**SERVICE TEAM HANDS ON 30/11/2022 AM (Opening of Term Deposits with renewal options)**

**What is the purpose of these hands-on exercises?**

* To enable the end users to put into practice the recently acquired Finacle knowledge in readiness for the final switch over from BFUB, Branch Power and Bank Master to Finacle.
* To increase the proficiency level of Finacle by all end users.
* To ensure that the end user is able to execute all possible permutations of transactions or online processes on Finacle as currently performed on BFUB/Branch Power/Bank Master day to day.

**How will I access Finacle?**

* URL: <https://drcbssit.co-opbank.co.ke:51500/fininfra/ui/SSOLogin.jsp>
* Select Core\_CBKSIT solution

**What is expected of me?**

* Be available at the specified time to formally perform the assigned exercises.
* Ensure all exercises are completed by Saturday of that week.
* Raise any challenges with the CBI team immediately they are encountered for support.
* Be committed to complete these exercises on time and share feedback.

**What happens when I complete the exercises?**

* Fill back the returns through the team leader after completion of the exercises
* Repeat the exercises as much as possible.
* Help your colleagues in the branch/department who may be stuck.

**Contents**

[**Exercise Objectives** 2](#_Toc113629895)

[**Exercise 1(a). Opening of Term deposits with renewal options** 3](#_Toc113629897)

[**Exercise 1(a)i. With Additional amt** 3](#_Toc113629897)

[**Exercise 1(a)ii. Fixed amount** 4](#_Toc113629897)

[**Exercise 1(a)iii. Interest only** 5](#_Toc113629897)

[**Exercise 1(a)iv. Maturity amount** 6](#_Toc113629897)

[**Exercise 1(a)v. Principal only** 7](#_Toc113629897)

[**Exercise 1(a)vi. Principal + Extra** 9](#_Toc113629897)

[**Exercise 1(b). Verification of Term deposits with renewal options** 10](#_Toc113629897)

[**Exercise 1(c). Inquiry on Term deposits with renewal options** 11](#_Toc113629897)

# **Exercise Objectives**

Exercise 1(a). To successfully open Term Deposit accounts with renewal options

Exercise 1(b). To successfully verify Term Deposit accounts with renewal options

Exercise 1(c). To successfully inquire on Term Deposit accounts with renewal options

