Oracle FLEXCUBE
Introduction User Manual
Release 4.3.1.0.0
Part No E52075-01

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FINANCIAL SERVICES

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1. Introduction to Oracle FLEXCUBE

Oracle FLEXCUBE is a comprehensive solution that provides a unified back-office processing environment for Corporate, Retail and Investment Banking operations with a highly adaptable and scalable modular architecture. **Oracle FLEXCUBE** is designed to offer flexibility to financial institutions for easy adaptability to market needs and also enables banks to improve their overall operational efficiency.

Oracle FLEXCUBE offers effective control and risk management, thus delivering improved performance and reliable customer service. It is a highly modular system that allows the bank to choose the set of functional modules to suit the line of operations of the bank.

Oracle FLEXCUBE is a multi-currency system built on a powerful base of a flexible architecture. It uses one of the most reliable and leading technology platforms. **Oracle FLEXCUBE** is developed on Client/Server distributed architecture, which uses the Oracle or DB2 relational database and offers unlimited freedom to the bank to choose any leading UNIX or IBM or Windows NT/ Windows 2000-based hardware. A premium on-line transaction processing system efficiently services the high volume retail transactions.

Oracle FLEXCUBE has capabilities on the NLS both at the database level and presentation level. **Oracle FLEXCUBE** is already available in languages like English, Japanese, Portuguese and Arabic.

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1.1. Starting Oracle FLEXCUBE

You require the necessary rights and privileges to start the **Oracle FLEXCUBE** software.

To start Oracle FLEXCUBE

- Click **Start**, point to **Programs**, and click **Internet Explorer**.

- Type the **Oracle FLEXCUBE** URL in the **Address** bar, and click [→ Go]. For example, the address may look like http://server01/Flexcube.

- **Oracle FLEXCUBE** displays the screen as shown in the following figure.

- Click the **Click here to login** link.
- **Oracle FLEXCUBE** displays the login screen as shown in the following figure.

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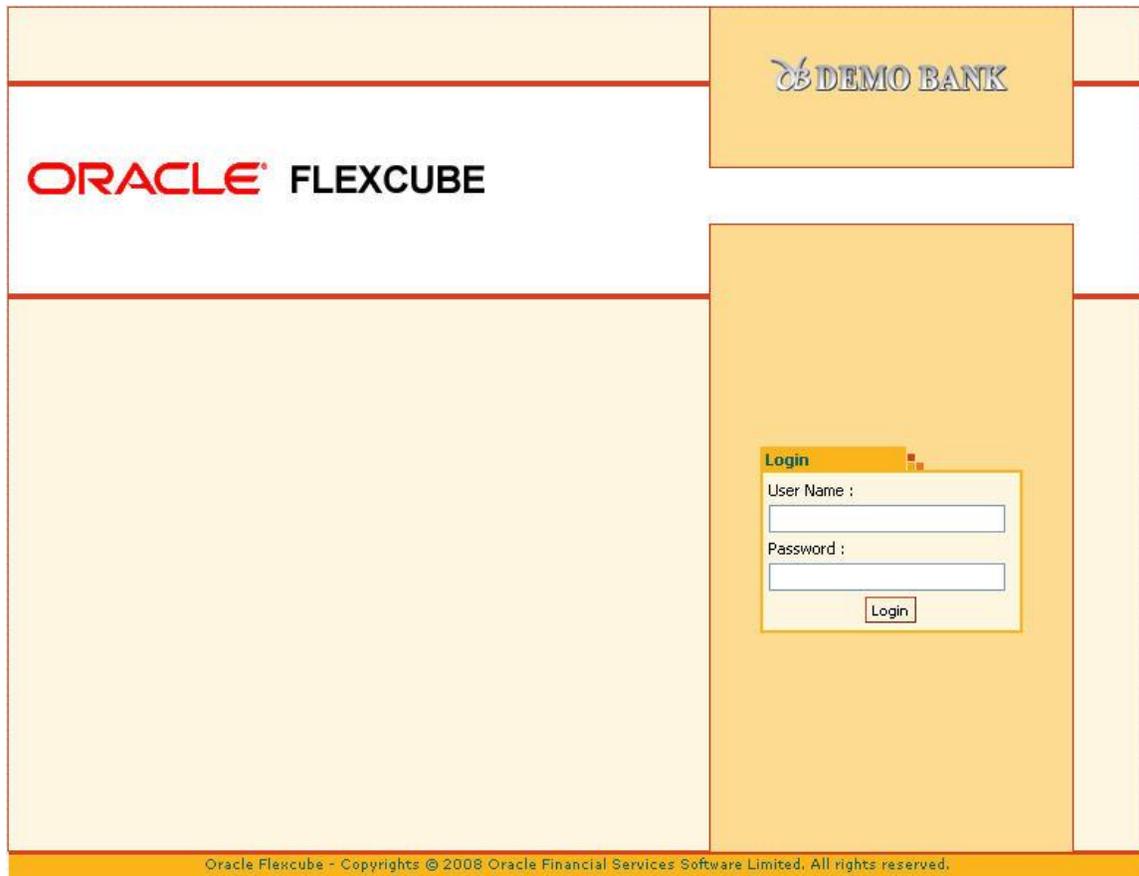
- Enter your identification code in the **User Name** field and the password assigned to you in the **Password** field and click [Login].

- If either the user ID or the password is incorrect, the following screen is displayed.

Note: All the characters you type in the **Password** field will appear as "****" for security reasons.

- The system displays the main application window depending upon the nature of user logged in. The initial screen / menus displayed after login depends on the access rights provided by the **Oracle FLEXCUBE** security administrator to the template under which the user is registered.
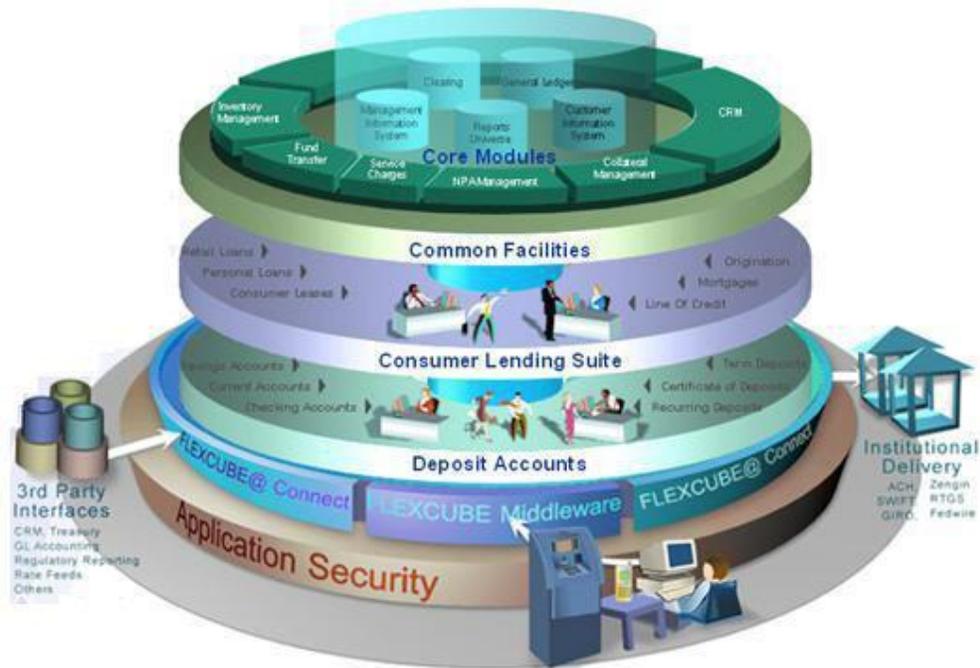
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1.2. Product Features

- **Flexibility through Standardization** - **Oracle FLEXCUBE**'s unique Product Definition facility is a manifestation of its flexible design. This feature allows a bank to define the various services and elements that the bank would offer under a product to all customers, thereby ensuring that all customers are offered the same uniform services.

- **Modular, yet Integrated** - The various functional blocks of **Oracle FLEXCUBE** are built on the concept of 'Service Based Architecture'. At the core of this architecture is a set of common services, called the Core System. All front-end functional modules utilize the common services offered by the Core System

- **Ease of Use** - **Oracle FLEXCUBE** offers a user-friendly and intuitive graphical user interface. The client-end software is Windows based and browser front end. Almost all operations, except user data input, are mouse based.

- **Flexibility to Incorporate Change** - The fundamental design objective of **Oracle FLEXCUBE**, as its name suggests, is to allow the tailoring of business to suit varied and dynamic market needs. **Oracle FLEXCUBE** is an application designed to easily respond to these changes by setting or resetting various product or global parameters without requiring a change in the software or extensive redesigning in product profile.

- **Security** - The Security Management System (SMS) in **Oracle FLEXCUBE** is in line with industry standards. The whole range of operations in **Oracle FLEXCUBE** is performed in virtually impregnable, high security conditions.

- **Relationship Banking** - **Oracle FLEXCUBE** incorporates a sophisticated Customer Information System (CIS) that enables true relationship banking. Detailed information (personal, demographic, employment, financial, corporate, etc.) about all customers is stored centrally in the CIS. It can provide a relationship statement, which is a combined statement for all the accounts related to the customer.

- **Seamless Transaction Delivery over Multiple Channels - Oracle FLEXCUBE** supports 7x24 non-stop convenience banking for all retail transactions through various delivery channels like branches, ATMs, POS terminals, debit cards, SWIFT, telephone/call center and internet. **Oracle FLEXCUBE** branch is designed to be functional even during network failures. When communication links are not operational, the branch can process the retail transactions in an off-line mode. All transactions carried out off-line are stored at the branch and uploaded to the host automatically for processing whenever the link is re-established. Offline capability has inbuilt intelligent roll-back facility to maintain data integrity.

- **Language Support** - **Oracle FLEXCUBE** is a multi lingual system, which uses the Oracle Translation Manager and other tools for providing the multilingual support.

- **Real-Time Information** - The multi-level drill down facility allows a user to drill down from an overall view of accounts or contracts to a more detailed view of specific accounts or contracts.

- **Flexible Interfaces** – **Oracle FLEXCUBE** supports standard ISO 8583 formats, thereby ensuring support for all ATM switches using the same. It also provides for standard API calls which the external applications of the bank can use for online interface to **Oracle FLEXCUBE**. **Oracle FLEXCUBE** also provides for batch posting of financial entries from an external system.

- **Multi Entity Support** - Different legal entities can be defined as entity in **Oracle FLEXCUBE**. It supports different local currency for each bank (entity). This also supports different local languages from same instance of application. **Oracle FLEXCUBE** supports batch runs for multiple banks in parallel.

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1.3. Functional Overview

Oracle FLEXCUBE seamlessly offers a complete range of functional modules for Retail Banking. This section provides the list of all modules coming under the **Oracle FLEXCUBE** umbrella and the corresponding part of the user manual under which they are defined.

Transactions under each module could be broadly classified as definition transactions and operational maintenance / transactions. On a broad level, maintenances have a non-financial effect and the transactions result in a financial impact. As the nature of users using these maintenance's and transactions are different, they have been placed in different parts of the user manuals to aid in proper usage.

1.3.1. Core Modules

- Clearing – Clearing definitions are explained in the **Definitions User Manual**. Clearing maintenance's are explained in the **Settlement and Clearing User Manual**.

- General Ledger – GL Definitions are explained in the **Definition User Manual**

- Customer Information System – Customer Information definitions are explained in the **Definitions User Manual**. Customer Information maintenance's are explained in the **Customer Information File User Manual**.

- Management Information System

- Reports

1.3.2. Common Facilities

- Inventory Management - Inventory definitions are explained in the **Definitions User Manual**. Inventory maintenance's are explained in the **Back Office User Manual**.

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- Fund Transfer – Fund Transfer transactions are explained in the **Current and Savings Account User Manual**.

- Service Charges – Service Charges definitions are explained in the **Definitions User Manual**. Service Charges maintenance's are explained in the **Back Office User Manual**.

- NPA Management – Asset Classification definitions are explained in the **Definitions User Manual**. Asset Classification maintenance's are explained in the **Back Office User Manual**.

- Collateral Management - Collateral definitions are explained in the **Definitions User Manual**. Collateral maintenance's are explained in the **Back Office User Manual**.

- Collection Transactions - This module is used to keep track of the follow-up of delinquent accounts. It maintains the records of the follow-up made to the customer including details like actions taken, result of the action, next action expected to be taken, etc.

