in which the customer belongs. You can also select the appropriate customer category from the adjacent option list and indicate the category under which the particular customer is categorized. Each customer that you maintain can be categorized under any one of the categories that you have maintained in the system.

Existing Customer

If the customer is the existing customer, then this field is checked and you cannot edit the same.

3.1.1.Capturing Primary Customer Main Details

Click 'Main' tab to input the following contact details of the customer:

Address

Specify the address of the customer.

Mailers Required

Check this box to indicate whether the mailers required or not.

Country

Specify the country in which the customer resides. You can also select the appropriate country from the adjacent option list. The list displays a list of countries maintained in the system.

Resident Status

Indicate the customer's resident status. The options are as given below:

- Resident
- Non Resident

National ID

Specify the national Id of the customer.

Nationality

Specify the nationality of the customer. You can also select the nationality of the customer from the adjacent option list. The list displays a list of countries maintained in the system.

Language

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

Indicate the language in which your customer wants the statements and advices to be generated.

Existing Bank Account Details

If the customer is an existing bank customer, then specify the following details:

Bank Name

Specify the name of the bank in which the customer is holding an account.

Branch Code

Indicate the name of the bank's branch in which the customer is holding an account.

Account Type

Specify the type of account the customer is holding.

Account No

Specify the existing account number of the customer.

Visiting Frequency

Specify the number of times the customer visits or transacts with the existing bank.

3.1.2.Capturing Primary Customer Personal Details

Click 'Personal' tab to view the following given screen:

The screenshot displays a software window titled "Customer Details" with a "New" button in the top-left corner. The window is divided into several sections for data entry:

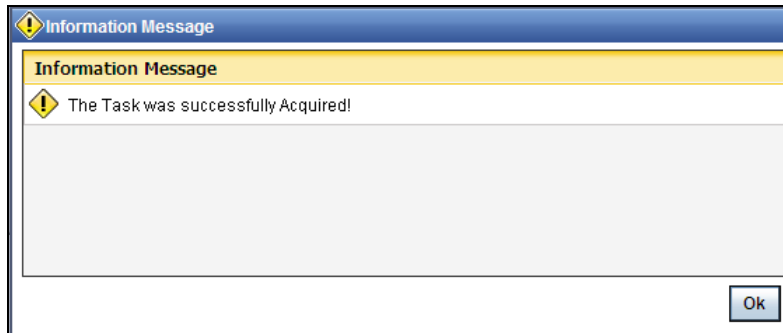
- Customer Information:** Includes fields for "Customer No *", "Short Name *", and "Full Name". There is also a "Customer Category *" dropdown menu and a checkbox for "Existing Customer".
- Prefix:** Contains three text fields labeled "Prefix 1", "Prefix 2", and "Prefix 3".
- Sex:** Features two radio buttons for "Male" and "Female".
- Telephone:** A single text field.
- Email:** A single text field.
- Legal Guardian:** Includes fields for "Date of Birth" and "Guardian", along with a checkbox for "Nominee Minor".
- Passport Details:** Contains fields for "Passport Number", "Issue Date", and "Expiry Date".
- Permanent Address:** Includes a "Country" dropdown menu and three text fields labeled "Line 1", "Line 2", and "Line 3".

At the bottom of the window, there is a tabbed interface with four tabs: "MIS", "Image", "Domestic", and "Professional". The "Personal" tab is currently selected and highlighted in red. In the bottom-right corner, there are "Ok" and "Exit" buttons.

Step 4. Verify Details of Input

In this stage, the bank verifies all the details entered to ensure correctness of information captured. In case the details captured are incorrect, the bank needs to make the necessary amendments.

Select the desired record and click the adjoining 'Acquire' button. The following screen will be displayed.



The task will then be moved to your 'Assigned' task list. Double click on the record in your 'Assigned' task list. The following screen will be displayed.

The following screen will be displayed which is similar to the screen in the Input details stage.

The image displays the 'Customer Accounts Maintenance' window. It features a top navigation bar with 'New' and 'Enter Query' buttons. Below this, there are input fields for 'Customer No', 'Currency', 'Account Class', 'SD User Reference', 'Customer Name', 'Account', 'Branch Code', and a 'Private Customer' checkbox. A 'Fetch' button is next to the 'Account Class' field. The main area is divided into several sections: 'Account Description' (with fields for Account Type, Mode of Operation, Account Open Date, Address, Location, Media, and Country Code), 'Account Facilities' (with checkboxes for Cheque Book, Passbook, CAS Account, and ATM), 'Options' (with checkboxes for Replicate Customer Signature, Salary Account, and IBAN Required), and 'Initial Funding' (with fields for Account Opening Amount, Pay In Option, Offset Branch, and Offset Account). There are also fields for IBAN Account Number, Alternate Account Number, Clearing Bank Code, and Clearing Account Number. A 'Waive account Opening Charges' checkbox is at the bottom. The bottom of the window has a grid of tabs for various account-related functions like Interest, Charges, Consolidated Charges, BIC, Instructions, Standing Instructions, Linked Entities, Reg, Account Status, Restrictions, Currency Limits, MIS, Statement, Limits, Joint Holders, Fields, Deposits Instruction, Billing Parameters, Account Signatory, Interim Transactions Report, Notice, Cards, Statistics, Cheque Book Request, Debit Card Request, Deposit Linkage, Documents, and Change Log. At the very bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