# **Exercise 1(a). Opening of Term Deposit accounts with renewal options**

1. **With Additional amount**
2. Select the menu – “**OTDA**”
3. Enter the customer’s **CIF ID**
4. From the searcher, select scheme code as **TDMAT**
5. Click on Go to display customer’s account name
6. Input the amount being deposited under **Deposit/ installment amt** field (Kes 50,000 and above)
7. Under the **deposit period** field, input the tenure/ term of the deposit (max. of 12 months)
8. Under credit account details, capture the **interest a/c ID** and **repayment a/c ID** for the customer
9. Maintain auto closure value at **NO** (renewal on deposit)
10. Nomination value must always be at **NO**
11. Select/ tick the **Term deposit funding details**
12. Select **Verification** at transaction creation during field
13. Select **Transfer** as the payment mode
14. Under **A/C ID** field, enter the customer’s account number to be debited
15. From the two icons adjacent to the A/C ID searcher, one can view a/c details and the customer’s signature
16. Click on continue to view nomination details
17. Since we do not maintain beneficiary details, click continue on nomination details to view general details field
18. Click on continue to view scheme details field
19. Click on continue to view the interest and tax details field
20. Click on continue to view the related party details field
21. Click on continue to view the renewal details field
22. On this page, maintain AUTO RENEWAL value as **UNLIMITED** as the auto closure value was maintained at **NO** (ref No. 8)
23. Under Renewal option field, select **WITH ADDITIONAL AMT**
24. Proceed to capture **Source AC ID for Additional amt**, **CCY** and **Renewal additional amt**
25. Click on continue to view the payment instructions details
26. Click on continue to visit the flow details
27. Click on **recompute flows**, then select continue to view signature mandates field
28. Click on continue to view denomination details field
29. Click on continue and the system will display document details field
30. Click on continue to capture the mandatory MIS code details ie **sector code, sub sector code, DSO code, business economic activity code, purpose of account, source of funds, bank specific sector code, bank specific sub sector code and ARO code.**
31. Click on continue then submit, the system will display the message ‘**’term deposit account is created and sent for verification successfully’’**
32. **Fixed amount**
33. Select the menu – “**OTDA**”
34. Enter the customer’s **CIF ID**
35. From the searcher, select scheme code as **TDMAT**
36. Click on Go to display customer’s account name
37. Input the amount being deposited under **Deposit/ installment amt** field (Kes 50,000 and above)
38. Under the **deposit period** field, input the tenure/ term of the deposit (max. of 12 months)
39. Under credit account details, capture the **interest a/c ID** and **repayment a/c ID** for the customer
40. Maintain auto closure value at **NO** (renewal on deposit)
41. Nomination value must always be at **NO**
42. Select/ tick the **Term deposit funding details**
43. Select **Verification** at transaction creation during field
44. Select **Transfer** as the payment mode
45. Under **A/C ID** field, enter the customer’s account number to be debited
46. From the two icons adjacent to the A/C ID searcher, one can view a/c details and the customer’s signature
47. Click on continue to view nomination details
48. Since we do not maintain beneficiary details, click continue on nomination details to view general details field
49. Click on continue to view scheme details field
50. Click on continue to view the interest and tax details field
51. Click on continue to view the related party details field
52. Click on continue to view the renewal details field
53. On this page, maintain AUTO RENEWAL value as **UNLIMITED** as the auto closure value was maintained at **NO** (ref No. 8)
54. Under Renewal option field, select **FIXED AMOUNT**
55. Proceed to capture **Source AC ID for Additional amt**, **CCY** and **Renewal amt**
56. Click on continue to view the payment instructions details
57. Click on continue to visit the flow details
58. Click on **recompute flows**, then select continue to view signature mandates field
59. Click on continue to view denomination details field
60. Click on continue and the system will display document details field
61. Click on continue to capture the mandatory MIS code details ie **sector code, sub sector code, DSO code, business economic activity code, purpose of account, source of funds, bank specific sector code, bank specific sub sector code and ARO code.**
62. Click on continue then submit, the system will display the message ‘**’term deposit account is created and sent for verification successfully’’**
63. **Interest only**
64. Select the menu – “**OTDA**”
65. Enter the customer’s **CIF ID**
66. From the searcher, select scheme code as **TDMAT**
67. Click on Go to display customer’s account name
68. Input the amount being deposited under **Deposit/ installment amt** field (Kes 50,000 and above)
69. Under the **deposit period** field, input the tenure/ term of the deposit (max. of 12 months)
70. Under credit account details, capture the **interest a/c ID** and **repayment a/c ID** for the customer
71. Maintain auto closure value at **NO** (renewal on deposit)
72. Nomination value must always be at **NO**
73. Select/ tick the **Term deposit funding details**
74. Select **Verification** at transaction creation during field
75. Select **Transfer** as the payment mode
76. Under **A/C ID** field, enter the customer’s account number to be debited
77. From the two icons adjacent to the A/C ID searcher, one can view a/c details and the customer’s signature
78. Click on continue to view nomination details
79. Since we do not maintain beneficiary details, click continue on nomination details to view general details field
80. Click on continue to view scheme details field
81. Click on continue to view the interest and tax details field
82. Click on continue to view the related party details field
83. Click on continue to view the renewal details field
84. On this page, maintain AUTO RENEWAL value as **UNLIMITED** as the auto closure value was maintained at **NO** (ref No. 8)
85. Under Renewal option field, select **INTEREST ONLY**
86. Click on continue to view the payment instructions details
87. Click on continue to visit the flow details
88. Click on **recompute flows**, then select continue to view signature mandates field
89. Click on continue to view denomination details field
90. Click on continue and the system will display document details field
91. Click on continue to capture the mandatory MIS code details ie **sector code, sub sector code, DSO code, business economic activity code, purpose of account, source of funds, bank specific sector code, bank specific sub sector code and ARO code.**
92. Click on continue then submit, the system will display the message ‘**’term deposit account is created and sent for verification successfully’’**
93. **Maturity amount**
94. Select the menu – “**OTDA**”
95. Enter the customer’s **CIF ID**
96. From the searcher, select scheme code as **TDMAT**
97. Click on Go to display customer’s account name
98. Input the amount being deposited under **Deposit/ installment amt** field (Kes 50,000 and above)
99. Under the **deposit period** field, input the tenure/ term of the deposit (max. of 12 months)
100. Under credit account details, capture the **interest a/c ID** and **repayment a/c ID** for the customer
101. Maintain auto closure value at **NO** (renewal on deposit)
102. Nomination value must always be at **NO**