1.3.3. Consumer Lending Suite

Retail Loan Accounts – Loan definitions are explained in the **Definitions User Manual**. Loan maintenance's are explained in the **Loan User Manual**.
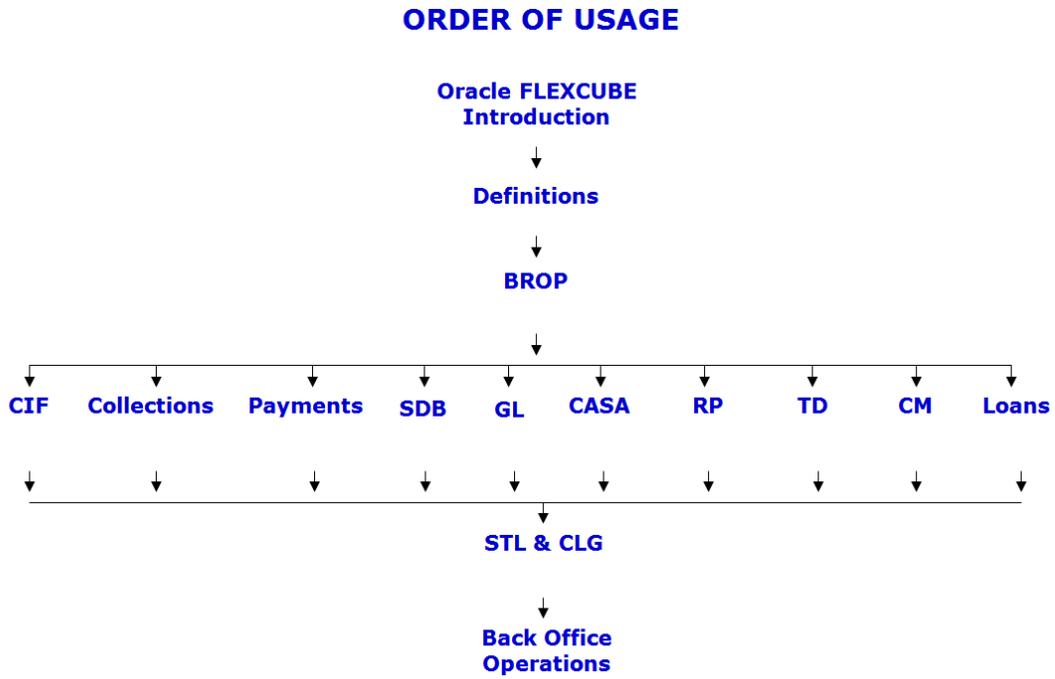
1.3.4. Deposit Accounts

- Savings and Current Account – CASA definitions are explained in the **Definitions User Manual**. CASA maintenance's and transactions are explained in the **Current and Savings Account User Manual**.

- Recurring Deposits Accounts - RD definitions are explained in the **Definitions User Manual**. RD maintenance's and transactions are explained in the **Current and Savings Account User Manual**.

- Term Deposits and Certificate of Deposit – Term Deposits definitions are explained in the **Definitions User Manual**. Term Deposits maintenance's and transactions are explained in the **Term Deposits User Manual**.

1.3.5. Application Security

The application security maintenance's and transactions are explained in the **Back Office User Manual**.

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1.4. Order Of Usage

The order of usage of the user manuals is as follows.

ORDER OF USAGE

Oracle FLEXCUBE
Introduction

↓

Definitions

↓

BROP

↓

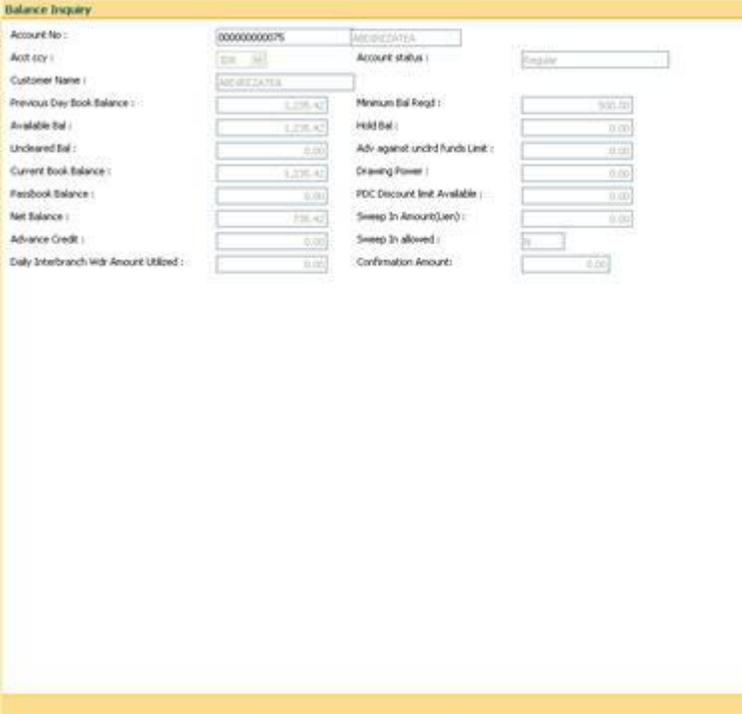| CIF	Collections	Payments	SDB	GL	CASA	RP	TD	CM	Loans

STL & CLG

↓

Back Office
Operations

Bills and Payments UBS User Manual are optional

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1.5. Software Requirements

Production Servers	Software
Database Server	AIX 5.3 / Oracle 10g Enterprise Edition 10.1.0.4 / SQL Plus
Retail Application Server	AIX 5.3 OR Windows 2003 Enterprise Server / Oracle Client 10G 10.1.0 / Oracle 10G Application Server Release 3 OR WebSphere Application Server 5.1 / IBM MQ Server 6
Branch Server	Windows 2003 Enterprise Server/ Crystal Reports Professional Version 10 / Oracle Client 10G 10.1.0 / IIS 6.0 / Microsoft SOAP Toolkit 2.0 / MS XML 4.0 / IBM MQ Client 6
Client Workstations	Windows XP Professional (SP1) / Internet Explorer 6.0 / Microsoft SOAP Toolkit 2.0 / MS XML 4.0
Retail Report Server	Windows 2003 Enterprise Server / Crystal Enterprise Version 11/Crystal Reports Developer Edition 11

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1.6. Hot Keys

Hot Keys are the shortcut keys which can be invoked by the user to navigate through various screens. Some of the examples are **Cash Deposit** (Fast Path: 1501) option allows the user to navigate through **Balance Inquiry** (Alt + B), **Customer Name And Address Inquiry** (Alt + C), **Account Details** (Alt + A),etc.

Hot Keys	Screen Name	Description	Image
Alt + B	**Balance Inquiry**	This screen displays the account details of the savings and checking account balances such as the available balance, uncleared balance, current book balance, passbook balance, net balance, etc.	

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Alt + C	**Customer Name And Address Inquiry**	This screen displays the details such as the name, address, city, country, SSN/TIN number, etc of the selected customer.	
Alt + A	**Account Details**	This screen displays the account details of the customer such as account number, account branch, account currency, customer name, etc.	

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Alt + S	Amount based Account Image Display	This screen displays the images on the basis of the details maintained in the **Amount Based Operating Instruction Maintenance** (Fast Path: 7116) option	

Alt + H	CBR Details Maintenance	During the course of banking business it always helps to know the profitability aspect of relationship with a customer. Using this hot key you can get to know the volume of business associated with the customer. This screen gets populated whenever the **Alt +H** is pressed at the	

	Customer ID field. This screen displays the details for the selected customer ID based on the **CBR Details Maintenance** (Fast Path: CIM18) option.
Alt + P	This will enable the user to print the receipt of the transaction.
F8	This will enable the user to return to the same screen.

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1.7. Exiting Oracle FLEXCUBE

The user needs to follow the correct procedure to exit **Oracle FLEXCUBE**. The user has to log out from the application and then close the browser window.

To exit Oracle FLEXCUBE

1. Each screen in **Oracle FLEXCUBE** has the **Logout** link on the header.

2. Click the **Logout** link.

3. The system displays the **Logon** screen.

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1.8. Typographical Conventions

This	Represents
Bold	Transaction Screen Name, Field Names, Check Boxes, Button Names, Product Name etc.
<Xyz>	Name of a keyboard button
Constant width	*Formulae*

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1.9. Using Online Help

The online help is the primary source of information for **Oracle FLEXCUBE**. It is a convenient way to look up information about a task you are performing or a feature or dialog box you would like to know more about.
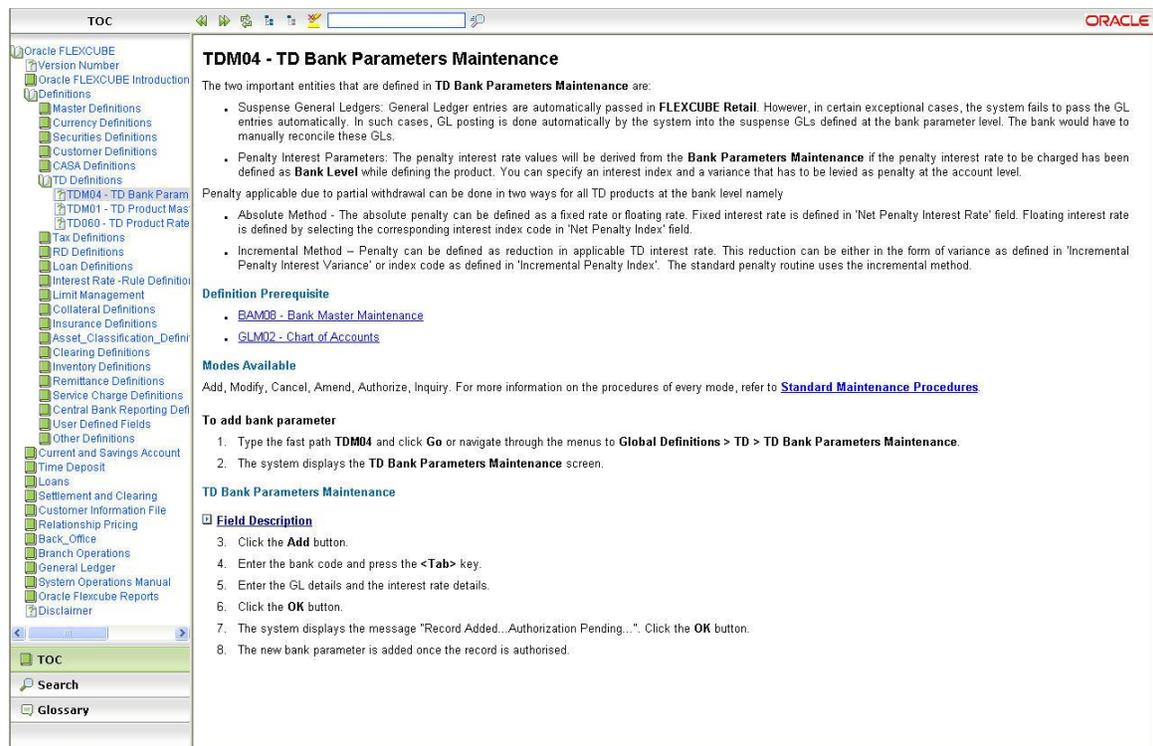
Help on procedures

You can find the common tasks in the **TOC** tab or you can search text using the **Search** tab.

The tree structure of all maintenance's and transactions (appearing on the left side of the window) are arranged in the same order as the user manual. They are segregated as setup definition maintenance's and operational transactions.

To get Help

- Click the **Help** link on the header or press **<F1>** or click the button from any transaction or maintenance inside **Oracle FLEXCUBE** to view the **Oracle FLEXCUBE Help**.

- Depending on the option you are currently working, the online help will display the relevant topic on the right panel. This online help will be opened in a separate window.

- To locate another topic, navigate using the tree menu (TOC) provided on the left pane and click the topic name link.

  OR

- Click the **Search** button on the menu bar and type the related word or fast path in the **Search** field. Click the Search button. The system displays the related topics.
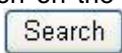
To perform a search

- In the **Help** window, click the **Search** button.

- Enter the text you want to search in the text box located in the left pane and click the
  Search button. You can also enter the text in inverted commas if you want to match the
  exact search criteria. The search string entered in the inverted commas is not case
  sensitive. For example: "Account number", the system displays the related topics.

- List of topics that contain part or whole search criteria are displayed. Click the relevant
  topic name.

- The selected topic is displayed in the right pane with the search criteria highlighted.

- Click the   button, to remove the highlight.

- To search for a word in the selected topic, enter the text in the Search box and click the
  button. The required text is highlighted and displayed in the right pane.

Use of other tools available on the help header:

- **Back**: Click the button to return to the last help page you viewed.

- **Forward**: Click the button to view the help option which you were initially working on.

- **Refresh**: Click the button to refresh the current page which you are using.

- **Expand All**: Click the button to expand all the data added in drop-down hot-spots.

- **Collapse All**: Click the button to close all the data added in drop-down hot-spots.

- **Glossary**: In the **Help** window, click the **Glossary** button. This will display the list of glossary available in the help.

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1.10. Structure of User Manual Documentation Set

The user manual is divided into the following sub-sections namely:

Description	Used By	Used To
Oracle FLEXCUBE Introduction	Everyone	Understand usage of **Oracle FLEXCUBE** and its manuals, online help, screen/menu layouts, transaction/maintenance procedures, authorization procedures, common screens, acronyms used.
Definitions	Static Data Administrator	Define various static data entities required for basic **Oracle FLEXCUBE** operations across all modules.
Customer Information File	Customer Service Personnel	Create new customers and maintain various customer level entities.
Current and Savings Account	Liabilities Servicing personnel, Retail Credit Personnel	Create new accounts and link customers to it, define funds management such as Standing Instruction, Sweep Out, Sweep In Overdrafts, Account Operations, Statement Attributes and Interest Attributes.
Time Deposit	Liabilities Servicing Personnel	Create new accounts and link customers to it, create account operations, lien maintenance, and certificate printing.
Loans	Credit Personnel	Link loan operations, collateral, define interest attributes.
Collections	Credit Personnel	Identify the delinquent advances accounts and initiate necessary follow up actions.
Card Management	Branch Managers, Tellers, BackOffice Operations, ATM and CARDS team	Create new card types, and link accounts to it. Modify the card status and other card operations.

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Description	Used By	Used To
Payments	Tellers, Supervisors, Branch Manager, Back Office Operations	Send and receive fund and related messages to/from any external entity outside the bank.
Safe Deposit Box	Safe Deposit Box Users / Customer Support Officers	Safe deposit box allotment, rent recovery and maintenance.
General Ledger	GL Personnel, Branch and Head Office Staff	Define various GL accounts to be used in various modules, track their movement, do periodic reconciliation etc.
Relationship Pricing	Relationship Managers/Customer Support Officers	Provide pricing at the customer level.
Branch Operations	Branch Managers, Tellers	Perform branch operations, vault operations, teller operations, various inquiry transactions and adhoc report generation.
Settlement and Clearing	Clearing and Remittance	Perform clearing operations, transaction posting, remittance instruments operations and bill payments.
Back Office	Security Administrators, BackOffice Operations	Define SMS entities and operations, perform GL operations, collateral definitions and linkage, manage inventory, SC linkage maintenance, Download service maintenance and operations, Asset classification & operations, file upload operations.
Bills	Back Office Operations	Define bills and their operations, courts and their linkage to various branches.
System Operations	Branch Tellers who are responsible for operations on branch server, Data Centre Operations Personnel	Branch Server operations and Data centre operations.