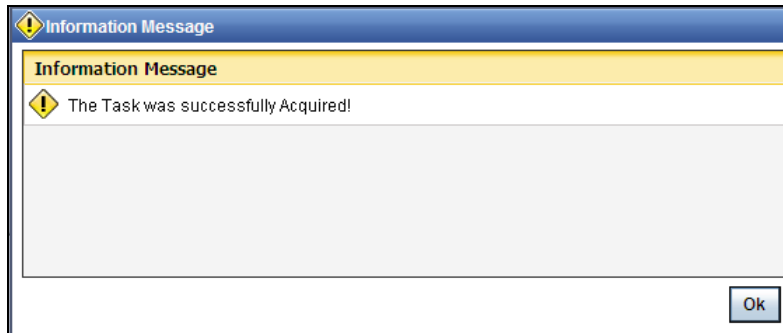
The fields in the screen are disabled. The verifier is able to navigate to all tabs and verify data entered/corrected. The verifier can enter comments. In case the outcome selected is 'Failed' the process will move to the 'Modify Input Details' stage and in case the outcome selected is 'Successful', the task will then moved to the next activity once you click the 'OK' button in this screen.

Step 5. Modify Details of Input

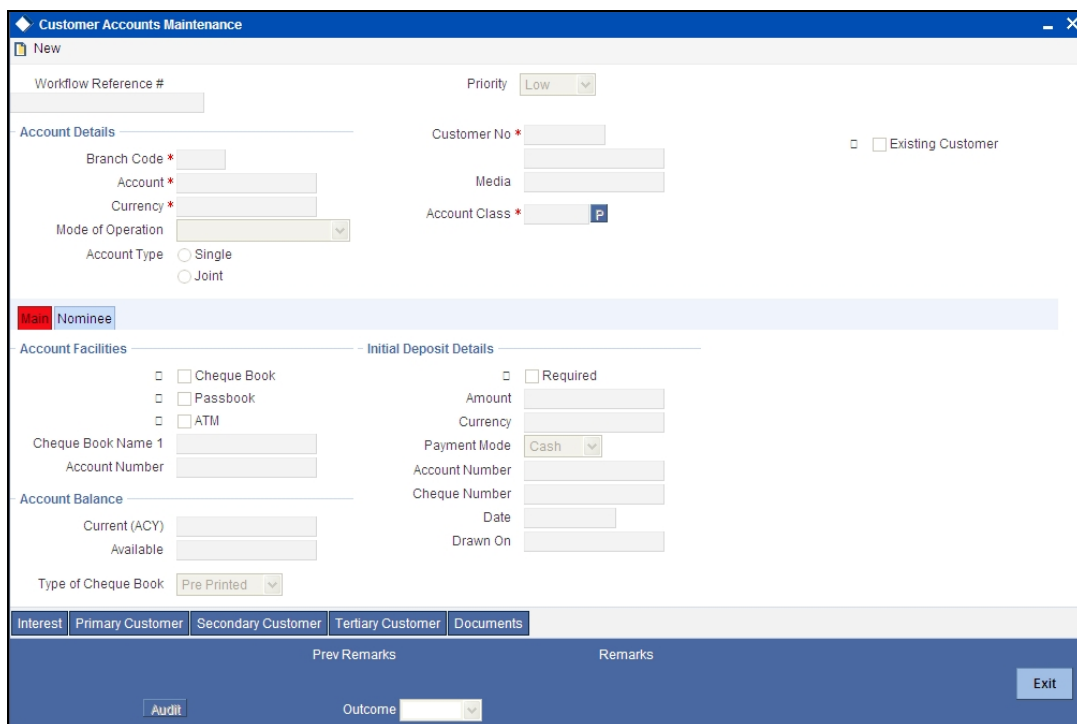
In this stage In case verification is not successful, the bank modifies the details captured.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

