

Oracle FLEXCUBE
Internet Banking User Manual
Release 4.3.1.0.0
Part No E52075-01



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1. Channels

1.1. BAIB2 - IB Bill Company Details Maintenance

Using this option you can accept bill payments on behalf of service providers for a fee.

In such cases, the customers of the billing company will pay their bills to the bank, and the bank in turn will credit the account of the billing company. The billing companies, who want to avail this facility, have to register their details with the bank and must have a savings and checking account with the bank. The bank will register the details of the billing company in the billing company details. This maintenance is required for the Bill Payment transaction through Internet.

Note: The system automatically authorises this transaction.

Definition Prerequisites

Not Applicable

Other Prerequisites

- The CASA for the billing company should be opened with the bank before maintaining billing company details

Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add billing company details

1. Type the fast path **BAIB2** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Bill Company Details Maintenance**.
2. The system displays the **IB Bill Company Details Maintenance** screen.

IB Bill Company Details Maintenance

Field Description

Field Name	Description
Company ID	<p>[Mandatory, Alphanumeric, Six]</p> <p>Type the company ID.</p> <p>It is the unique identification given to the service provider by the bank. This ID is manually generated.</p>
Company Type	<p>[Mandatory, Alphanumeric, Two]</p> <p>Type the company type.</p> <p>The bank assigns different codes to the companies to whom it provides the billing services.</p>
Company Name	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the company name.</p> <p>The name of the service provider or the billing company, on whose behalf the bank collects the payments for the bills.</p>
Bill Information Available	<p>[Optional, Check Box]</p> <p>Select the Bill Information Available check box if the billing information of the company is available to the bank.</p>

Field Name	Description
Payment After Due Date	<p>[Optional, Check Box]</p> <p>Select the Payment After Due Date check box if you want to accept the payment received from the customer of the billing company, after the due date specified in the bill.</p>
Payment Type Allowed	<p>[Mandatory, Alphanumeric, One]</p> <p>Type the payment type, which is allowed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • P: Part Payment allowed i.e. amount less than or equal to the outstanding • F: Only Full Payment allowed i.e. full outstanding amount • E: Excess Payment allowed i.e. payment amount can be greater than or equal to the outstanding amount
Grace Period Days	<p>[Mandatory, Numeric, Five]</p> <p>Type the number of grace days allowed for late payment of the bill without any penalty.</p>
Cut Off Period Days	<p>[Mandatory, Numeric, Five]</p> <p>Type the number of days after the due date, beyond which payment received from the customers of the billing company will not be accepted.</p>
Company Account No.	<p>[Mandatory, Numeric, 16]</p> <p>Type the valid account number of the company held with the bank. The bill amount received from the customer will be credited to this account.</p>
Company Address	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the postal address of the billing company.</p>
Contact Person	<p>[Optional, Alphanumeric, 20]</p> <p>Type the name of the contact person.</p> <p>All interactions will be addressed to this contact person.</p>
Phone Number	<p>[Optional, Numeric, 16]</p> <p>Type the contact number of the billing company.</p>
Collection Center Code	<p>[Optional, Alphanumeric, 10]</p> <p>Type the collection code of the center.</p> <p>A unique code is assigned to the collection center of the company.</p>

Field Name	Description
Bill Details File Name	[Optional, Alphanumeric, 20] Type the path and the name of the bill details file. The name of the file containing the bill details and its path is stored in a separate file outside FLEXCUBE Retail .

- Click the **Add** button.
- Type the company id and press the **<Tab>** key
- Enter the required information in the various fields.

IB Bill Company Details Maintenance

IB Bill Company Details Maintenance*

Company Id : 2
 Company Type : T
 Company Name : ABC Ltd
 Bill Information Available : ☒ Payment After Due Date : ☐
 Payment Type Allowed : Full Payment
 Grace Period Days : 10 Cut Off Period Days : 10
 Company Account No : 000000002220
 Company Address : Spectramind
 Park Avenue
 Contact Person : Tom Smith
 Phone Number : 9876479786
 Collection Center Code : 9
 Bill Details File Name : Test.log

Record Details
 Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized : ☐

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Ok Close Clear

- Click the **Ok** button.
- The system displays the message "Record Authorized..". Click the **OK** button.
- The bill company details are added.

1.2. BAIB3 - IB Customer Application Billing Information Maintenance

The bank can register the customers of the billing companies, in this maintenance. The customer of the billing company provides the billing details, which is registered in the system. This option is used for paying bills through Internet.

Using this option you can maintain the billing company details.