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1.11. User Manual Structure

The user manual covers all the aspects of **Oracle FLEXCUBE**.

The structure of the user manual is as follows:
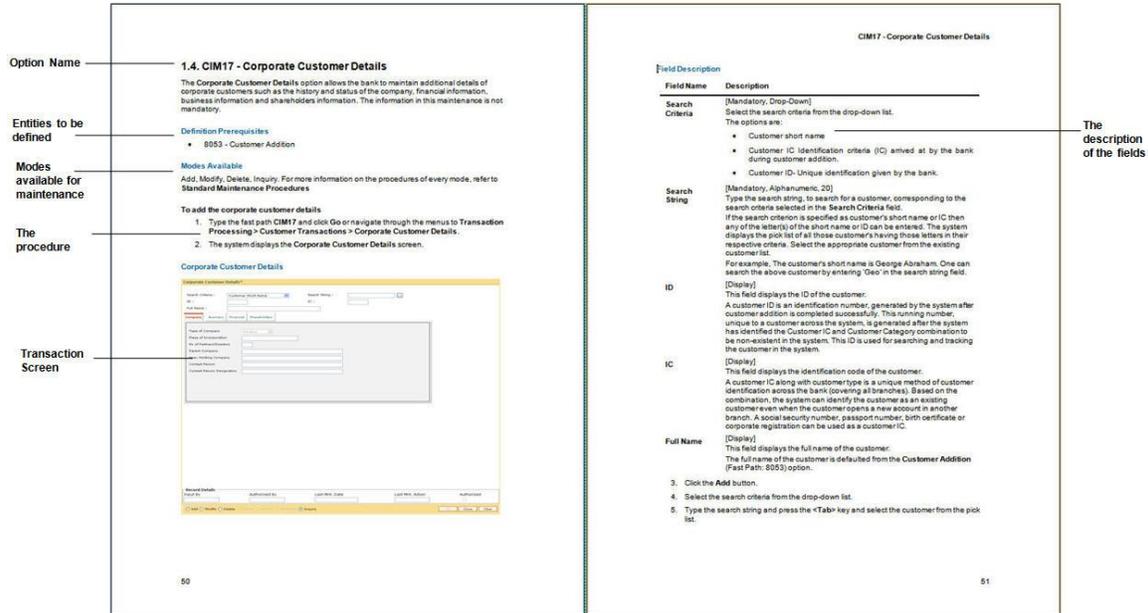
Option Name

The name of the transaction screen. A brief introduction about the broad contours of the transaction is described in this section.

Definition Prerequisites

The entities to be defined before maintaining the option. For example, Signature Types have to be defined before adding a customer in **Oracle FLEXCUBE**.

Modes Available

The modes that are available to maintain the transaction, in case of maintenance transaction. For more information refer to the **Modes Available** section in the Understanding the **Oracle FLEXCUBE** User Interface option.

Procedures

The process used to operate the transaction is mentioned. Depending upon the nature of the maintenance, only the important sub-procedure is defined in the manual. Use the **Standard Maintenance Procedure** section in this manual to get the broad contours of procedures to be adopted.

The first step of the procedure gives the modes to access the transaction screen. The screen can be accessed in the following two ways:

- Fast Path: Type the fast path in the search field in the tree menu of **Oracle FLEXCUBE** and click the **Go** button. Refer to the Fast Path in the **Understanding the Oracle FLEXCUBE User Interface** option.

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- The tree menu access path

Transaction Screen

The transaction or maintenance screen, which is displayed in the procedure. The transaction screen is explained in the **Central Workspace** section in the Understanding the **Oracle FLEXCUBE** User Interface option.

Tab Screen

In case the maintenance screen has more than one tab, each of the tab is defined separately.

The tab screens are the different sections of a transaction screen. The tab screens are explained in the Understanding the **Oracle FLEXCUBE** User Interface option.

Field Description

The explanation of the fields in the transaction and tab screens.

The explanation gives the following points:

- Mandatory\Optional\Conditional: Whether the field is mandatory, optional or based on some other field i.e. conditional.

- Field Type: The type of the field. For e.g. Numeric, Alphanumeric, Drop-Down, Pick List, etc.

- Field Size: The maximum characters that can be entered in the field. This is applicable for numeric and alphanumeric fields only.

- General Description: It explains the function of the field

Field Description

Field Name	Description
Address	[Mandatory, Alphanumeric, 35] Type the mailing address of the customer. The address can be mentioned in three lines.
City	[Mandatory, Pick List] Select the name of the city where the customer's mails should be sent from the pick list.
State	[Mandatory, Pick List] Select the name of the state where the customer's mails should be sent from the pick list.
Country	[Mandatory, Drop-Down] Select the name of the country, where the customer's mails should be sent, from the drop-down list.

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1.12. Understanding the Oracle FLEXCUBE User Interface

The **Oracle FLEXCUBE** is designed for extreme ease-of-use; taking advantage of the browser based User Interface. To navigate in **Oracle FLEXCUBE**, proper understanding of the interface is essential. This section illustrates the various parts of the **Oracle FLEXCUBE** interface and their uses.

There are two types of user interface:

- Conventional User Interface
- Front Banking Executive User Interface

The user interface which is displayed at the time of login is configured during the template level settings. After the user has logged into the system and selected a transaction from the menu or entered a fast path, the system will display the following:

Conventional User Interface:

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Front Banking Executive User Interface:

Login Info

The Login Info section contains.

- The local currency of the bank

- The name of the user who has logged into the system.

- The System Date - This is the branch posting date.

- Previous Login Details – Click this to view the last login date & time and the number of unsuccessful attempts made, if any.

Header

This appears on top of every page in **Oracle FLEXCUBE** and contains the following:

- Name of the bank along with the bank's logo.

- The name of the branch to which the logged in user is linked. Example: Head Office, Central Office, Branch Office1, Branch Office2, etc.

Menu Bar

Menu bar contains certain options as shown in the following table.

Menu	Description
Themes	Click this link to select the available colour for screen layout.
Change Password	Click this link to change the password.
	For more information please refer to **Change Primary Password** (Fast Path: 768) option in **Back Office User Manual**.
Help	Click this link to view **Oracle FLEXCUBE** Online Help.
About	Click this link to view **Oracle FLEXCUBE** version details.
Logout	Click this link to log out from **Oracle FLEXCUBE**.

Product Logo

The logo rotates in the right hand side of the transaction screen, if the connection of the branch with the host is up.

Customer Search

This section is used for basic customer search. For more details refer to the **Customer Search** option in the *Oracle FLEXCUBE Introduction User Manual*.

Cash Summary

This section displays the cash summary for a teller. The details includes the cash currency code, the current cash status, and the over-limit and under-limit for the cash balance. Cash summary will get refreshed after every financial transaction performed by the teller.

Fast Path

Fast Path is a facility provided in **Oracle FLEXCUBE** , to navigate to a particular option using an alphanumeric hotkey. Each maintenance or transaction is allotted a unique hotkey, using which the user can invoke the same without going through the menu structure, thereby enabling quick access to the transaction.

Tree Menu

All the options in **Oracle FLEXCUBE** are arranged module wise and in a hierarchical form. You can navigate to the required module and select the required option with a mouse click.

The tree menu structure can be defined using the template-task cross reference maintenance.

Using Menus

This section explains the two methods available to navigate to options in **Oracle FLEXCUBE** . They are as follows:

- Fast Path method
- Menu method

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To access an option (fast path method)

- Fast Path is an alphanumeric keyword used to uniquely identify a transaction. It is also called a transaction mnemonic.

- The Fast Path is to be entered in the **Fast Path** text box provided in the top left corner of the **Oracle FLEXCUBE** screen as shown in the following figure.

- To access the option, type the Fast Path code in the text box and click or press **ENTER**. For example enter 8053 in the **Fast Path** text box and press **ENTER**, the **Customer Addition** option is displayed as shown in the following figure.

To navigate to an option (menu method)

- When you login, the system displays the Tree Menu in the left pane as shown in the following figure.

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- All the options available to the user are grouped in a hierarchical form in the left pane. To display a sub-option, in the left pane, click the > icon next to the option OR double-click the option. For example on the tree menu navigate to **Transaction Processing** > **Account Transactions** > **Loan Account Transactions > Rate Change** as shown in the following figure.

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- The system displays the transaction screen in the Central Workspace as shown in the following figure.

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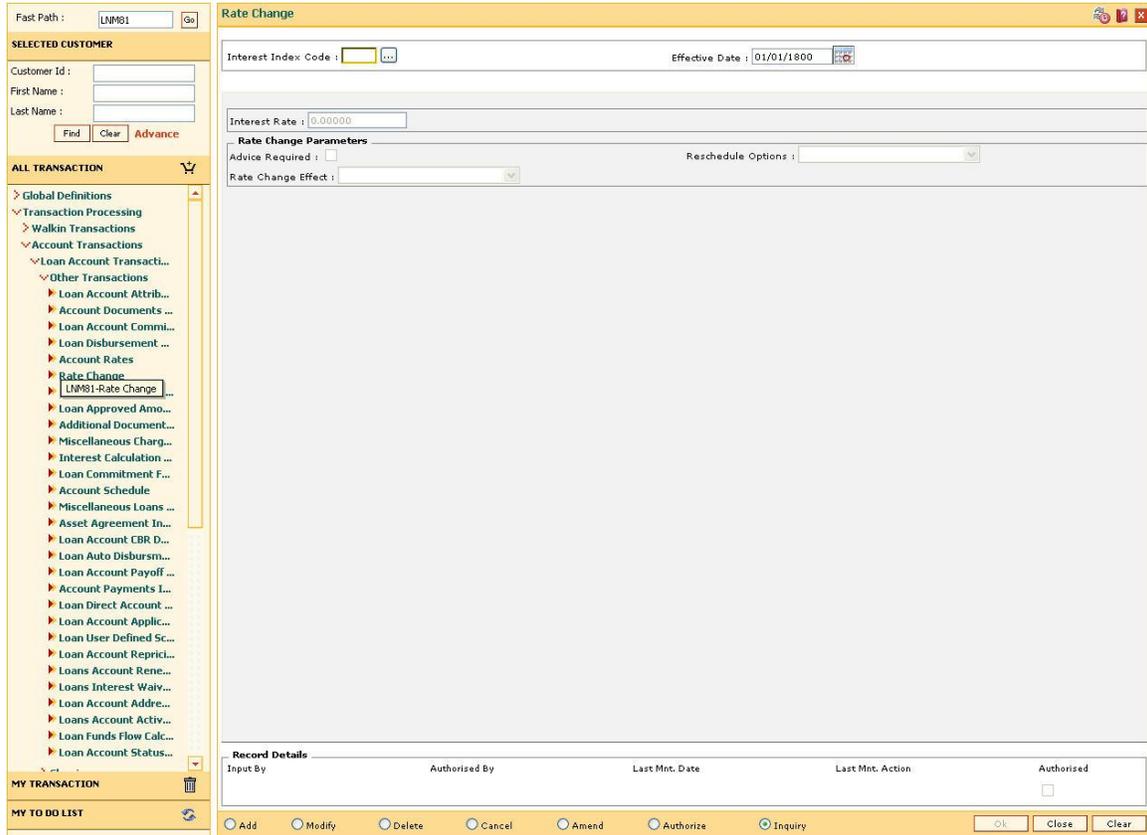
> Note :If you are using the tree menu to navigate to a particular option, the Fast Path is automatically displayed in the **Fast Path** text box

Using My Transaction

You can customize the menu based on the transaction which are used on a frequent basis. You can drag and drop the transaction from the tree menu in 🛒 . Click **My Transaction** to view the screens which you have added. You can select the check box adjacent to the option name and click 🗑 to delete the option from **My Transaction**.

Using My To Do List

You can view the count of Authorized/Rejected Transactions.

For teller, The system displays a hyperlink with transactions pending for authorisation. Click the link, system displays the **Search Electronic Journal** (Fast Path: 6006) option with the list of transactions pending for authorisation. Now, the teller can resend the transaction for authorization to a different supervisor, if required.

For supervisor, it will display a hyperlink with count of transactions pending for authorization. Click the link, system displays the **Search Electronic Journal** (Fast Path: 6006) option with the list of transactions pending for authorization. Now, the supervisor can perform further operations on the listed transactions.