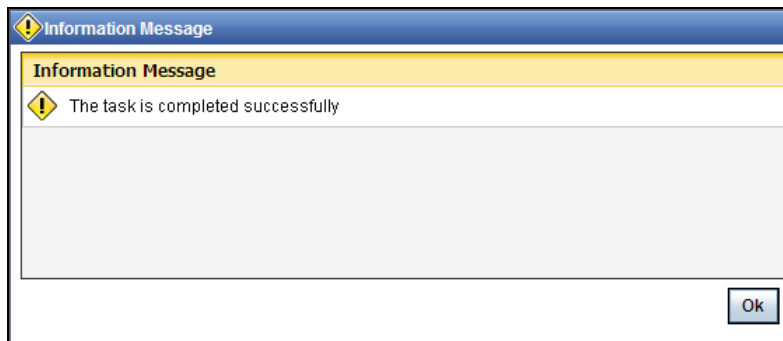
In case verification is not successful, then you may need to modify few details. Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the required task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A screenshot of the 'Customer Accounts Maintenance' form. The title bar is blue with a diamond icon and the text 'Customer Accounts Maintenance'. The form is divided into several sections: 'New' (Workflow Reference #, Priority: Low), 'Account Details' (Branch Code, Account, Currency, Mode of Operation, Account Type: Single/Joint, Customer No, Media, Account Class, Existing Customer checkbox), 'Nominee' (tabbed), 'Account Facilities' (Cheque Book, Passbook, ATM, Cheque Book Name 1, Account Number), 'Initial Deposit Details' (Required checkbox, Amount, Currency, Payment Mode: Cash, Account Number, Cheque Number, Date, Drawn On), 'Account Balance' (Current (ACY), Available), 'Type of Cheque Book' (Pre Printed), and a bottom section with tabs for Interest, Primary Customer, Secondary Customer, Tertiary Customer, and Documents. The bottom section also includes 'Prev Remarks', 'Remarks', 'Audit', 'Outcome', and an 'Exit' button.

In this screen you can modify the editable fields. After modifying the required details, click save icon in the tool bar. You will be taken back to 'Verify Details' task. Click save icon in the tool bar to save the record. The following screen will be displayed:



Click the 'OK' button in this screen. You will be taken back to the 'Modify Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity

Step 6. KYC_C Review Info

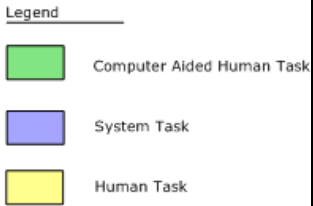
This process includes checks like SDN check, internal blacklist check, contact details verification, etc. The account is opened only when the customer passes all these checks. In case of non-clearance of any of the checks, the account opening process is terminated. The bank verifies all the details/documents to ensure that the information / documents required to carry out KYC checks are obtained. In case the details captured are incorrect, the bank makes the necessary modifications. If the verification is successful, the bank proceeds to conduct KYC checks. Once KYC checks are carried out, the result is passed on to the parent process.

If any of the checks fail, the relevant regulatory /internal authorities are informed. Once KYC checks are carried out, the result is passed on to the parent process.

Here you perform the Know Your Customer check on the customer. The KYC check depends upon the regulatory environment within which your bank operates and its internal KYC policies.

Bank initiates the process of KYC-C review for a customer as a part of parent process with all the relevant information in the system. This process comprises the following stages:

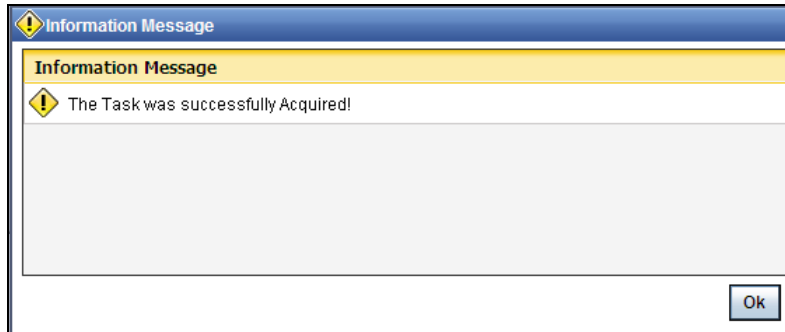
- Verify prospect /customer details
- Ascertain if KYC checks are required
- SDN checks
- Verify SDN Match
- Inform Regulatory / Internal authorities on KYC checks failure
- Internal Black List check
- Verify customer / prospect contact details
- Other KYC Checks
- KYC Decision



