

# Corporate Internet Banking



## FIXED DEPOSIT SERVICES

CIB/CMB User Information Manual



**PEOPLE'S  
BANK**



## FUNCTION OVERVIEW

This function allows Internet Banking users to perform fixed deposit services as below:

- Fixed Deposit Placement – create fixed deposit account and perform placement on various FD product
- Fixed Deposit Withdrawal – withdraw FD that create via Internet Banking
- Principal & Interest Disposition – maintain FD account's auto renewal and interest disposition method (FD created in Internet Banking)
- Transaction History – view FD account transaction history.
- Fixed Deposit Rate Inquiry – view current People's Bank FD product latest interest rate.

# FIXED DEPOSIT PLACEMENT

## General Description of Functionality

Corporate Internet Banking application allows user to perform fixed deposit placement via e-channel. User are allowed to select various product provided by People's Bank. Second factor Authentication - One Time Password (OTP) verification is required prior to perform submission. For OTP, is transmitted to Internet Banking user's mobile phone through SMS or EMAIL address based on user preference during the maintenance session. After success placement, host will generate a new FD account number which can be checked via Transaction Inquiry.

## General Description of Solution

CIB provides the solution to make FD placement in a very much convenient way. Customer can choose the below options to perform from the menu,

- Fixed Deposit Services >> Fixed Deposit Placement
- Input "Fixed Deposit Placement" in search menu text box

Go to Fixed Deposit Services >> Fixed Deposit Placement to perform transaction:

Step 1 – Select Transfer From Account from the list. Fixed Deposit product will be filtered based on selected From Account currency.

Step 2 – Select Fixed Deposit Product from dropdown list, and related currency, tenure, interest term will be populated for choosing.

Step 3 – User is now able to select Instruction Upon Maturity and Interest Disposition based on scenario below

### Scenario

1. Upon Maturity – Auto Renewal, Interest Disposition – Add to Principal
2. Upon Maturity – Auto Renewal, Interest Disposition – Credit to Account
3. Upon Maturity – Credit to Account, Interest Disposition – Credit to Account

In scenario 2, customers are allowed to select their Interest Disposition Account.

In scenario 3, customers are allowed to select their Upon Maturity Account and Interest Disposition Account. Both accounts can be different.

Step 4 – Input principal amount and KYC Details.

### *User using OTP as 2nd Factor Authentication*

Step 5 – Recheck the entered data and click **REQUEST OTP** in confirmation page.

Step 6 – Enter OTP value that you received through Mobile phone SMS or EMAIL. Click **NEXT** to submit placement request.

Step 7 - The application result page will display status of transaction whether successful or failed. Reasons for failed transactions are displayed. The successful application will send to approval group based on setting in Authorization Matrix for further action.

Form Confirm Result

From Account

Transfer From Account \*

LKR 055-1-001-3-0205581 CA 2



Placement Details

Fixed Deposit Product \*

Please Select

Product Currency \*

Please Select

Tenure \*

Please Select

Interest Term \*

Please Select

Instruction Upon Maturity \*

Please Select

Interest Disposition \*

Please Select

Principal Amount \*

KYC Details

Purpose Of Account Opening \*

Please Select

Anticipated Monthly Deposit Volume \*

Please Select

Name / Date of Birth / Nationality Verified By \*

Please Select

Address Verified \*

Please Select

Fixed Deposit Placement – Input Transaction Details

Form Confirm Result

## From Account

Transfer From Account  
LKR 004-1-001-1-0210297 CA 1

## Placement Details

Fixed Deposit Product FIXED DEPOSIT NORMAL	Currency LKR	Tenure 1 Month(s)
Interest Term 1 Month(s)	Interest Disposition Credit To Account	Interest Disposition Account LKR 055-1-002-2-0205581 CA 3
Instruction Upon Maturity Credit To Account	Upon Maturity Account LKR 055-1-001-3-0205581 CA 2	Principal Amount LKR 90,000.00
Interest Rate (%) 18.00	Total Debit Amount LKR 90,000.00	

## KYC Details

Purpose Of Account Opening Savings/Investments	Anticipated Monthly Deposit Volume 500,000/= TO 1,000,000/=	Name / Dob / Nationality Verified NATIONAL IDENTITY CARD
Address Verified BUSINESS REGISTRATION DOCUMENT		

## Fee and Charges

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

## Two Factor Authentication

Authentication \*  
Please Select

## Two Factor Authentication

Authentication \*

OTP

SMS  EMAIL

OTP \*

REQUEST OTP

## Fixed Deposit Placement – Confirmation (OTP)

### Fixed Deposit Placement



Task Submission Success

Application Number | 2009280014498776

Form Confirm Result

#### From Account

Transfer From Account  
LKR 004-1-001-1-0210297 CA 1

#### Placement Details

Fixed Deposit Product FIXED DEPOSIT NORMAL	Currency LKR	Tenure 1 Month(s)
Interest Term 1 Month(s)	Interest Disposition Credit To Account	Interest Disposition Account LKR 055-1-002-2-0205581 CA 3
Instruction Upon Maturity Credit To Account	Upon Maturity Account LKR 055-1-001-3-0205581 CA 2	Principal Amount LKR 90,000.00
Interest Rate (%) 18.00	Total Debit Amount LKR 90,000.00	