Fast Path : 1501 [Go]

SELECTED CUSTOMER

Customer Id :
First Name :
Last Name :

[Find] [Clear] Advance

ALL TRANSACTION

MY TRANSACTION

MY TO DO LIST

Transactions Pending (1)

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Central Workspace

This is the operational area where the contents of every transaction or maintenance are displayed. The following figure provides a detailed explanation of various elements that constitute the Central Workspace.
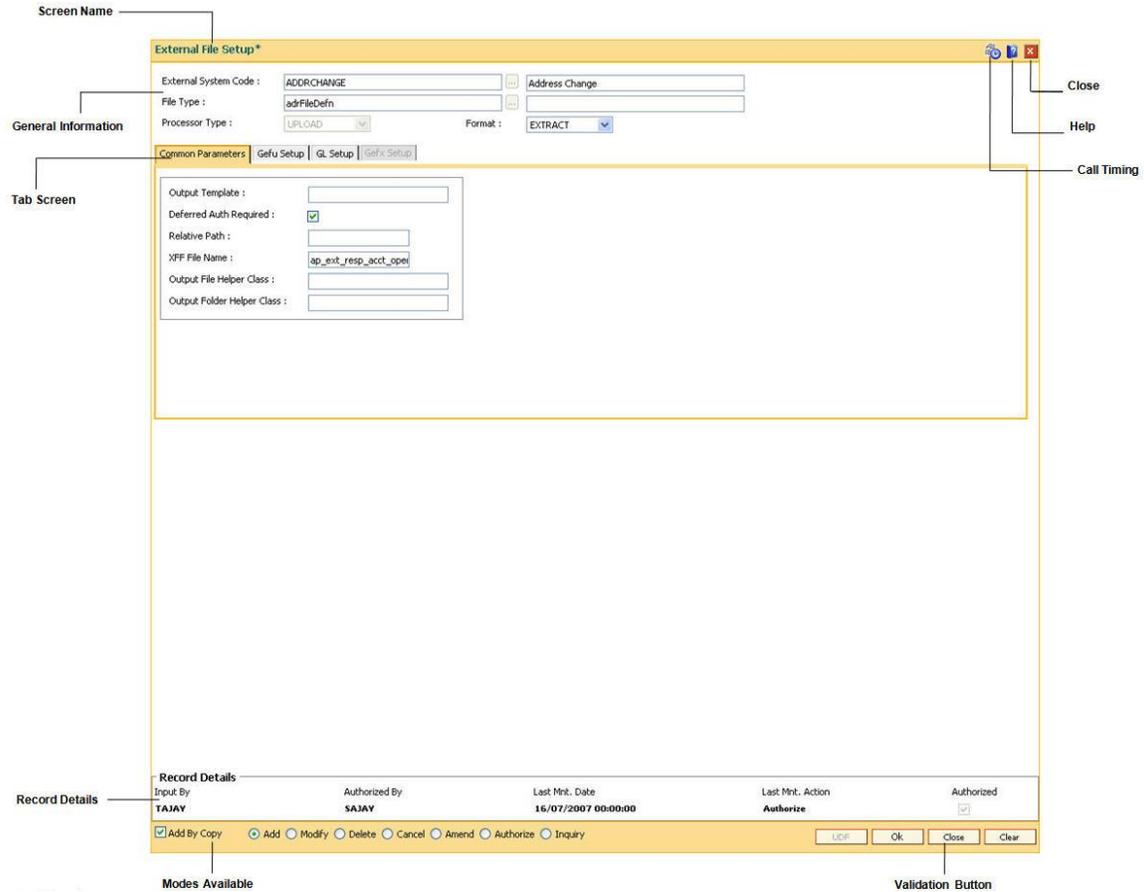
Screen Name

This is the name of the transaction being executed.

General Information

For most of the transactions there are certain fields which are common. Some of these fields are key to access the relevant record. The display of other information in the respective fields depends upon the unique value entered in the key field. For example, Account Number, Customer Name etc. For most transactions the user has to specify the Account Number and the details associated with that Account Number are displayed.

Tab Screen

Certain transactions are made up of a number of sub-sections. The tab screens are these separate sub-sections. Depending on the nature of the transaction, the user selects the appropriate tab screen and enters the details required in that tab screen or the system automatically displays the subsequent tab screen depending on the sequence of the transaction.

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Transaction Information

This section may or may not be found in all transactions. The specific details to be entered or displayed for a particular transaction are displayed in this section of the Central Workspace.

Record Details

This contains the audit related information of the record in focus. This part contains the following fields:

Field	Description
Input By	The ID of the user who has added the record.
Authorised By	The ID of the user who has authorised the record.
Last Mnt Date	The addition or maintenance of the record was done on this physical date and time. This is the application server date / time.
Last Mnt Action	This indicates the last maintenance action which was authorized / auto-authorised. Example: Add, Modify etc.
Authorised	Indicates if the record in focus is an authorized record or not.

Modes Available

For all maintenances, **Oracle FLEXCUBE** enables various modes. These are command buttons and used to perform specific functions. The following table explains the individual button and its function.

Click	To
Add By Copy	Add a new record with the features of an existing record.
Add	Add a new record.
Modify	Modify a record. The user can modify the record after authorization. All fields which do not form a part of the key field can be modified.
Delete	Delete a record. The user can delete the record after authorization. The record is deleted from the system and cannot be accessed.
Cancel	Cancel a record. The user can cancel the record before authorization. This will enable cancellation of the earlier changes that have done. Example if the cancellation of the last modification was done, the record will revert to the last authorized status.
Amend	Amend a record. The user, who has added or modified the record, can amend it before authorization. These amendments shall be taken into consideration when the supervisor authorizes the record.
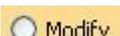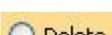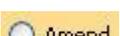
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Click	To
○ Authorize	Authorize a record. The user who has specific access rights can authorize the record.
○ Inquiry	View the authorized records.

Validation Buttons
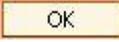
Click	To
OK	Commit a transaction.
Clear	Clear the data entered on the screen.
Close	Close the screen and exit the maintenance / transaction.
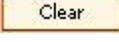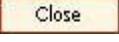
Call Timing

Click 🕐 to view the time taken in form request, form render and submit event of transaction.

Help

Click 📘 this to view the help related to a particular screen.

Close

Click ❎ to close the current screen.

Type of fields

Information is entered in fields. Generally, the fields can be Display Fields, Entry Fields, Date Fields, and pick list.

Display Fields

Reserve Calculation Frequency :   Monthly

Information in these fields is retrieved/calculated by **Oracle FLEXCUBE** . Display fields are shown on screen in grey colour, indicating that they cannot be changed.

Entry Fields

Narrative :   Cash Deposit

An Entry Field is an area in which the user can type or enter information. This information can be textual, numeric, or alphanumeric in nature. Entry Fields are of two types:

- **Mandatory Fields.** Information in these fields is mandatory for the process to move ahead.

- **Optional Fields.** Information in these fields is optional; you may or may not enter information in them.

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Date Fields

LN Process Date : 20/03/2008

- Date Fields have special status in **Oracle FLEXCUBE**.
- Normally, one would enter the date in the field using dd/mm/yyyy format.
- For ease-of-use, **Oracle FLEXCUBE** has provided a Calendar function in every date field.
- The calendar allows you to choose a date rather than enter it in the field.
- To select a date from a calendar in a date field, follow the steps given below.

To select a date from the Calendar

- Click   with the mouse to activate the calendar.
- **Oracle FLEXCUBE** displays a calendar as shown below.

- Click the relevant date. The date gets populated in the date field.
- Click << OR >> to navigate to the previous or next year respectively.
- Click < OR > to navigate to the previous or next month respectively.

To move within a workspace

- Click the field where you want to go.

  OR

- Press <**Tab**> to move clockwise from one field to another, or <**Shift**> + <**Tab**> to move counter-clockwise.T

 Pick List

A field that has the   button adjacent to it is a pick list.

- You can enter the value in the field by selecting it from the pick list.

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- To see the pick list available for any field, click the [...] button that appears adjacent to the field.

- For example, to select the name of the Country, click [...] adjacent to the **Country** field as shown in the following figure.

Country :   [_____] [...]

- **Oracle FLEXCUBE** displays the pop-up screen as shown in the following figure.

LOV						✕
First Previous		1	/1	1	Next Last	

CountryName	▶	CountryCode	▶
AMERICA		US	
AUSTRALIYA		A	
BANGLADESH		BAN	
CHINA		105	
INDIA		103	
INDIA1		IND	
Indonesia		101	
SRILANKA		SRL	
japan		102	

- When you click the mouse pointer over a particular record, it gets highlighted. Double-clicking the highlighted record will automatically populate the field as shown in the following figure.

Country :   [INDIA_____] [...]

Frame

┌─ **Sex** ─────────────────────┐
│ ○ Male   ○ Female │
└──────────────────────────────┘

A frame is a rectangular box, mostly with a title, that is used to group related fields on a screen. For example:

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- The adjacent figure displays a section with "Marital Status" as its title.
- It has two fields, viz., **Status** and **No. of Spouses**.

Radio Button
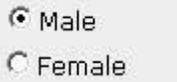
⊙ Male
○ Female

A radio button is a group of two or more choices that are mutually exclusive; that is, you can select only one. For example, if there are two radio buttons, only one of them can be active.

- To select a radio button, click the radio button.

Check box

Global : ☐
Keep In Office : ☐

A check box is a toggle switch.

You can click the check box to indicate Yes on the option or you can click the check box again to indicate No.

- In the Yes state you will see a tick mark inside the box.
- In the No state the box remains empty.

Drop-down list
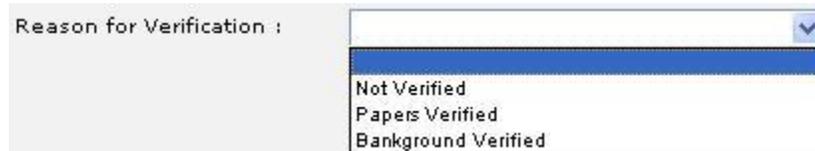
Reason for Verification :

Not Verified
Papers Verified
Bankground Verified

A drop-down list box displays a fixed list of available choices.

- List boxes have scroll bars if there are more choices than what can be displayed at a given time.
- To invoke the list box, click the downward pointing arrow.
- Select any item from the list.

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User Defined Fields

This section is used for updating additional details. Based on the requirement and the nature of the field, you can specify default values and validations for the field. **Oracle FLEXCUBE** validates all entries made to the field against the validations defined for a field. For more information refer to User Defined Fields in the **Common Screens** option in **Oracle FLEXCUBE Introduction** user manual.

The user defined fields are available in two layouts. The layouts of the UDF depends if the screen is jackbee or classic screens.

The UDF in classic screens will be as follows:
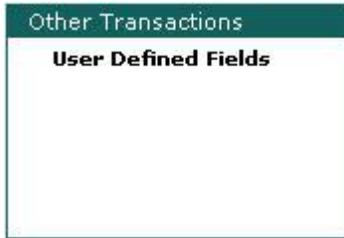
The UDF in jackbee screens will be as follows:

Click on the appropriate UDF to enter the additional details.

Session-Auto Expiry

The system displays session expiry alert if you are inactive for a particular duration (Interval/2) which is set by the bank. Click anywhere in the dashboard, you can reset inactivity duration and auto logout mechanism will not proceed with the logout of current session.

Click the checkbox to disable this alert for the current session. In this case, the current session will be expired without any notification if your inactivity duration is equal to value set.

The session-auto expiry screen will be as follows:

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1.13. Standard Maintenance Procedures

The standard procedure for the maintenance's in **Oracle FLEXCUBE** is explained below. A record inside the table on which the maintenance operates has two parts namely:

A. **Key** – This can consist of one or more fields and these together identify a unique record in the table.

B. **Parts of the record** – Other attributes of the record.

For example, in **Bank Codes Maintenance**, the table layout is as follows:

Bank Code	Bank Code Integer	Name of Bank

← KEY → ← BODY OF RECORD →

Bank code is a key identifier in the Bank Codes table. Each bank code uniquely identifies a bank in the table. The attributes of that bank code would be defined in the body of the record. All action on the table namely add, modify, delete, amend, authorize and view are done using key field(s).

For doing any operations on the maintenance (or table),the key fields for the respective transaction screen have to be entered.

In addition to the entities on the screen, each of the record inside **Oracle FLEXCUBE** has some additional fields to be used internally by the system namely.

Sr No	Field Name	Description	Remarks
1	Flg-mnt-status	Maintenance Status Flag	Can be 'A' for Authorized or Null.
2	Cod-mnt-action	Maintenance Action Code	
3	Dat-last-mnt	Last Maintenance Date	
4	Cod-last-mnt-makerid	Last Maker ID	
5	Cod-last-mnt-chkerid	Last Checker ID	

For example, the standard procedures for the **Bank Codes Maintenance** option are as follows:

To add a bank code by copy

1. Select the **Add** mode.
2. Select the **Add By Copy** check box.
3. Type the existing bank code and press the **<Tab>** key.
4. The system displays the details of the bank code which is already maintained.
5. Modify the required fields and click the **Ok** button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

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To add a bank code

1. Select the **Add** mode.

2. Type the bank code and press the **<Tab>** key.

3. Enter the bank code integer and bank name and click the **Ok** button.

4. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

To modify the bank code

1. Select the **Modify** mode.

2. Type the bank code and press the **<Tab>** key or select it from the pick list.

3. Modify the relevant information and click the **Ok** button.

4. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue".

This enables modification of an authorized record in the table. System would allow modification of non-key fields. Key fields cannot be modified or altered. When a record is modified, system will make another copy of the record in the table. The changes done on the record would reside in the 'Unauthorized' record with the same key. Hence, till the time of authorization, the table would contain 2 rows for the same key field namely 'Authorized' record and 'Unauthorized' record.

When the authorizer authorizes the changes, the system would delete the 'Authorized' record from the table and replace the same with the 'Unauthorized' record and change the status to 'Authorized'.

To delete the bank code

1. Select the **Delete** mode.

2. Type the bank code and press the **<Tab>** key or select it from the pick list.

3. Click the **Ok** button.

4. The system displays the message "Record Deleted...Authorisation Pending...Click Ok to Continue".

This enables physical deletion of an authorized record in the table. When a record is marked for deletion, system will make another copy of the record in the table. The changes done on the record would reside in the 'Unauthorized' record with the same key. Hence, till the time of authorization, the table would contain 2 rows for the same key field namely 'Authorized' record and 'Unauthorized' record.

When the authorizer authorizes the deletion, the system would delete the 'Authorized' and 'Unauthorized' records from the table.