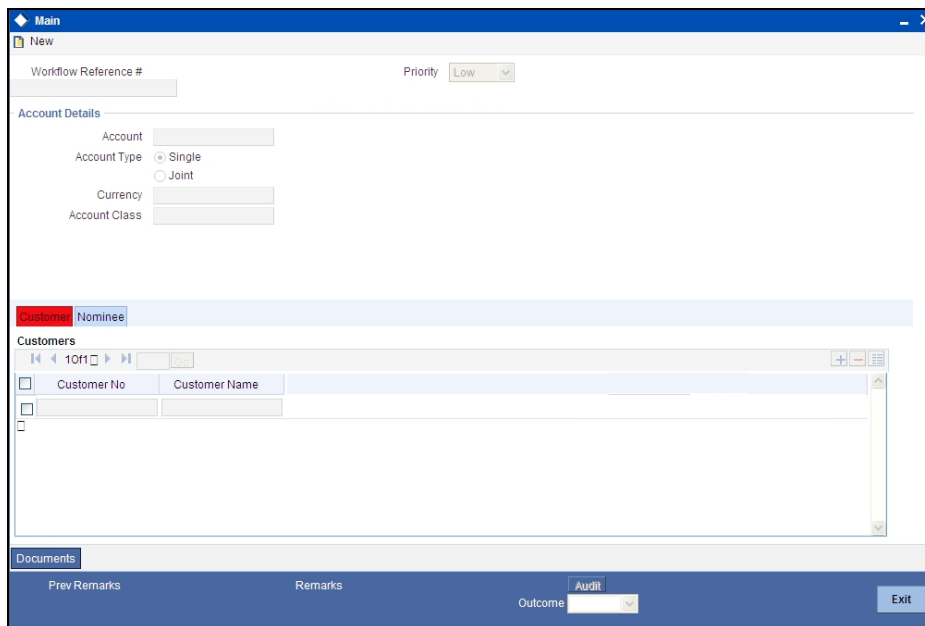
1.3.8 Verify Prospect /Customer Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Sub-process KYC Review' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A screenshot of the 'Main' window in a system. The window has a blue header bar with the text 'Main'. Below the header, there is a 'New' button and a 'Workflow Reference #' field. To the right of the 'Workflow Reference #' field is a 'Priority' dropdown menu set to 'Low'. Below these fields is a section titled 'Account Details' with fields for 'Account', 'Account Type' (with radio buttons for 'Single' and 'Joint'), 'Currency', and 'Account Class'. Below the 'Account Details' section is a tabbed interface with two tabs: 'Customer' (selected) and 'Nominee'. Below the 'Customer' tab is a table with columns 'Customer No' and 'Customer Name'. Below the table is a 'Documents' section with fields for 'Prev Remarks', 'Remarks', 'Outcome', and 'Audit'. At the bottom right of the window is an 'Exit' button.

Click 'Document' button to invoke 'Document Upload' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.

Document Category *	Document Type *	Document Reference *	Remarks	Upload	View
<input type="text"/>	<input type="text"/>	<input type="text"/>		Upload	View

You can view the customer details in this screen. If the customer information is complete, then select the outcome as 'COMPLETE' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:

Information Message

The task is completed successfully

Ok

The task is then moved to the next activity.

1.3.9 **Ascertain if KYC Checks are Required**

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

In case of an existing customer, the bank checks if there are any changes to the existing KYC information already available with the bank. The KYC check for an existing customer is performed only if there are changes in the customer information (including details of nominee and mandate holder). In all other cases of new and existing customers, KYC checks are mandatory.

You can view the customer details in this screen and save the record by clicking the save icon in the tool bar. Outcome for this stage can either 'REQUIRED' or 'NOT REQUIRED'. The following screen will be displayed:

The task is then moved to the next activity.

1.3.10 SDN Check

In this stage, the bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

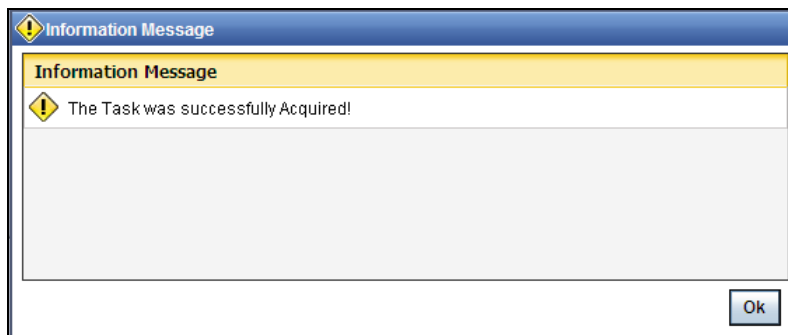
A system Task is created which invokes the external service to do the SDN check for all new applicants and any existing customers whose information is modified. All nominee details are also sent for SDN check.