#### KYC Details

Purpose Of Account Opening Savings/Investments	Anticipated Monthly Deposit Volume 500,000/= TO 1,000,000/=	Name / Dob / Nationality Verified NATIONAL IDENTITY CARD
Address Verified BUSINESS REGISTRATION DOCUMENT		

#### Fee and Charges

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

## Fixed Deposit Placement – Result Page

# FIXED DEPOSIT WITHDRAWAL

## General Description of Functionality

Corporate Internet Banking application allows user to perform fixed deposit withdrawal via e-channel. User are allowed to select the FD account that has been placed through Corporate Internet Banking. Second factor Authentication - One Time Password (OTP) verification is required prior to perform submission. The PIN value is transmitted to Internet Banking user's mobile phone through SMS or EMAIL address based on user preference during the maintenance session.

## General Description of Solution

CIB provides the solution to perform fixed deposit account withdrawal to own CASA account. Customer can choose the below options to perform from the menu,

- Fixed Deposit Services >> Fixed Deposit Withdrawal
- Input "Fixed Deposit Withdrawal" in search menu text box

Go to Fixed Deposit Services >> Fixed Deposit Withdrawal to perform transaction:

Step 1 – Select FD account number from dropdown list. List will contain FD account placed from Internet Banking and active FD account (not newly placed today)

Step 2 – FD account details will be populated. Select Credit To Account and Withdrawal Reason from dropdown list. Click **NEXT** button to proceed.

Step 3 - Verify all transaction details and click **PROCEED** button to submit the task. 2FA (OTP) validation is required to proceed the transaction.

Step 4 - The application result page will display status of transaction whether successful or failed. Reasons for failed transactions are displayed. The successful application will send to approval group based on setting in Authorization Matrix for further action.

The screenshot displays the 'Fixed Deposit Withdrawal' application window. At the top, there is a navigation bar with 'Form', 'Confirm', and 'Result' tabs. Below this, three input fields are visible: 'Fixed Deposit Account' (LKR 004-60-01-00009087-9), 'Credit To Account' (LKR 004-1-001-1-0210297 CA 1), and 'Withdrawal Reason' (I need the fund urgently). A section titled 'Fixed Deposit Account Detail' contains a table with the following information:

Fixed Deposit Account	Fixed Deposit Product	Principal Amount
LKR 004-60-01-00009087-9 JAY SEA FOODS PROCES	FIXED DEPOSIT NORMAL	LKR 5,000.00
Tenure	Effective Date	Maturity Date
3 Month(s)	27-02-2016	27-11-2016
Interest Term	Interest Rate (%)	Interest Disposition
3 Month(s)	13.50	Add To Principal
Instruction Upon Maturity Auto Renewal		

4.3-1 Fixed Deposit Withdrawal – Input Transaction Details

Form Confirm **Result**

## Fixed Deposit Details

Fixed Deposit Account LKR 004-60-01-00009087-9 JAY SEA FOODS PROCES	Fixed Deposit Product FIXED DEPOSIT NORMAL	Principal Amount LKR 5,000.00
Tenure 3 Month(s)	Effective Date 27-02-2016	Maturity Date 27-11-2016
Interest Term 3 Month(s)	Interest Rate (%) 13.50	Interest Disposition Add To Principal
Instruction Upon Maturity Auto Renewal		

## Withdrawal Details

Principal Amount LKR 5,000.00	Interest Per Term 3 Month(s)	Proposed Interest LKR 0.00
Penalty on Premature Withdrawal LKR 0.00	Withholding Tax Amount LKR 0.00	Net Withdrawal Amount LKR 5,000.00
Credit To Account LKR 004-1-001-1-0210297 CA 1	Credit Amount LKR 5,000.00	Withdrawal Reason I need the fund urgently

## Fee and Charges

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

## Two Factor Authentication

Authentication \*

Please Select

## 4.4-1 Fixed Deposit Withdrawal – Confirmation



Task Submission Success

Application Number | 2009290014510886

Form **Confirm** Result

## Fixed Deposit Details

Fixed Deposit Account LKR 004-60-01-00009087-9 JAY SEA FOODS PROCES	Fixed Deposit Product FIXED DEPOSIT NORMAL	Principal Amount LKR 5,000.00
Tenure 3 Month(s)	Effective Date 27-02-2016	Maturity Date 27-11-2016
Interest Term 3 Month(s)	Interest Rate (%) 13.50	Interest Disposition Add To Principal
Instruction Upon Maturity Auto Renewal		

## Withdrawal Details

Principal Amount LKR 5,000.00	Interest Per Term 3 Month(s)	Proposed Interest LKR 0.00
Penalty on Premature Withdrawal LKR 0.00	Withholding Tax Amount LKR 0.00	Net Withdrawal Amount LKR 5,000.00
Credit To Account LKR 004-1-001-1-0210297 CA 1	Credit Amount LKR 5,000.00	Withdrawal Reason I need the fund urgently

Fee and Charges 

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

4.5-1 Fixed Deposit Withdrawal – Result Page