To cancel the bank code

1. Select the **Cancel** mode.

2. Type the bank code and press the **<Tab>** key or select it from the pick list.

3. Click the **Ok** button.

4. The system displays the message "Record Cancelled...Click Ok to Continue".

Cancel action is done by the teller who wants to nullify the action (add, modify, delete or amend) done by him on a record and does not want to send the same for authorization. This 'cancel' action can be done only by the teller who has done the initial (add, modify, delete or amend)

maintenance. When the teller cancels the record, the system deletes the 'Unauthorized' record from the table.

To amend the bank code

1. Select the **Amend** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. Modify the relevant information and click the **Ok** button.
4. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue".

Amend action is used by the teller who wants to do further changes to the record which has been modified by him earlier but before authorization by the supervisor.

System will allow to amend of non-key fields. Key fields cannot be modified or altered. When a record is amended, system will record the changes in the 'Unauthorized' record in the table. Hence, till the time of authorization, the table would contain 2 rows for the same key field namely 'Authorized' record and 'Unauthorized' record.

When the authorizer authorizes the changes, the system would delete the 'Authorized' record from the table and replace the same with the 'Unauthorized' record and change the status to 'Authorized'.

To authorize the bank code

1. Select the **Authorize** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Record Authorized...Click Ok to Continue".

Authorize action is done to accept the action (add, modify, delete or amend) done on a record. When a record is authorized, system will delete the existing 'Authorized' row and change the status of the 'Unauthorized' record to 'Authorized'.

To view the bank code

1. Select the **Inquiry** mode.
2. Type the bank code and press the **<Tab>** key or select it from the pick list.
3. The system displays the bank code details.

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1.14. Standard Transaction Procedures

The procedure for the transactions in **Oracle FLEXCUBE** is explained below. The key fields for the respective transaction screen have to be entered. For example, the standard procedure for the Cash Deposit is as follows:

To deposit cash in CASA account

1. Type the account number and press the **<Tab>** key.

2. Select the Txn Ccy from the drop-down list and type the Txn Amount and click the **Ok** button.

3. The system displays the message "Authorisation Required. Do You Want to Continue"

4. The system displays the **Authorization Reason** screen.

5. Enter the relevant information and click the **Grant** button.

6. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

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1.15. Authorisation Procedures

You can define the following bank level parameters for authorisation:

- **Parallel Authorization**: This parameter will allow transaction to be authorised by a same level or higher level user belonging to the same class.

- **Re-enter Transaction Amount**: This parameter will require the authorizer to input the transaction amount before authorizing a transaction done through specific options.

Authorisation can be broadly classified into following four types:

1. Local Authorisation
2. Remote Authorisation
3. Centralised Authorisation
4. Deferred Authorisation

1.15.1. Local Authorisation

Local authorisation is used when the authoriser authorises the transaction on the same location / PC as that of the person posting the transaction, without the person logging off from his session. The transaction can be authorized by a user of same level or a higher level belonging to the same class, based on the 'Parallel Authorization' parameter value. A user can be initiator of a transaction as well as an authorizer for same transaction type but will not have the right to authorize the transaction initiated by him. Only posting transaction screens have option for Local authorization. Re-entry of amount is not possible for local authorization.

1. Enter the relevant information in the transaction screen and click the **Ok** button.

   1. The system displays the **Authorization required** message box.

3. Click the **OK** button to continue.
4. The system displays the **Authorization Reason** screen.

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5. Select the **Local** option.

6. Enter the appropriate user name and password.

7. Click the **Grant** button and the transaction will be authorised.

1.15.2. Remote Authorisation

Remote authorisation is used when the person posting the transaction has sent the transaction for authorisation to a remote location, within his branch.

The authoriser list includes user name along with the user ID and login status. The transaction will be allowed to be authorized by a user of similar level or a higher level based on the 'Parallel Authorization' parameter value. The list will not have the User ID and details of the transaction initiator as a user cannot be the maker and checker for the same transaction. A user can be an initiator of a transaction as well as an authorizer for same transaction type but will not have the right to authorize transaction initiated by him. Only an initiator can change the authorizer for a transaction if the request for authorization is unanswered.

The remote authorisation process is divided into three stages.

Teller Activities

1. Enter the relevant information in the transaction screen and click the **Ok** button.

2. The system displays the **Authorization required** message box.

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3. Click the **OK** button.

4. The system displays the **Authorization Reason** screen.
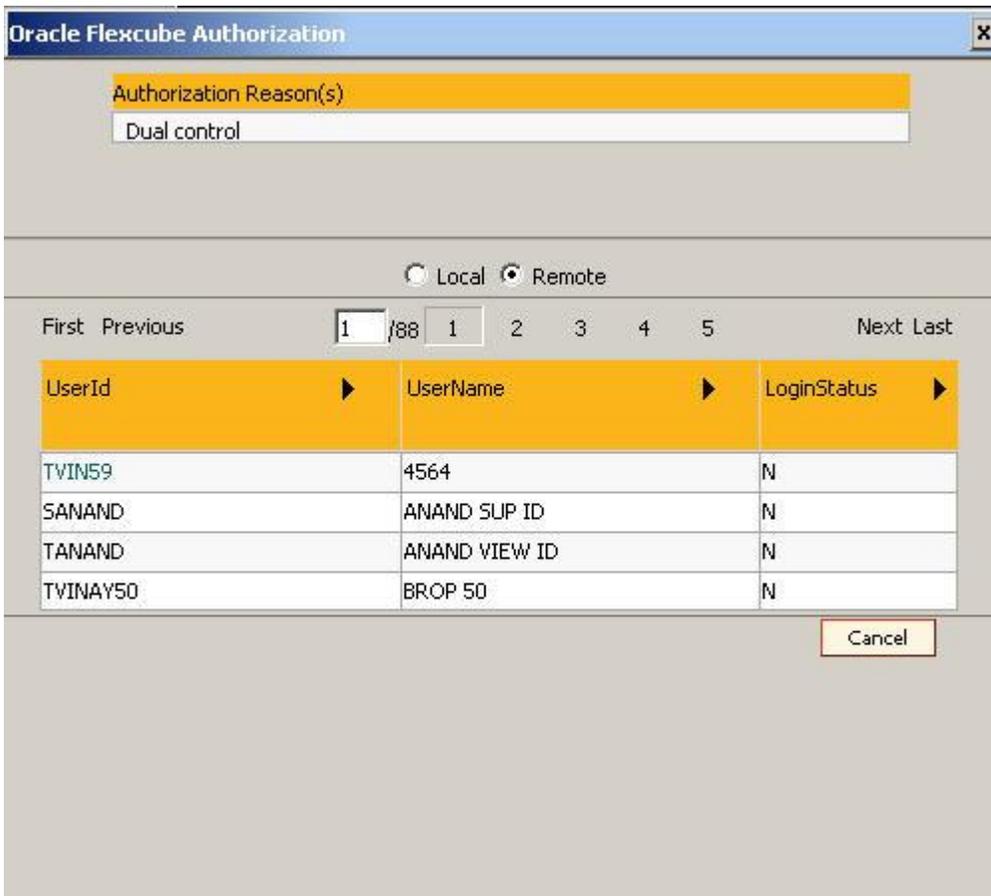
5. Select the **Remote** option.

6. Select the authoriser ID to whom the transaction is to be sent for authorisation from the **User Id** column drop-down list.

7. The system displays the message, "Transaction sent for Authorization". Click the **Ok** button.

Supervisor Activities

The authoriser can view only those transactions which are sent to him/her for authorization.

1. Type the fast path **6006** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Search Electronic Journal** or **My To Do List** link provided in the menu option.

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2. The system displays the **Search Electronic Journal** screen.

3. Select the **Teller ID** from the pick list.

4. Click the **Remote Authorisation** option.

5. Click the **Fetch** button. The system displays all the transactions sent by the teller for authorization.

6. Double-click the sequence number in the **Seq No** column.

7. The system displays the relevant screen.

8. Click the **Grant** button to authorize the transaction. The system displays the dialog box for confirming amount.

9. Enter the amount. If the amount entered matches with the transaction amount entered by the teller, the authorizer can commit the transaction. The authoriser can reject the transaction, if required.

10. Click **Ok** button. The system displays the authorization screen.

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11. Enter the relevant information.

12. Click **Grant** button for record authorisation.

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1.15.3. Centralised Authorisation

Centralised authorisation is a security enhancing setup which can be enabled in **Oracle FLEXCUBE** for providing additional authorizations when predefined reasons are encountered in online transactions by a group of supervisors, preferably from those located centrally.

This level of authorization is subsequent to and in addition to the local/remote authorization which would have been provided for the transaction to confirm the overrides.

The predefined reasons are defined in the branch database in an internal table called ba-auth-reason-mast table.

Centralised authorization is done by a specific transaction which can be accessed only by certain supervisors as identified in the Security Management System (SMS) setup. Supervisors accessing this transaction can identify the transaction(s) to be authorised by using the from branch, transaction code, customer id and account number combination.

The centralised authorization process is divided into the following steps namely:

If auto-authorization is disabled:

Step	Activity By	Activity Description
A	Teller	Teller performs online transaction from the branch. If system encounters conditions requiring local/remote authorization, transaction will proceed to step B. If system does not encounter any conditions requiring local/remote authorization but encounters centralised authorization requirement, system will proceed to step D.
B	Supervisor	Supervisor approves the transaction using local authorization or remote authorization. If local authorization is provided, system proceeds for further processing.
C	Teller	Teller resubmits the approved transaction from the Electronic Journal, for transactions sent for remote authorization. System encounters reasons requiring central authorization. Teller sends the transaction for central authorization.
D	Supervisor	Supervisor access the central authorization transaction and authorizes the transaction waiting for authorization.
E	Teller	Teller resubmits the approved transaction from the Electronic Journal and completes the transaction.

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If auto-authorization is enabled:

Step	Activity By	Activity Description
A	Teller	Teller performs online transaction from the branch. If system encounters conditions requiring local/remote authorization, transaction will proceed to step B. If system does not encounter any conditions requiring local/remote authorization but encounters centralised authorization requirement, system will proceed to step D.
B	Supervisor	Supervisor approves the transaction using local authorization or remote authorization. If local authorization is provided, system proceeds for further processing.
C	Teller	System encounters reasons requiring central authorization. Teller sends the transaction for central authorization.
D	Supervisor	Supervisor access the Central authorization transaction and authorizes the transaction waiting for authorization.

Teller Activities

1. Enter the relevant information in the transaction screen and click the **Ok** button.

2. The system displays the **Authorization Required** message box.

3. Click the **OK** button.

4. The system displays the **Authorization Reason** screen.

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5. Select the **Remote** option.

6. The system displays the list of supervisors.

7. Click on the appropriate supervisor.

8. The system displays the message, "Transaction Sent For Authorization". Click the **Ok** button.

9. The system displays the transaction sequence number. Click the **OK** button.

Supervisor Activities

At Local Branch:

The supervisor authorises the transaction done by the teller locally or remotely. For more information on Local and Remote authorization refer to **Local Authorization** and **Remote Authorization** earlier in this chapter.

At Central Location:

1. Navigate to the **Centralised Authorization** screen using the fast path 4501.

2. Transactions to be authorized can be filtered by entering one or more of the following:

   a. From Branch and To Branch

   b. Mnemonic

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c. Customer ID

d. Account No

e. Teller ID

3. The system displays all the transactions sent for authorization.

4. Click the transaction to view the transaction details.

5. The system displays the transaction details screen. The supervisor cannot modify any details on the screen.

6. Click the **Grant** button to authorize the transaction.

7. Click the **Deny** button to deny authorization of the transaction.

8. The system displays the **Authorization Reasons** screen.

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9. Select the reason from the drop-down list and type the comments.

10. Click the **Ok** button.

Teller activities after authorization

If auto-authorize is not enabled, the person posting the transaction (teller) is expected to submit the transaction for posting from the **Electronic Journal** screen or **Incomplete Transactions** screen, after the authorizer has authorized the transaction.

1. Type the fast path **6006** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Search Electronic Journal**.

2. The system displays the **Search Electronic Journal** screen.

3. Click the **Electronic Journal** option.

4. Click the **Fetch** button. The system displays all the transactions performed by the teller.

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5. Double-click the sequence number in the **Seq No** column whose state is **Auth Granted**.

6. The system displays the relevant screen.

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7. Click the **Submit** button to post the transaction.

8. The system displays the transaction sequence number.

9. Click the **Ok** button.

10. The system displays the documents screen.

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1.15.4. Deferred Authorisation

Deferred authorisation is used for maintenance transactions. The transaction will be allowed to be authorized by a user of same level or a higher level belonging to the same class based on the 'Parallel Authorization' parameter value. A User can be initiator of a transaction as well as an authorizer for same transaction type but will not have the right to authorize transaction initiated by him/her. Any checker will be able to see unauthorized maintenance transactions requiring deferred authorization in authorize mode. For more information refer to Standard Maintenance Procedures in the **Oracle FLEXCUBE Introduction** User Manual.

Note: While authorising a transaction, the system displays various authorisation reasons depending on certain conditions. For example: Account is dormant, Hold funds present, Premature Redemption of Term Deposit, etc. Refer the Authorisation Reason screen.

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1.16. Common Screens

This topic includes the details of the following screens available in **Oracle FLEXCUBE**:

- Service Charges Details
- Instrument Details
- Cheque Details
- Inventory Details
- Cost Rate Details
- User Defined Fields
- Negotiate
- Document Receipt
- IFSC Lookup

Common Screen refers to those screens which could find an appearance in most of the transactions having a financial impact. For all those transactions that require input or modification of default Service Charges or Inventory details or Cheque Details or Traveler's Cheque, the screen mentioned shall be used.

The service charge, inventory details and cheque details screens are invoked when the respective tabs on the transaction screen is clicked. The display of these respective tabs is dependant upon the setup. For example, in the following figure, the **Service Charge Details** tab is enabled.