1.3.11 Verify SDN Match

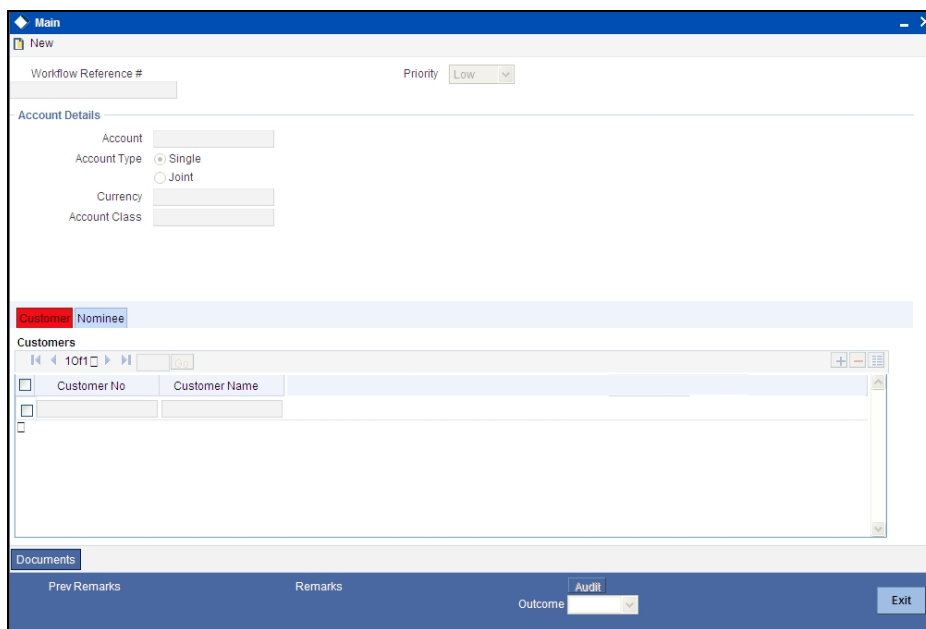
The bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

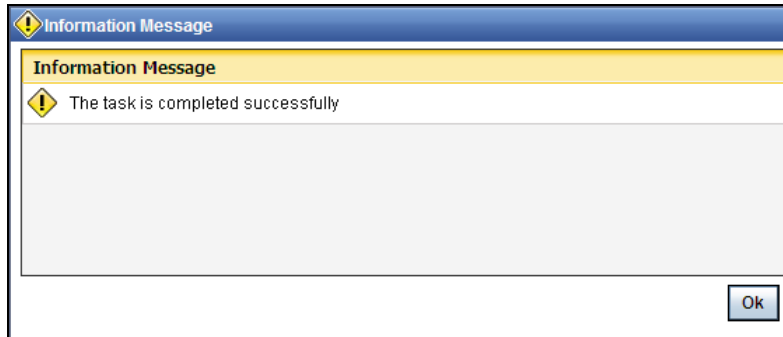
Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Verify SDN Match' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A 'Main' window with a blue header bar. Below the header is a 'New' section with a 'Workflow Reference #' field and a 'Priority' dropdown set to 'Low'. Below this is an 'Account Details' section with fields for 'Account', 'Account Type' (radio buttons for 'Single' and 'Joint'), 'Currency', and 'Account Class'. Below this is a 'Customer' section with a 'Customer' tab and a 'Nominee' tab. Below the tabs is a 'Customers' table with columns 'Customer No' and 'Customer Name'. Below the table is a 'Documents' section with a 'Prev Remarks' button, a 'Remarks' text area, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

In this screen, you can view the applicant's details. In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. However, if the match is cleared, you can continue with the subsequent KYC checks. Save the record by clicking the save icon in the tool bar. The Outcomes for this stage are 'Cleared', 'Not Cleared'. The following screen will be displayed:



Click 'Ok' button. The task is then moved to the next activity.

1.3.12 Inform Regulatory / Internal Authorities on KYC Checks Failure

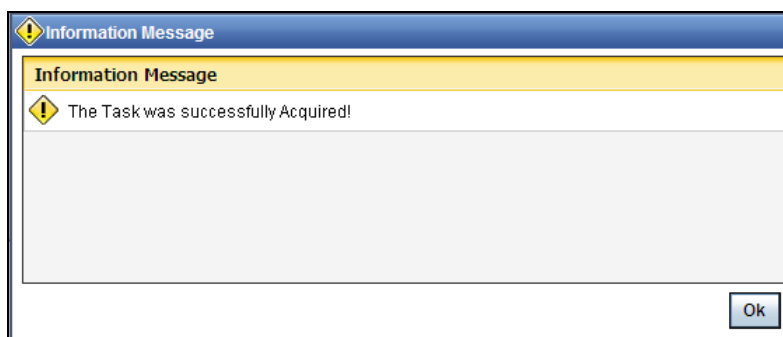
In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. The bank may also inform its internal authorities in case of positive SDN match and/or if the prospect/customer is blacklisted internally.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

1.3.13 Internal Blacklist Check

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

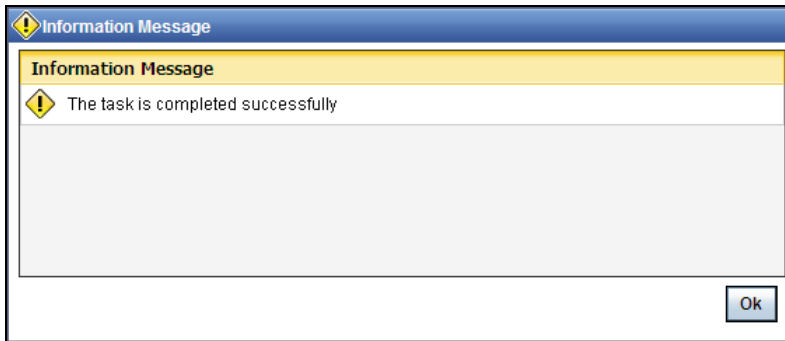
Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Click 'Int. BlackList Check' button to invoke 'Blacklist Check' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.