103. Select/ tick the **Term deposit funding details**
104. Select **Verification** at transaction creation during field
105. Select **Transfer** as the payment mode
106. Under **A/C ID** field, enter the customer’s account number to be debited
107. From the two icons adjacent to the A/C ID searcher, one can view a/c details and the customer’s signature
108. Click on continue to view nomination details
109. Since we do not maintain beneficiary details, click continue on nomination details to view general details field
110. Click on continue to view scheme details field
111. Click on continue to view the interest and tax details field
112. Click on continue to view the related party details field
113. Click on continue to view the renewal details field
114. On this page, maintain AUTO RENEWAL value as **UNLIMITED** as the auto closure value was maintained at **NO** (ref No. 8)
115. Under Renewal option field, select **MATURITY AMT**
116. Click on continue to view the payment instructions details
117. Click on continue to visit the flow details
118. Click on **recompute flows**, then select continue to view signature mandates field
119. Click on continue to view denomination details field
120. Click on continue and the system will display document details field
121. Click on continue to capture the mandatory MIS code details ie **sector code, sub sector code, DSO code, business economic activity code, purpose of account, source of funds, bank specific sector code, bank specific sub sector code and ARO code.**
122. Click on continue then submit, the system will display the message ‘**’term deposit account is created and sent for verification successfully’’**
123. **Principal only**
124. Select the menu – “**OTDA**”
125. Enter the customer’s **CIF ID**
126. From the searcher, select scheme code as **TDMAT**
127. Click on Go to display customer’s account name
128. Input the amount being deposited under **Deposit/ installment amt** field (Kes 50,000 and above)
129. Under the **deposit period** field, input the tenure/ term of the deposit (max. of 12 months)
130. Under credit account details, capture the **interest a/c ID** and **repayment a/c ID** for the customer
131. Maintain auto closure value at **NO** (renewal on deposit)
132. Nomination value must always be at **NO**
133. Select/ tick the **Term deposit funding details**
134. Select **Verification** at transaction creation during field
135. Select **Transfer** as the payment mode
136. Under **A/C ID** field, enter the customer’s account number to be debited
137. From the two icons adjacent to the A/C ID searcher, one can view a/c details and the customer’s signature
138. Click on continue to view nomination details
139. Since we do not maintain beneficiary details, click continue on nomination details to view general details field
140. Click on continue to view scheme details field
141. Click on continue to view the interest and tax details field
142. Click on continue to view the related party details field
143. Click on continue to view the renewal details field
144. On this page, maintain AUTO RENEWAL value as **UNLIMITED** as the auto closure value was maintained at **NO** (ref No. 8)
145. Under Renewal option field, select **PRINCIPAL ONLY**
146. Click on continue to view the payment instructions details
147. Click on continue to visit the flow details
148. Click on **recompute flows**, then select continue to view signature mandates field
149. Click on continue to view denomination details field
150. Click on continue and the system will display document details field
151. Click on continue to capture the mandatory MIS code details ie **sector code, sub sector code, DSO code, business economic activity code, purpose of account, source of funds, bank specific sector code, bank specific sub sector code and ARO code.**
152. Click on continue then submit, the system will display the message ‘**’term deposit account is created and sent for verification successfully’’**
153. **Principal + Extra**
154. Select the menu – “**OTDA**”
155. Enter the customer’s **CIF ID**
156. From the searcher, select scheme code as **TDMAT**
157. Click on Go to display customer’s account name
158. Input the amount being deposited under **Deposit/ installment amt** field (Kes 50,000 and above)
159. Under the **deposit period** field, input the tenure/ term of the deposit (max. of 12 months)
160. Under credit account details, capture the **interest a/c ID** and **repayment a/c ID** for the customer
161. Maintain auto closure value at **NO** (renewal on deposit)
162. Nomination value must always be at **NO**
163. Select/ tick the **Term deposit funding details**
164. Select **Verification** at transaction creation during field
165. Select **Transfer** as the payment mode
166. Under **A/C ID** field, enter the customer’s account number to be debited
167. From the two icons adjacent to the A/C ID searcher, one can view a/c details and the customer’s signature
168. Click on continue to view nomination details
169. Since we do not maintain beneficiary details, click continue on nomination details to view general details field
170. Click on continue to view scheme details field
171. Click on continue to view the interest and tax details field
172. Click on continue to view the related party details field
173. Click on continue to view the renewal details field
174. On this page, maintain AUTO RENEWAL value as **UNLIMITED** as the auto closure value was maintained at **NO** (ref No. 8)
175. Under Renewal option field, select **PRINCIPAL + EXTRA**
176. Proceed to capture **Source AC ID for Additional amt**, **CCY** and **Renewal additional amt**
177. Click on continue to view the payment instructions details
178. Click on continue to visit the flow details
179. Click on **recompute flows**, then select continue to view signature mandates field
180. Click on continue to view denomination details field
181. Click on continue and the system will display document details field
182. Click on continue to capture the mandatory MIS code details ie **sector code, sub sector code, DSO code, business economic activity code, purpose of account, source of funds, bank specific sector code, bank specific sub sector code and ARO code.**
183. Click on continue then submit, the system will display the message ‘**’term deposit account is created and sent for verification successfully’’**

# **Exercise 1(b). Verification of term deposit account with renewal options**

1. Select the menu – “**VTDAO**”
2. Input the term deposit account ID you wish to **verify**, the same can be retrieved from the searcher
3. Click on Go to counter check the account basic details
4. Click on continue to confirm the nomination details
5. Click on continue to verify the general details field
6. Click on continue to confirm the account scheme details
7. Click on continue to verify the interest and tax details
8. Click on continue to confirm the related party details
9. Click on continue to verify **renewal details**
10. Click on continue to confirm payment instructions
11. Click on continue to confirm term deposit flow details
12. Click on continue to view the signature mandates
13. Click on continue to confirm denomination details
14. Click on continue to view document details
15. Click on continue to confirm accuracy and completeness of MIS code details
16. Click on submit to verify the term deposit successfully

# **Exercise 1(f). Inquiry on Term deposit with renewal options**

1. Select the menu – “**ITDA**”
2. Under the **Ac ID** field, enter the Term deposit account ID with renewal options
3. Click on **Go** to display the Term deposit account details
4. View for every account if the renewal options selected is correctly captured