The Service Charges transaction definition option can be attached to options like **Cash Deposit** (Fast Path:1401), **GL Miscellaneous Debit against Cash** (Fast Path: 1060), etc.

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Banker's Cheque Sale - Against Cash*

Field	Value	Field	Value
Bank Code :	Danamon Bank		
Chq Ccy :	IDR ...	Txn Ccy :	USD
Cheque Ccy Rate :	1.00000	Txn Ccy Rate :	47.50000
Cheque Amount :	500.00		
Charges (Lcy) :	10.00		
Total Amount :	10.74		
BC Date :	29/04/2008	Serial No :	
Micr No :	257889	Routing No :	3359999
Bebeficiary Name :	John	Passport / IC No :	A5585
Beneficiary Addr :	7B		
	Altamount Road		
User Reference No :	5525		
Narrative :	BC. Sale Against Cash		

Tabs: Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

Buttons: UDF | OK | Close | Clear

If you click the Service charge transaction definition tab, the system will display the SC common screen. The tabs can be disabled using the **Transaction Definition** (Fast Path: TC001) option

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1.16.1. Service Charge Details

A maximum of five default service charges can be linked to each transaction.

Service Charge	Amount	CCY	Amount (LCY)	Parent (LCY)	Addnl (LCY)	Rule Applied
HOME CASH CHARGES	50	INR	50.00	0.00	0.00	Rule
SERVICE TAX	10.00	INR	10.00	0.00	0.00	Rule
CESS	0.20	INR	0.20	0.00	0.00	Rule

TOTAL (LCY) : 60.20

Rule ID	Original Value	Rule Returned	Rule Returned Value	Final Value	Reason

OK

Field Description

Field Name	Description
Service Charge	[Display] This field displays the default SC which is linked to the transaction.
Amount	[Mandatory, Numeric, 13, Two] Type the service charge to be applied. By default, this field displays the service charge amount in SC currency. The SC is defaulted based on the setup. If the relevant SC is to be waived, type zero in this field.

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Field Name	Description
CCY	[Display]
	This field displays the service charge currency.
Amount(Lcy)	[Display]
	This field displays the service charge in the local currency. If the SC amount has changed, system will automatically convert the new SC amount into the local currency.
Parent(Lcy)	[Display]
	This field displays amount of Service Charge of the Parent SC in local currency.
Addnl(LCY)	[Display]
	The field displays the amount of Service Charge of the Additional SC in local Currency.
Rule Applied	[Display]
	Click the **Rule** link to view the rule details applied for the SC.
	The link is displayed if a rule is applied to the service charge.
Total (Lcy)	[Display]
	This field displays the total service charge to be applied in local currency.

Column Name	Description
Rule Details	
Rule ID	[Display]
	This field displays the Rule ID attached to the selected SC.
	An interest rule ID is a unique number, which represents the installment rule.
Original Value	[Display]
	This field displays the original amount of the service charge.
Rule Returned	[Display]
	This field displays the rule returned description for the selected service charge.
Rule Returned Value	[Display]
	This field displays the value of the rule returned.

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Column Name	Description
Final Value	[Display]
	This field displays the final value of the service charge after the rule has been applied.
	Final Value = Original SC Value - Rule Returned Value.
Reason	[Display]
	This field displays the reason for charging of SC.

Click the **Ok** button to apply the new or modified service charges to the transaction.

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1.16.2. Instrument Details

Field Description

Field Name	Description
Clearing Type	[Mandatory, Drop-Down]
	Select the clearing type from the drop-down list.
	The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. takes place on the basis of the clearing type. Refer to the **Clearing Type Maintenance** (Fast Path: STM64) option in Definitions User's Guide.

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Field Name	Description
Cheque No	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system.). On deposit of every cheque, cheque number, routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as Returned.
Cheque Literal	[Mandatory, Drop-Down] Select the cheque literal from the drop-down list.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the cheque date. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the **Settlement Bank Parameters** (Fast Path:STM59) option).
Routing No	[Mandatory, Numeric, Nine] Type the routing number of the cheque. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** screen.
Bank	[Display] This field displays the bank name to which the cheque belongs, corresponding to the bank code extracted from the routing number.

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Field Name	Description
Branch	[Display] This field displays the branch name from where the cheque is drawn, corresponding to the branch code and bank code extracted from the routing number.
Sector	[Display] This field displays the clearing sector name to which the cheque branch belongs, corresponding to the sector code extracted from the routing number. Sector Codes are defined using **Sector Codes Maintenance** (Fast Path: BAM41) option.
Drawer Acct No	[Mandatory, Numeric, 16] Type the account number on which the cheque is drawn. The drawer account number is the account number of the person who has issued the cheque. The drawer account number which is generally printed on the cheque leaf, is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** (Fast Path: BAM28) option and the working days from the **Endpoint-Clearing Branch Composite Calendar** (Fast Path: BAM33) option to generate the value date of the cheque. The value date is the date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount and reduces the un-cleared funds on the account. For more information on maintaining value date, refer to the **Clearing Definitions** option in the **Definitions User's Guide**.

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Field Name	Description
Late Clearing	[Display] This field displays the values **Y** or **N** for late clearing. The options are: • Y - If the late clearing is marked • N - If the late clearing is not marked This field displays **Y** when a customer deposits a cheque after the clearing cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.
Chg Commission	[Display] This field is currently not used in any processing.
Instr. Sub-type	[Mandatory, Drop-Down] Select the instrument sub type from the drop-down list. The values in the drop-down are defaulted from the **Site Instrument Type** field maintained in the **Instrument Type Xref** (Fast Path: STM58) option.

Click the **Ok** button to apply the new or modified service charges to the transaction. Click the **Cancel** button to reject the instrument details.

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1.16.3. Cheque Details

Field Description

Field Name	Description
Cheque No	[Mandatory, Numeric, 12] Type the cheque number issued on the From Account. System will validate the cheque to confirm if it has been issued on the From account and is in unpaid status.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date of the cheque. The system will default to the branch date. If the date is modified, the same should be less than the branch date.

Click the **Ok** button to accept the cheque details as a part of the transaction. Click the **Cancel** button to reject the cheque details.

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1.16.4. Inventory Details

Field Description

Field Name	Description
Stock Code	[Display] This field displays the stock code representing the inventory.
Stock Sub Type	[Display] This field displays the sub-type of the instrument.
Instrument Type	[Display] This field displays the instrument type of the inventory.
Ccy Code	[Display] This field displays the currency of the inventory. This is defaulted from the transaction screen.

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Field Name	Description
Issuer Code	[Display]
	This field displays the issuer code of the inventory. This is defaulted from the transaction screen.
Total Amount	[Display]
	This field displays the total amount for which the inventory is being purchased. This is defaulted from the transaction screen.
Denomination Details	
Denm	[Display]
	This field displays the denomination detail that is defaulted from the **Stock Codes Maintenance** (**Fast Path**: **IVM01**) option for the particular issuer and particular currency.
Series Number	[Mandatory, Numeric, 10]
	Type the series number of the inventory which is to be purchased.
Start Number	[Mandatory, Numeric, 10]
	Type the start number of the inventory belonging to the respective series number which is to be purchased.
End Number	[Display]
	This field displays the end number that is calculated by the system depending upon the start number and quantity.
Quantity	[Display]
	This field displays the quantity of the inventory which is purchased.

Click the **Ok** button to accept the inventory details as a part of the transaction. Click the **Cancel** button to reject the inventory details.

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1.16.5. Cost Rate Details

As part of the "Branch Profitability" requirements, cost rates needs to be captured transaction and account currency wise, for FX transactions.

Field Description

Field Name	Description
Account Ccy	[Display]
	This field displays the currency assigned to the product at the product level, under which the loan account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

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Field Name	Description
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Acct Ccy Cost Rate	[Display] This field displays the cost rate for the account currency that is defaulted to the mid rate for the currency.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Cost Rate	[Display] This field displays the cost rate for transaction currency that is defaulted to the mid rate for the currency.

Click the **Ok** button to accept the inventory details as a part of the transaction. Click the **Cancel** button to reject the inventory details.

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1.16.6. User Defined Fields

While working with **Oracle FLEXCUBE**, there are additional fields which are required to be used, either for convenience or to suit the requirements of the bank. The **User Defined Fields** option, allows the user to add fields based on the specifications.

Based on the requirement and the nature of the field, you can specify default values and validations for the field. **Oracle FLEXCUBE** validates all entries made to the field against the validations defined for a field.

If you click the **User Defined Fields** tab, the system will display the **User Defined Fields** screen.

Field Description

Field Name	Description
Limit Breached	[Display] This field displays the status as **Y** if the limit amount is breached.

Click the **Validate** button to validate the UDF details.

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1.16.7. Negotiate

Field Description

Field Name	Description
Exchange Rate	[Display] This field displays the current exchange rate.
Comments	[Optional, Alphanumeric, 256] Type the comments if any.
New Exchange Rate	[Display] This field displays the exchange rate after it has been negotiated.

You can click the **Negotiate** button to get a better exchange rate as compared to the current rate.

The Treasurer can view the exchange rate change request using the **Treasury Negotiation Worklist** (Fast Path: BA030) option. The treasurer has the right to reject or negotiate the exchange rate.

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1.16.8. Document Receipt

This screen is displayed at the end of some transactions. For example, While using the **Future Dated Cash Deposit** (Fast Path: 1411) option at the end of the transaction the system will display the **Document Receipt** screen. It is used to print the details of the transaction.

Field Description

Field Name	Description
Sr No	[Display] This field displays the serial number.
Doc Id	[Display] This field displays the document Id.
Description	[Display] This field displays the description.
Printed	[Display] This field displays the whether the transaction details have been printed or not.

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1.16.9. IFSC Lookup

The IFSC code is a unique identification code for the branches across a bank. It is used for NEFT and RTGS transactions.
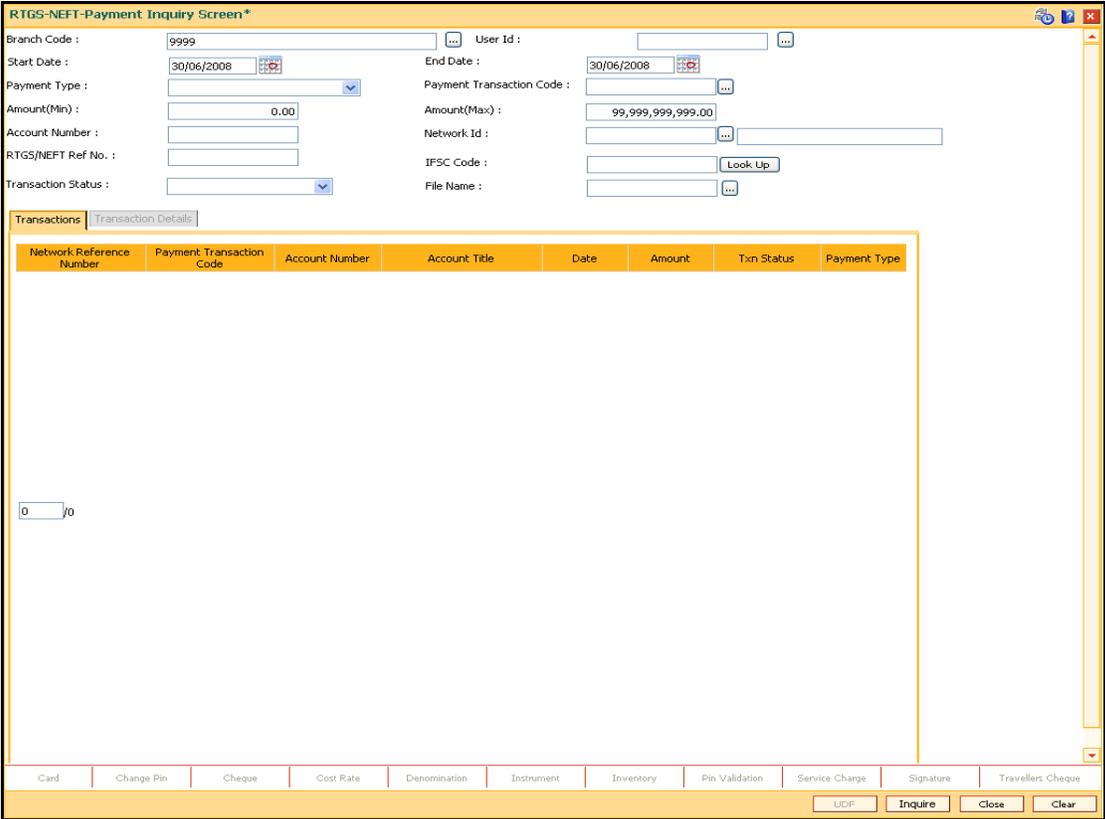
Click on the **Lookup** button, to search the IFSC Code. The system displays the following screen.

Field Description

Field Name	Description
Advance Search Page	[Mandatory, Radio Button] Click the appropriate option to search the IFSC code. The options are: • Basic • Advance
IFSC Code	[Optional, Drop-Down, Alphanumeric, 11] Select the condition from the drop-down list. The options are: • Contains • Does Not Contain • Equal to • Not Equal To • Starts With • Ends With • Is Blank Type the IFSC (Indian Financial System Code) code in the adjacent field . This is a unique across the branches of banks in India for NEFT and RTGS.
Bank Name	[Optional, Alphanumeric, 40] Type the name of the bank.
Branch Name	[Conditional, Alphanumeric, 120] Type the name of the branch. This field is enabled if the **Bank Name** is entered.

Click the **Find** button. The system displays the list of IFSC code for the respective bank and branch name.

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1.17. Customer Search

This option allows you to search for account information based on customer search. A list of accounts belonging to that customer is displayed, and each record gives the status of that particular account. This option would be useful to the user when the customer contacts the bank to check the status of their account, and is unable to provide the account number.