In this screen, you can view the applicant's details. If the applicant's name is listed in the bank's internal list of global blacklisted customers, you can report it to the internal authorities of the bank. You can continue with the process of creating account only when the customer passes these checks. The outcomes for this stage are 'PROCEED' and 'REJECT'. Select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. If the customer clears the check. In case the customer is a blacklisted customer select the outcome as 'REJECT' The system then will move to Inform Regulatory Authorities Stage. The following screen will be displayed:

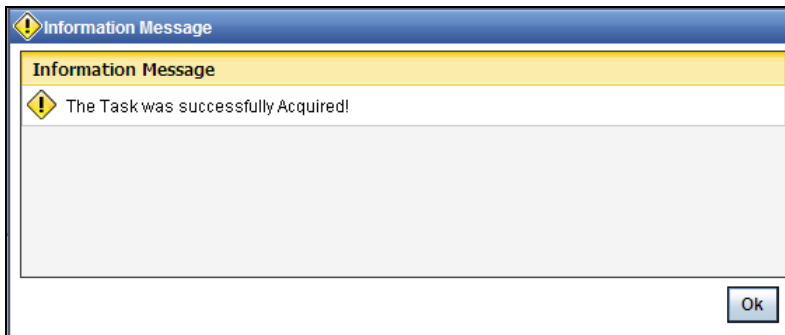


Click 'Ok' button. The task is then moved to the next activity.

1.3.14 Verify Customer / Prospect Contact Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The following screen is displayed:

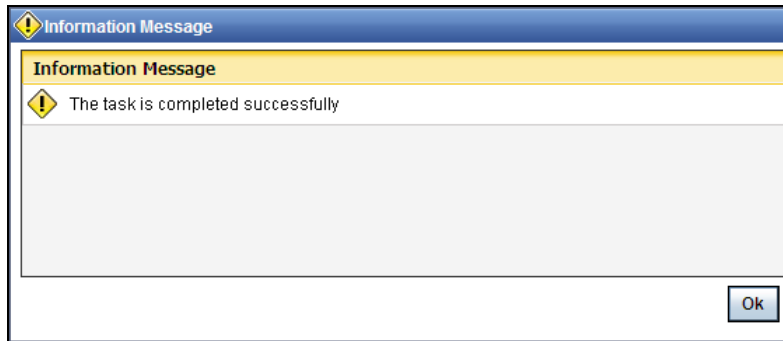


If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

 A screenshot of the 'Main' application window. The title bar says 'Main'. The window has a 'New' tab selected. It contains several sections:

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to 'Low'.
- Account Details**: A section with fields for 'Account', 'Account Type' (radio buttons for 'Single' and 'Joint'), 'Currency', and 'Account Class'.
- Customer/Nominee**: A section with two tabs, 'Customer' (selected) and 'Nominee'.
- Customers**: A table with columns 'Customer No' and 'Customer Name'. It includes a search bar and a list of entries.
- Documents**: A section at the bottom with fields for 'Prev Remarks', 'Remarks', 'Outcome', and an 'Audit' dropdown.
- Exit**: A button in the bottom right corner.

In this screen, you can view the applicant's details. As per the bank's mandated policy, you will have to perform the customer identification check. This involves verification of customer address, phone number etc. The outcome of the various stages is displayed in the Audit block for the verifier to make a decision. The outcomes for this stage are 'PROCEED ' and 'REJECT' After selecting the outcome save the record by clicking on the save icon of the tool bar. The following screen will be displayed:



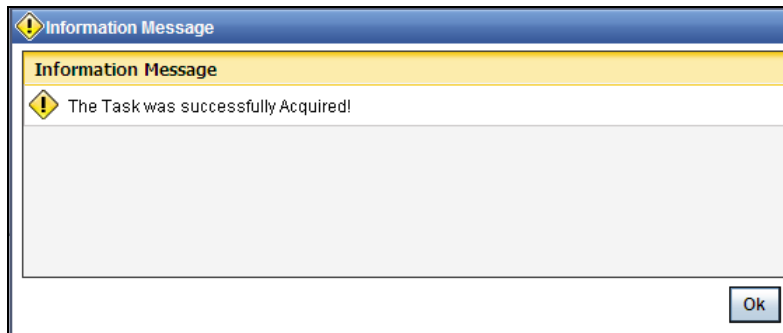
Click 'Ok' button. You will be taken back to the 'Verify Prospect Contact Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

1.3.15 Other KYC Checks

As per the bank's mandated policy, you will have to other details like verification of the employer information, verification of the income information, sources and uses of funds etc.