Definition Prerequisites

- BAIB2 - IB Bill Company Details Maintenance
- 8053 - Customer Addition

Modes Available

Add, Delete, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a customer who is registered with a billing company

1. Type the fast path **BAIB3** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > IB Customer Application Billing Information Maintenance**.
2. The system displays the **IB Customer Application Billing Information Maintenance** screen.

IB Customer Application Billing Information Maintenance

Field Description

Field Name	Description
Search Criteria	<p>[Mandatory, Drop-Down]</p> <p>Select the search criteria to search for the customer from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> Customer short name Customer IC: Identification criteria arrived at by the bank during customer addition. Customer ID: Unique identification given by the bank.

Field Name	Description
Search String	<p>[Mandatory, Alphanumeric, 20]</p> <p>Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.</p> <p>If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list.</p> <p>For example, The customer's short name is George Abraham. One can search the above customer by entering Geo in the Search String field.</p>
ID	<p>[Display]</p> <p>This field displays the ID of the customer.</p> <p>A customer ID is an unique identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
IC	<p>[Display]</p> <p>This field displays the identification code of the customer.</p> <p>A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. The content of Customer IC depends on the customer type and business rules of the bank. For e.g. a bank may have social security number, passport number etc as the Customer IC for all Individual customers may be used.</p>
Full Name	<p>[Display]</p> <p>This field displays the full name of the customer.</p> <p>The full name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option.</p>
Customers Registered with Billing Companies	<p>[Optional, Pick List]</p> <p>Select the customer who is registered with the billing company from the pick list.</p>
Bill Company ID	<p>[Mandatory, Pick List]</p> <p>Select the identification number of the billing company from the pick list.</p> <p>The registered customer will be billed for the services rendered to them by the company.</p> <p>In addition, the bank on behalf of the billing company will collect the payments.</p>

BAIB3 - IB Customer Application Billing Information Maintenance

Field Name	Description
Customer Bill Code	[Optional, Alphanumeric, 20] Type the customer bill code. The customer will be linked to the billing company on the basis of this code.

- Click the **Add** button.
- Select the search criteria from the drop-down list.
- Enter the search string and press the **<Tab>** key.
- Select the bill company ID from the pick list and enter the customer bill code.

IB Customer Application Billing Information Maintenance

IB Customer Application Billing Information Maintenance*

Search Criteria : Customer Short Name Search String : S
ID : 603614 IC : 11111111111111111111111111111111
Full Name : SACHIN Customers Registered With Billing Companies: ...

Bill Company ID : 12
Customer Bill Code : 2

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry UDF Ok Close Clear

- Click the **Ok** button.
- The system displays the message "Record Added...Authorisation Pending...". Click the **OK** button.
- The customer registered with a billing company is added once the record is authorised.

1.3. BAIB4 - IB Bank Params Maintenance

Using this option you can set the bank parameters for operating the internet banking facility and maintain GL accounts for Fee GL and banker's cheque issue GL.

This maintenance also allows you to decide whether the service charges for Internet Banking transactions are to be applied at EOD and the funds appropriation sequence for the debit transaction.

Note: The system automatically authorises this transaction.

Definition Prerequisites

- GLM02 - GL Codes have to be defined
- BAM20 - Bank Codes Maintenance

Modes Available

Add, Modify, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add IB bank parameters

1. Type the fast path **BAIB4** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Bank Params Maintenance**.
2. The system displays the **IB Bank Params Maintenance** screen.

IB Bank Params Maintenance

Field Description

Field Name	Description
Bank Code	<p>[Mandatory, Numeric, Five]</p> <p>Type the code of the bank for which global definitions should to be maintained.</p> <p>Each code uniquely identifies a different bank.</p>
Funds Transfer Currency	<p>[Mandatory, Drop-Down]</p> <p>Select the funds transfer currency from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transaction Currency • Account Currency
Service charge at EOD	<p>[Optional, Check Box]</p> <p>Select the Service charge at EOD check box if you want to levy service charges for internet banking transactions at EOD.</p>

Field Name	Description
Fee GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the fee GL code.</p> <p>This GL account will be credited for internet banking fees collected from the customer.</p>
Funds Appropriation Sequence	<p>[Mandatory, Numeric, Five]</p> <p>Type the funds appropriation sequence.</p> <p>This field denotes the sequence in which the transaction amount needs to be appropriated while debiting the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • S – Sweep-In • O– Overdraft • V – Overline • A – Advance against unclear funds • T – Temporary Overdraft
BC Issue GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the BC issue GL code.</p> <p>This GL account will be credited when BC issue requests are received through Internet Banking.</p>

3. Click the **Add** button.
4. Type the bank code and press the **<Tab>** key.
5. Enter the required information in the various fields.