This option has a primary search which is mandatory and secondary (refined) optional search. The user may enter a combination of the values based on the options available in the advance and refined search. The number of combinations possible are as follows:

Primary Search Criteria	Secondary Search Criteria
Customer short name	Date of birth/Date Incorporated
Customer first name	Date of birth/Date Incorporated
National ID (Customer IC)	Date of birth/Date Incorporated
Customer last name	Mobile number
Customer first name	Home phone
IBAN	Currency

Customer ID, IBAN and ATM card number is unique for every customer, hence when it is selected as the search string the user has to input exact string to get the record.

Wild card search is supported for the search based on Customer short name, Customer first name, customer last name and national Id (Customer IC).

For Example:

Search by date of birth / date incorporated:

If the user enters the DOB / date incorporated as 01/01/1965 (DD/MM/YYYY) and it is entered along with the advance search criteria of first name as George then **Oracle FLEXCUBE** will fetch all the records where the registration date or the date of birth of a customer is 01/01/1965 and the first name is George.

The search result will be as follows:

Customer IC	Customer ID	First Name	Customer Type	DOB/Registration date	ATM card number	Postal Address
8159	600918	George	Individual	01/01/1965	44793705 21504778	28,Billstreet,New York
1253	315789	George	Corporate	01/01/1965	61763528 45789887	25,Billstreet, New York
4789	678215	George	Corporate	01/01/1965	50791248 32594578	18, Hamilton street, New York

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Definition Prerequisites

- 8053 - Customer Addition

To perform customer search

1. Type the user name and password to login.

2. The system displays the **Oracle FLEXCUBE** screen.

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3. Enter the search string in the **Selected Customer** grid and click the **Find** button. The system displays the account details for the selected customer. For example: Enter a search string in the **Customer ID** field.

Search

Field Description

Field Name	Description
	User can enter any of the following search criteria from the **SELECTED CUSTOMER** section mentioned below
Customer Id	[Optional, Numeric, 10] Type the customer ID in this field. A customer ID is an 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 Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
First Name	[Optional, Alphanumeric, 40] Type the first name of the customer.
Last Name	[Optional, Alphanumeric, 40] Type the last name of the customer.
Customer Id	[Display] This field displays the customer ID.

Field Name	Description
Customer Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. For Example: If the full name entered in the search criteria is - George, then **Oracle FLEXCUBE** will display all the customer's with the name as 'George' along with all the other details.
Category	[Display] This field displays the category of a customer. For Example: Individual, Corporate, etc.
Gender	[Display] This field displays the gender of the customer.
Date of Birth	[Display] This field displays the date of birth of the customer.
Customer's Combined Total Withdrawal Balance	[Display] This field displays the customer combined balance in local currency. For more information, refer to Calculation Details 1 at the end of this topic.
Officer Name	[Display] This field displays the name of the officer.
Address	[Display] This column displays the residential address of the customer.

Search-CASA

Note :For better readability / understanding the screen shots are provided in 2 separate rows. While working in **Oracle FLEXCUBE** you have to use the horizontal scroll bar to view all the fields.

Account No.	Product Name	Product Code	Home Branch	Currency	Available Bal.	Book Balance	Unclear Funds	Future Dated Cash Deposit	Bills	Blocking Code	Account Status
06060980000014	SAVINGS REGULAR- DAILY BAL	1	Head Office Hou	INR	0.00	0.00	0.00	0.00	0.00	UNBLOCKED	ACCOUNT CLOSED
06062520000020	SAVINGS REGULAR- DAILY BAL	1	Head Office Hou	INR	98825.47	98992.00	0.00	0.00	0.00	UNBLOCKED	ACCOUNT OPEN REGULAR

Classification Status	Account Rel.	IBAN	Account Open Date	Account Activation Date	Relationship Date	No Of Months Since Account Activation	Combined Total Withdrawal Balance(ACY)	Combined Total Withdrawal Balance(LCY)
NORMAL	SOW	IN357044006060980000	15/01/2008		15/01/2008	0	-600.00	-600.00
NORMAL	COB	IN557044006062520000	15/01/2008		15/01/2008	0	98,225.47	98,225.47

Field Description

Column Name	Description
CASA	
Account No	[Display] This column displays the account number of the customer.
Product Name	[Display] This column displays the product name.

Column Name	Description
Product Code	[Display] This column displays the code of the product under which the customer has an account.
Home Branch	[Display] This column displays the name of the home branch under which the customer has an account.
Currency	[Display] This column displays the currency assigned to product under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Available Bal	[Display] This column displays the Available/Principal/Outstanding balance in the account. In case of CASA account, the available balance under the customer's account will be displayed. The amount will be displayed in the currency of the account. In case of TD account, the balance is displayed as the principal balance. The principal balance is the original amount of the Term Deposit. The amount will be displayed in the currency of the account. In case of Loan account, the balance is displayed as O/S Balance. The O/S balance is the outstanding amount of the loan. The amount will be displayed in the currency of the account.
Book Balance	[Display] This column displays the book balance of the account.
Unclear Funds	[Display] This column displays the uncleared amount for the account.
Future Dated Cash Deposit	[Display] This column displays the future dated cash deposit amount.
Bills	[Display] This column displays the
Blocking Code	[Display] This column displays the blocking code.
Account Status	[Display] This column displays the status of the account.
Classification Status	[Display] This column displays the classification status of the account.
Account Rel	[Display] This column displays the relation of the customer with the account.

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Column Name	Description
IBAN	[Display] This column displays the IBAN number.
Account Open Date	[Display] This column displays the date on which the account is opened.
Account Activation Date	[Display] This column displays the date on which the account is registered in the name of the account holder and debit transactions are allowed.
Account Relationship Date	[Display] This column displays the date on which customer's relation with account is registered or modified. For example: This will be the date on which the account is opened with ownership as SOW or the date on which customer is linked to an account with ownership of either JAF/JAO or JOF/JOO.
No of Months Since Account Activation	[Display] This column displays the number of months since the account is activated.
Combined Total withdrawal Balance (ACY)	[Display] This field displays the combined balance for the given CASA account in account currency. For more information, refer to Calculation Details 2 at the end of this topic.
Combined Total withdrawal Balance (LCY)	[Display]]This field displays the combined balance for the given CASA account in local currency. For more information, refer to Calculation Details 2 at the end of this topic

Search-Term Deposit

CASA	Term Deposit										
Account No.	Product Name	Product Code	Home Branch	Currency	Original Bal.	Book Balance	Blocking Code	Account Status	Account Rel.	IBAN	Account Open Date
99993020001043	Resident TD Products - Reguak302		Head Office HouINR		0.00	0.00	UNBLOCKED	ACCOUNT OPEN REGULAR	SOW	IN49704099993020001	30/01/2008
99993720000222	Resident TD Products - Reguak372		Head Office HouINR		0.00	101639.34	UNBLOCKED	ACCOUNT OPEN REGULAR	SOW	IN41704099993720000	30/01/2008

Account Activation Date	Relationship Date	No Of Months Since Account Activation	TD Linkage Flag
30/01/2008	0		N
30/01/2008	0		N

Field Description

Column Name	Description
Account No	[Display] This column displays the account number of the customer.
Product Name	[Display] This column displays the product name.
Product Code	[Display] This column displays the code of the product under which the customer has an account.

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Column Name	Description
Home Branch	[Display] This column displays the name of the home branch under which the customer has an account.
Currency	[Display] This column displays the currency assigned to product under which the account is opened.
Original Bal	[Display] This column displays the original balance of the TD account.
Book Balance	[Display] This column displays the book balance of the account.
Blocking Code	[Display] This column displays the blocking code.
Account Status	[Display] This column displays the status of the account.
Account Rel	[Display] This column displays the relation of the customer with the account.
IBAN	[Display] This column displays the IBAN number.
Account Open Date	[Display] This column displays the date on which the account was opened.
Account Activation Date	[Display] This column displays the date on which the account is registered in the name of the account holder and debit transactions are allowed.
Relationship Date	[Display] This column displays the date on which customer's relation with account is registered or modified. For example: This will be the date on which the account is opened with ownership as SOW or the date on which customer is linked to an account with ownership of either JAF/JAO or JOF/JOO.
No of Months Since Account Activation	[Display] This column displays the number of months since the account is activated.
TD Linkage Flag	[Display] This column displays if any of the TD accounts are linked to the selected CASA account number. TD accounts can be linked to CASA accounts as Sweep In provider or 2-Way Sweep In provider.

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Search-Loans

Account No.	Product Name	Product Code	Home Branch	Currency	Original Bal.	Outstanding Bal.	Classifica
70000000575440	General Product	601	Centrine bustine	LTL	122000	0	NORMAL
70000000002440	Term Product Gap-19-Flexischedule-Daily	605	Centrine bustine	LTL	15000000	0	NORMAL

Field Description

Column Name	Description
Account No	[Display] This column displays the account number of the customer.
Product Name	[Display] This column displays the product name.
Product Code	[Display] This column displays the code of the product under which the customer has an account.
Home Branch	[Display] This column displays the name of the home branch under which the customer has an account.
Currency	[Display] This column displays the currency assigned to product under which the account is opened.
Original Bal	[Display] This column displays the original balance of the loan account.
Outstanding Bal	[Display] This column displays the outstanding balance for the account.
Classification Status	[Display] This column displays the status of the account.
Account Rel	[Display] This column displays the relation of the customer with the account.
External Account No	[Display] This column displays the external account number.
Loan Application No	[Display] This column displays the application number of the loan.
IBAN	[Display] This column displays the IBAN number.

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Search-Scheme Benefit

This tab displays the details of the RP schemes availed by the selected customer.

CASA	Term Deposit	Loans	Scheme Benefit				
Scheme Name	Benefit Type	Product Name		Start Date	End Date	Status	Variance
ODTOD	CSINT	CASA 47 TEST 1		30/11/2007	30/11/2009	INPRGRS	
ODTOD	CSINT	CF40_10_CLAWBACK_AUTO PROVISION		30/11/2007	30/11/2009	INPRGRS	

Field Description

Column Name	Description
Scheme Name	[Display] This column displays the scheme name.
Benefit Type	[Display] This column displays the type of the benefit scheme.
Product Name	[Display] This column displays the product name.
Start Date	[Display] This column displays the date from which the scheme was applied to the account.
End Date	[Display] This column displays the date till which the scheme will applied to the account.
Status	[Display] This column displays the status of the scheme.
Variance Rate	[Display] This column displays the variance rate.
Int Type	[Display] This column displays the interest type.

4. Double click the record to view the list of **Related Transaction**.

Related Transaction

If the user double clicks on the CASA account number the system displays the following pop-up:

- Client Profile: If the user clicks on this option the system displays the **Customer Information Master Maintenance** (Fast Path: CIM09) option.

- Statement: If the user clicks on this option the system displays the **Statement Inquiry** (Fast Path: CH031) option.

- Account Profile: If the user clicks on this option the system displays the **Account Master Maintenance** (Fast Path: CH021) option.

- Commissions Etc: If the user clicks on this option the system displays the **SC History for Account Inquiry** (Fast Path: SCM05) option.

- Unclear Funds: If the user clicks on this option the system displays the **Cheque Status Inquiry** (Fast Path: ST066) option.

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- Future Dated Cash Deposits: If the user clicks on this option the system displays the **Immediate Credit for Advance Cash Deposits** (Fast Path: BAM21) option.

- Bills: If the user clicks on this option the system displays the **Bills Processing Maintenance** (Fast Path: BIM05) option.

- Hold Funds: If the user clicks on this option the system displays the **Hold Funds Maintenance** (Fast Path: CHM33) option.

- Balance Enquiry: If the user clicks on this option the system displays the **Balance Inquiry** (Fast Path: 7002) option.

If the user double clicks on the TD account number the system displays the following pop-up:

- Statement: If the user clicks on this option the system displays the **TD Account Ledger Inquiry** (Fast Path: TD037) option.

- Account Profile: If the user clicks on this option the system displays the **TD Account Master** (Fast Path: TD020) option.

- TD Enquiry: If the user clicks on this option the system displays the **TD Balance Inquiry** (Fast Path: 7020) option.

If the user double clicks on the Loan account number the system displays the following pop-up:

- Statement: If the user clicks on this option the system displays the **Account Transactions Inquiry** (Fast Path: LNM10) option.

- Account Profile: If the user clicks on this option the system displays the **Account Transactions Inquiry** (Fast Path: LNM10) option.

- Commissions Etc: If the user clicks on this option the system displays the **SC History for Account Inquiry** (Fast Path: SCM05) option.

- Unclear Funds: If the user clicks on this option the system displays the **Cheque Status Inquiry** (Fast Path: ST066) option.

- Loan Enquiry: If the user clicks on this option the system displays the **Loans Balance Inquiry** (Fast Path: 7026) option.

5. Click the **Next Search** button in the **Selected Customer** grid to start a new search.

To perform advance customer search

1. Click the **Advance** option in the **Selected Customer** grid. You can enter the single search string or combination of search string as explained in the introduction.

2. The system displays the **Advance Search** screen.

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Search - Advance Search

Field Description

Field Name	Description
User can enter any of the following search criteria mentioned below	
Customer Id	[Optional, Numeric, 10] Type the customer ID in this field. A customer ID is an 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 Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Account No	[Optional, Numeric, 16] Type the account number of the customer.
National Id	[Optional, Alphanumeric, 30] Type the national ID of the customer
First Name	[Optional, Alphanumeric, 40] Type the first name of the customer.
Last Name	[Optional, Alphanumeric, 40] Type the last name of the customer.
Short Name	[Optional, Alphanumeric, 20] Type the short name of the customer.