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'OtherKYCChecks' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows a software interface titled 'Main' with a 'New' form. The form has several sections: 'Workflow Reference #' and 'Priority' (set to 'Low'); 'Account Details' with fields for 'Account', 'Account Type' (radio buttons for 'Single' and 'Joint'), 'Currency', and 'Account Class'; a 'Customers' section with a table containing 'Customer No' and 'Customer Name' columns; and a 'Documents' section at the bottom with buttons for 'Prev Remarks', 'Remarks', 'Outcome' (set to 'Audit'), and 'Exit'.

In this screen, you can view and verify the applicant's details. After verifying the details, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:

The screenshot shows an 'Information Message' dialog box. It has a title bar with a yellow warning icon and the text 'Information Message'. The main area contains a yellow banner with the text 'Information Message' and a message box with a yellow warning icon and the text 'The task is completed successfully'. An 'Ok' button is located at the bottom right.

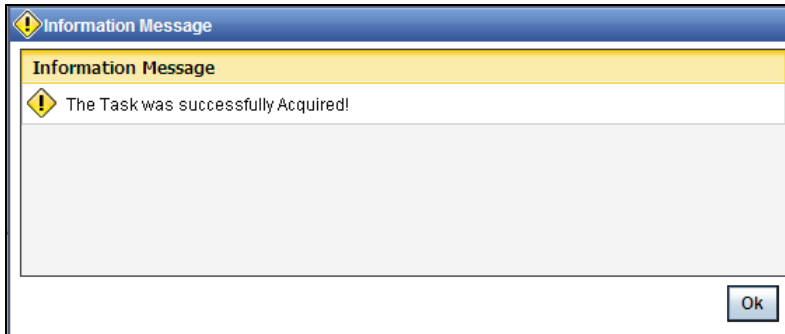
Click 'Ok' button. The task is then moved to the next activity.

1.3.16 KYC Decision

After verifying and evaluating the KYC information, bank decides whether it should enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'KYCDecision' task to acquire it. The following screen is displayed:

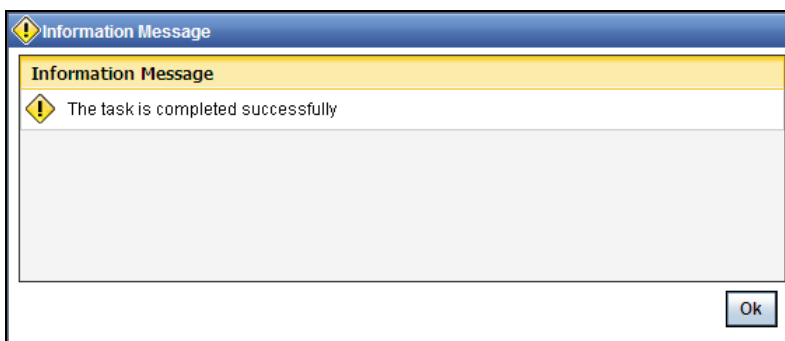


If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

 The 'Main' application window is displayed. It has a blue title bar and a menu bar with 'New'. Below the menu bar, there are input fields for 'Workflow Reference #' and a 'Priority' dropdown set to 'Low'. A section titled 'Account Details' contains fields for 'Account', 'Account Type' (with radio buttons for 'Single' and 'Joint'), 'Currency', and 'Account Class'. Below this is a tabbed interface with 'Customer' and 'Nominee' tabs. The 'Customer' tab is active, showing a table with columns 'Customer No' and 'Customer Name'. Below the table is a 'Documents' section with fields for 'Prev Remarks', 'Remarks', and 'Outcome' (with an 'Audit' dropdown). An 'Exit' button is at the bottom right.

In this screen, you can view the complete information of the applicant. The outcome of various stages of KYC-R sub process is displayed in the Audit block. Based on these information, you can inform the customer if you enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not as part of the parent process.

Based on the decision, select the outcome as 'FAILED' or 'PASSED' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



Click 'Ok' button. The task is then moved to the Main process.

Step 7. Block Customer in the System

For an existing customer if the KYC check fails, then the system will block all the existing accounts for the customer as per the bank's internal guidelines. The failed customers will be added into the internal blacklist database.

Step 8. Generate Advice of Rejection of Request for Opening TD

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

Step 9. Dispatch Advice of Rejection

In this stage, the bank dispatches the advice of rejection to the prospect. The documents obtained along with the deposit opening form, if any, are also returned as part of this activity.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

The screenshot displays the 'Customer Accounts Maintenance' application window. The title bar reads 'Customer Accounts Maintenance'. Below the title bar, there is a 'New' button. The main form area is divided into two columns. The left column contains fields for 'Workflow Reference #', 'Branch Code', 'Currency *', 'Account Class *', 'Mode of Operation' (a dropdown menu), and 'Account Type' (radio buttons for 'Single' and 'Joint'). The right column contains fields for 'Priority' (a dropdown menu set to 'Low'), 'Customer No *', 'Customer Name', 'Term Deposit Amount', 'Maturity Date', and a checkbox for 'Existing Customer'. Below the form fields, there is a tabbed interface with four tabs: 'Primary Customer', 'Secondary Customer', 'Tertiary Customer', and 'Documents'. The 'Primary Customer' tab is currently selected. At the bottom of the window, there is a 'Prev Remarks' field, a 'Remarks' field, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