IB Bank Params Maintenance

IB Bank Params Maintenance*

Bank Code :

25

Funds Transfer Currency :

Account Currency

Service charge at EOD :

☒

Fee GL :

100031800

Funds Appropriation Sequence :

5

BC Issue GL :

100020250

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TINTER1	TINTER1	22/04/2008 14:59:14	Authorize	<input checked="" type="checkbox"/>

Add

Modify

Delete

Cancel

Amend

Authorize

Inquiry

Ok

Close

Clear

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.
8. The internet bank parameters are added.

1.4. BAIB5 - IB Block Transfer Across Products

Using this option you can allow or disallow transfer of funds through Internet Banking between accounts belonging to two specific products. For example, this facility can be used to restrict credit into accounts opened under certain specific type of products like Non-Resident Accounts, where the bank does not allow customers to transfer funds from certain types of products.

Note: The system automatically authorises this transaction.

Definition Prerequisites

- The products should be added and authorised in **FLEXCUBE Retail**

Modes Available

Add, Delete, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To block transfer of funds across products under internet banking facility

- Type the fast path **BAIB5** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Block Transfer Across Products**.
- The system displays the **IB Block Transfer Across Products** screen.

IB Block Transfer Across Products

IB Block Transfer Across Products*

From Product Code : ...

To Product Code :

Transfer Disallowed : ☐

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Ok Close Clear

Field Description

Field Name	Description
From Product Code	[Mandatory, Drop-Down] Select the product code for which funds transfer needs to be restricted or allowed from the drop-down list.
To Product Code	[Mandatory, Drop-Down] Select the product code to which funds transfer needs to be restricted or allowed from the drop-down list.
Transfer Disallowed	[Optional, Check Box] Select the Transfer Disallowed check box if you want to disallow the funds transfer between the selected products.

- Click the **Add** button.
- Select the from product code and to product code from the respective drop-down list.

IB Block Transfer Across Products

- Click the **Ok** button.
- The system displays the message "Record Authorized..". Click the **OK** button.
- The transfer of funds across products under Internet Banking facility is blocked.

1.5. BAIB6 - IB Transaction-Customer Relationship Cross Reference

Using this option where the bank can define whether a customer, depending upon his/her relation with the account, is allowed/not allowed to perform a particular transaction. The system allows only for these customer relationship with the account to perform Internet banking transaction for the given transaction mnemonic.

Note: The system automatically authorises this transaction.

Definition Prerequisites

- BAM15 - Transaction Mnemonic Codes

Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a cross-reference between a customer relationship and an IB transaction

1. Type the fast path **BAIB6** and click **Go** or navigate through the menus to **Global Definitions > Channels > IB Transaction-Customer Relationship Cross Reference**.
2. The system displays the **IB Transaction-Customer Relationship Cross Reference** screen.

IB Transaction-Customer Relationship Cross Reference

IB Transaction-Customer Relationship Cross Reference*

Transaction Mnemonic :

Customer Relationships

<input type="checkbox"/> Sole Owner	<input type="checkbox"/> Joint Or First	<input type="checkbox"/> Guarantor
<input type="checkbox"/> Joint and Other	<input type="checkbox"/> Joint or Other	<input type="checkbox"/> Minor
<input type="checkbox"/> Joint and First	<input type="checkbox"/> Trustee	<input type="checkbox"/> Authorised Signatory

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

Ok Close Clear

Field Description

Field Name	Description
Transaction Mnemonic	<p>[Mandatory, Pick List]</p> <p>Select the transaction mnemonic from the pick list.</p> <p>The bank can define whether a customer, depending on the relationship with the account, is allowed or not allowed to perform a particular transaction.</p>
Customer Relationships	<p>[Optional, Check Box]</p> <p>Select the appropriate check box corresponding to the customer relationship, if you want to allow the access of the selected transaction mnemonic for the specified relationship.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Sole Owner • Joint or First • Guarantor • Joint and Other • Joint or Other • Minor • Joint and First • Trustee • Authorised Signatory

3. Click the **Add** button.
4. Select the transaction mnemonic from the pick list.
5. Select the appropriate customer relationships check box.

IB Transaction-Customer Relationship Cross Reference

Transaction Mnemonic : 508

Customer Relationships

<input checked="" type="checkbox"/> Sole Owner	<input type="checkbox"/> Joint Or First	<input type="checkbox"/> Guarantor
<input type="checkbox"/> Joint and Other	<input type="checkbox"/> Joint or Other	<input type="checkbox"/> Minor
<input type="checkbox"/> Joint and First	<input type="checkbox"/> Trustee	<input type="checkbox"/> Authorised Signatory

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..". Click the **OK** button.
8. The customer relationship is added to the IB transaction.



Internet Banking User Manual

May 2011

Version: 4.3.1.0.0

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