Step 10. Check if Funds are Available for Opening TD Account

In this stage, the bank checks whether the funds are available for opening the term deposit account. In case the deposit amount is by way of cash/cheque, the bank checks the appropriate settlement account to confirm receipt of deposit amount. In case the deposit amount is by way of transfer from another account of the bank, the bank checks the account balance.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

Step 11.Create Customer / Modify Customer Details in the System

If the applicant is a new customer, then a new customer record is created in the system. In case of an existing customer, the customer's KYC information is updated. Similarly, if a joint account is opened where multiple customer IDs need to be created/updated, then the same is done in the system as part of this activity.

Step 12.Book Term Deposit

In this stage, the bank creates the term deposit in Oracle FLEXCUBE and also links it to the customer ID. In case of a deposit in joint names, the bank links all the applicable customer IDs to the deposit account.

Step 13.Generate Term Deposit Receipt / Confirmation Advice

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

Step 14.Store Document Reference Number in the System

The bank stores the document reference in Oracle FLEXCUBE for future reference. The documents that are captured and uploaded into the DMS system generates a reference number which are linked to the contract reference number and saved in Oracle FLEXCUBE for future reference.

Step 15.Dispatch Confirmation Advice and Store Documents

In this stage, the bank dispatches / hands over the term deposit receipt/ confirmation advice to the customer. The bank stores the deposit opening form and other supporting documents in a safe and accessible location.

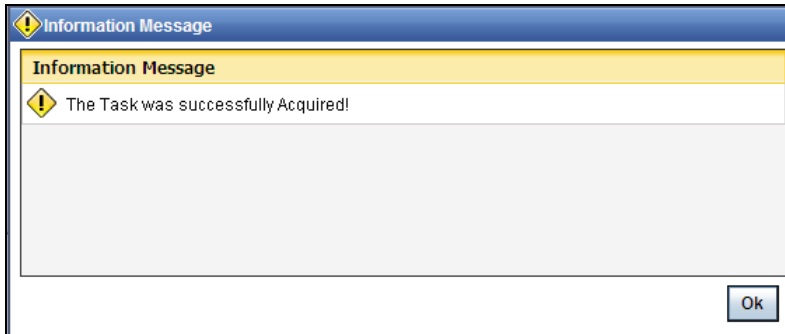
The bank also captures:

- The details of the documents stored
- While storing, the bank ensures that all the required documents (as per the bank's policy) are available in the storage

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

You can store the current account opening form and other supporting documents are stored in a safe and accessible location. This storage information can be recorded using 'Store Documents' screen. You can capture the storage details in this stage.

Click 'Acquire' button adjoining the 'Store Documents' task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen.

 A 'Store Documents' window with a blue title bar. The main area is divided into sections: 'New' (Workflow Reference #, Priority dropdown), 'Customer Information' (Customer Name, Customer Number), 'Account Details' (Account Number), and 'Storage Details' (Date of Storage, Time of Storage, Place of Storage, Storage Reference). At the bottom, there is a 'Documents' tab, 'Prev Remarks' and 'Remarks' labels, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

In this screen the following information can be stored:

Workflow Reference #

The workflow reference number is displayed.

Priority

Select the priority for maintaining the documents.

Customer Information

The following customer information is displayed:

- Customer Name
- Customer Number

Account Details

The current account number of the customer is displayed.

Storage Details

Capture the following storage details in this section:

Date Of Storage

Capture the date of storing the documents.

Time Of Storage

Specify the time of storing the documents of the current account.

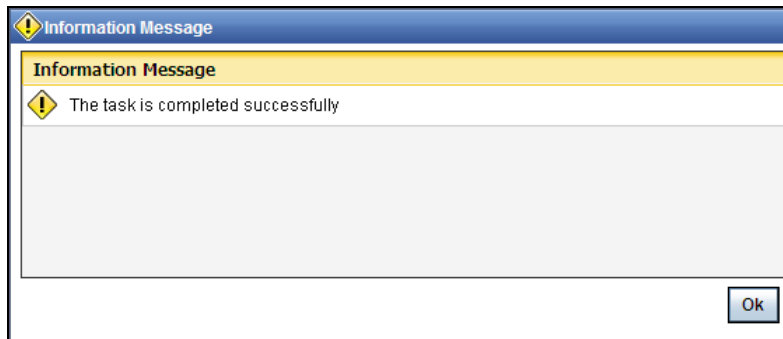
Place Of Storage

Mention the place where the document is stored.

Storage Ref. Number

Specify the storage reference number.

Select the action 'Document Stored' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



Click 'Ok' button.



Retail Term Deposit Account Creation
[May] [2012]
Version 12.0

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