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Field Name	Description
NLS Name	[Optional, Alphanumeric, 40] Type the last name of the customer.
ATM Card Number	[Optional, Alphanumeric, 16] Type the valid ATM card number of the customer.
IBAN	[Optional, Alphanumeric, 34] Type the IBAN. All the accounts which belongs to the IBAN entered are displayed.
Refined Search	
Mobile No	[Optional, Numeric, 30] Type the mobile number of the customer.
Home Phone	[Optional, Numeric, 15] Type the home phone number of the customer.
Date of Birth	[Conditional, Pick List, dd/mm/yyyy] Select the date of birth of the customer from the pick list. It cannot be a future date. This field is disabled if data is entered in the **Date Incorporated** field.
Date Incorporated	[Conditional, Pick List, dd/mm/yyyy] Select the date of incorporation from the pick list. This field is disabled if data is entered in the **Date of Birth** field.
Currency	[Conditional, Drop-Down] Select the currency, as an additional search criteria with **IBAN**, from the drop-down list. This field is enabled if the search criteria is **IBAN**. The currency details are maintained in the **Currency Codes Maintenance** (Fast Path: BAM56) option.
Search Result	
Customer IC	[Display] This column displays the identification code of the customer. 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. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.

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Field Name	Description
Customer ID	[Display] This column displays the ID of the customer. A customer ID is an 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 Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Full Name	[Display] This column displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The search is based on the customer's full name. For Example: If the full name entered in the search criteria is - George, then **Oracle FLEXCUBE** will display all the customer's with the name as 'George' along with all the other details.
Customer Type	[Display] This column displays the category of the customer. For example, Individual, Corporate, etc. Further processing such as tax applicable, SC charges, etc., are levied based on the customer type.
Date of Birth	[Display] This column displays the date of birth of the customer.
Mobile No	[Display] This column displays the mobile number of the customer.
Home Phone	[Display] This column displays the home phone number of the customer.
Home Branch	[Display] This column displays the home branch of the customer. The branch in which the customer account in opened.
Postal Address	[Display] This column displays the mailing address of the customer.

3. **Double click the record to view the account details for the selected customer.**

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Search

4. Double click the record to view the list of Related Transaction. Refer to the customer search procedure for more details explained above in this option.

5. Click the Next Search button in the Selected Customer grid to start a new search.

Calculation Details 1:

Customer's Combined Total Withdrawal Balance is be calculated as below

- **Total Balances of all owned CASA accounts**

(Total Balance = Available Balance – Minimum. Balance. Required – Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Advance against uncleared funds Limit + Confirmation Amount).

+

- **Balance of all owned TD accounts**

(Principal Balance – Principal Lien Amount).

+

- **Net Balance of all Sweep in Provider non-owned CASA accounts**

(Net Balance = Available Balance – Minimum. Balance. Required – Hold Balance + Drawing Power + Sweep In Amount (Lien) + Confirmation Amount).

+

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- **Balance of all Sweep In provider non-owned TD accounts**

(Principal Balance – Principal Lien Amount).

+

- **Balance of all 2-Way Sweep In Provider non-owned TD accounts**

(Principal Balance – Principal Lien Amount).

Calculation Details 2:

Combined Total Withdrawal Balance for a given CASA account is calculated as below :

- **Total Balance of a CASA account**

(Total Balance = Available Balance – Minimum. Balance Required – Hold Balance + Sweep In Amount (Lien) + Drawing Power+ Adv against uncleared funds Limit + Confirmation Amount).

+

- **Linked CASA Sweep In Bal.**

(Net Balance of all Sweep in Provider CASA accounts. Net Balance = Available Balance – Minimum Balance. Required – Hold Balance + Drawing Power + Sweep In Amount (Lien) + Confirmation Amount).

+

- **Linked TD Sweep In Bal.**

(Balance of all Sweep In provider TD accounts. Balance of TD account = Principal Balance – Principal Lien Amount).

+

- **Linked 2-Way TD Sweep In Bal**

(Balance of all 2-Way Sweep In TD accounts. Balance of TD account = Principal Balance – Principal Lien Amount).

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1.18. Appendix of Fast Path

Module Name: Definitions

Fast Path	Description
ACM01	Asset Classification Global Parameters
ACM02	Asset Classification Preferences
ACM03	CRR Codes Maintenance
ACM04	Product CRR Codes Maintenance
ACM05	Asset Classification Plan Maintenance
ACM06	Automatic Write off Bank Parameter Maintenance
ACM11	Product Provision Codes Maintenance
BS001	Rating Agency Maintenance
BS004	Rating Group Maintenance
BS007	Basel II Pick list Maintenance
BS010	Basel II Securitization Details Maintenance
BS013	Basel II Customer Details Maintenance
BS020	BASEL II Data Capture Screen
BS016	Basel II Account Details Maintenance
BAM89	Reference Directory Bank Code Maintenance
CHM01	CASA Product Master Maintenance

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Fast Path	Description
CHM02	CASA Interest Rate Tiers Maintenance
CHM84	CASA Product Attributes Maintenance
CHM04	CASA Bank Parameters Maintenance
BA078	User Defined Fields Maintenance
BA080	CBR Pick Lists Maintenance
BAM27	Calendar For Endpoint
BAM28	Endpoint Float Maintenance
BAM29	End Point Master Maintenance
BAM33	Composite Calendar Generation
BAM41	Sector Master
ST080	PDC Discounting Parameters Maintenance
STM50	Clearing Branch - Cross Reference
STM54	Routing Branch Maintenance
STM55	Clearing Minimum Maintenance

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Fast Path	Description
STM56	Site Reject Code Xref
STM58	Instrument Type Xref
STM60	ACH Branch Cross Reference Maintenance
STM64	Clearing Type Maintenance
STM70	Routing Number Details
STM97	Correspondence Bank Master Maintenance
BAM37	Collateral Codes Details
BAM39	Collateral Codes Maintenance
BAM63	Product Collateral Linkage
BAM74	Collateral Header Maintenance
BAM84	Financial Security Maintenance
CLN00	Workflow Master
CLN01	Collector Group Master
CLN02	Collector Master

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Fast Path	Description
CLN03	Supervisor Allocation
CLN04	Queue Definition
CLN05	Queue Allocation
CLN06	Action/Result Setup
CLN07	Next Action Setup
CLN08	Action Allocation
CLN09	Filter Definition
CLN10	Special Code Setup
CLN11	Promise Setup
CLN13	Result Workflow Master
CLN18	Action Workflow State Master
CLN19	Warehouse Setup
XF001	Collection Parameters Maintenance
BA091	Currency Rate Maintenance

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Fast Path	Description
BAM25	Currency Definition
BAM26	Currency Rates Maintenance
BAM31	Treasury Spread Maintenance
BAM32	Transaction Rate Cross Reference
BAM34	Special Exchange Rate Inquiry
BAM48	Currency Denomination Definition
BAM56	Currency Codes Maintenance
BAM65	Currency Pair Definition
CH099	CASA Multi Currency Product Package Definition
BAM90	Currency Float Maintenance
BA438	Nominee Master Maintenance
CIM01	Signature Types Maintenance
CIM02	Business Type Maintenance
CIM04	Profession Codes Maintenance

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Fast Path	Description
CIM03	Customer Prefixes Maintenance
CIM05	Reporting Group Codes Maintenance
CIM06	Income Slabs Maintenance
CIM07	Relation Master Maintenance
CIM08	Customer Types Maintenance
INM05	Insurance Claim Status
BAM12	Interest Index Maintenance
BAM13	Interest Index Rates
LN060	Loan Product Rates Plan
LNM41	Interest Rules
LNM42	Product Interest Attributes Maintenance
LNM81	Rate Change
BAM45	Insurance Master Maintenance
BAM67	Collateral Insurance Cross Ref Maintenance

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Fast Path	Description
BAM77	Insurance Policy Master Maintenance
CHM56	Insurance Xref Maintenance
LNM98	Schedule Type
LNM43	Installment Rules
IVM01	Stock Codes
IVM02	Supplier Codes
IVM03	Inventory Control Branch Cross Reference
IVM04	Maintaining Stock branch Cross Reference
SBM01	Safe Box Product Inventory Cross Reference
BAM55	Channel Limit Maintenance
BAM73	Bank Customer Limit Maintenance
LMB01	Bank Limit Setup
LMC01	Customer Limit Setup
LMC05	Multi limit Plan Setup

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Fast Path	Description
LMR01	Credit Concentration And Exposure Limits Maintenance
LMS01	Limit Inquiry
LMS02	Bank Network Maintenance
LMS03	Limit Manual Transfer
LMS04	Limit Transfer Rule
LMS05	Multi limit Plan Setup
LMS07	Casa/Loan Account Exemptions
LMS08	Customer Regulatory Information
LMS09	Loan Convertability Option
LNM11	Product Master Maintenance
BA655	Calendar For Loan Rescission/TD Maturity
BAM44	Reminder Plan Maintenance
LNM18	Loan Bank Parameters Maintenance
LNM22	Loan Plan Deduction Maintenance

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Fast Path	Description
LNM90	Loan Commitment Fee Plan Maintenance
ORS25	Producer Setup
ORS35	Document Plan Code Maintenance
ORS41	Document Code Maintenance
BA090	Bank Calendar Maintenance
BA089	Corporate Calendar Maintenance
BA316	Village Master
BA317	Centre Master
BA318	Group Code Master
BA431	LOB Master
BA435	Branch-Product Cross Reference
BA436	Line of Business (LOB) – Branch Cross Reference
BAM02	Local Office Master Maintenance
BAM03	Branch Master Maintenance

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Fast Path	Description
BAM07	Pay Receivable Account Maintenance
BAM08	Bank Master Maintenance
BAM17	Branch Type Maintenance
BAM20	Bank Codes Maintenance
BAM35	Country Definition
BAM60	Product Category Maintenance
BAM61	Account Officer Maintenance Screen
BAM62	Customer/Account AO/LOB X-Ref
BAM68	Islamic Product Attributes
BAM72	Customer City master Maintenance
BAM75	State Codes Maintenance
BAM85	Region Codes Maintenance
BAM92	Department Master Maintenance
BA101	Custom Functions Maintenance

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Fast Path	Description
BA441	Global Site Maintenance
BA453	Parameterized Output Generator
BAM40	Reason Code Maintenance
BAM78	Third Party Company Details
BAM79	Third Party Collection/Remittance
BAM81	Company Master Maintenance
BAM05	Billing Master Maintenance
BAM83	MIS Xref Maintenance
BAM91	FIS Bank Params Maintenance
BAM98	Transaction X-ref Maintenance
BAM99	GL Codes Cross Ref Maintenance
LNM27	Account Status Event Xref Maintenance
TC001	Transaction Definition
PM002	Payments Transaction Definition

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Fast Path	Description
PM003	Network Configuration
PM004	Bank Branch Directory
PM005	Zone Circle Maintenance
PM007	Payments Network Adapter
PM008	Network Master
PM009	Payments Package
PM011	External Payment Product - Transaction Code Cross Reference
PM012	Payment Global Parameters
PM019	Counterparty Master Maintenance
PM020	Mandates
PM021	Network Calendar
PM029	Float Configuration
PMM01	Payment Site Reject Code Xref
CHM10	RD Product Rates Maintenance

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Fast Path	Description
CHM11	RD Grace Days Maintenance
BAM09	Issuer Maintenance
BAM23	Lost TC Details Maintenance
BAM38	Demand Draft Details Maintenance
BAM80	Bank Remittance Maintenance
762	Menu Language Cross Reference
BA026	Customer/Account Access Code
SMM01	Template Profile Maintenance
SMM04	Class Profile Maintenance
SMM05	Menu Language Cross Ref Maintenance
SMM06	Template Access Rights Maintenance
SMM08	Prohibited Password Maintenance
SMM14	Template Securities Settings
SMM16	Reports Access Rights Maintenance

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Fast Path	Description
SMM17	Access Code Maintenance
SMM18	Access Domain Maintenance
SMM19	Transaction Group Code Maintenance
BAM14	Service Charge Code Maintenance
BAM15	Transaction Mnemonic Codes
BAM18	Maintaining Event Master
BAM19	Rule Definition Maintenance
BAM22	Maintaining UDE Master
SCM01	SC Package Definition
SCM04	SC Variances Maintenance
SCM09	SC Product XRef Maintenance
BAM30	Tax Codes Maintenance
BAM51	Additional Tax Maintenance
BAM76	Product Customer Tax Codes Maintenance

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Fast Path	Description
TDS06	Tax Parameters Maintenance
TD060	TD Product Rate Maintenance
TDM01	TD Product Master
TDM04	TD Bank Parameters Maintenance
UDF01	User Defined Fields
UDF02	UDF Task Code Linkage
BAM88	Branch Attribute Maintenance
TDS04	Tax Waiver Criteria Maintenance
TDS07	Tax Acknowledgement Details Maintenance
STM73	Return Cutoff Maintenance
STM74	Restricted Clearing Types Maintenance
STM75	Scan Reject Pass Disable Maintenance
STM98	IC OC Clearing Type Cross Reference
STM20	Local Bank Codes Maintenance

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Fast Path	Description
EC005	ECS Cutoff Marking Maintenance
ECM01	ECS Company Details Maintenance
ECM03	ECS Central Bank Reject Code Xref
PM038	Payment Window Period Modification
PM039	Payment Transaction Attributes
PR001	Tier Look-up Definition
PR002	Rate Chart Maintenance
PR003	Rate Chart Validity Maintenance
PR004	Margin Codes Setup
PR005	Discount Rate setup
PR006	Evaluation Parameter Setup
PR007	Evaluation Rule Maintenance
PR008	Preferential Rate Chart
PR009	Pricing Lookup Maintenance

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Fast Path	Description
PR010	Subsidy Margin Codes Setup
LNM51	Loan Product - CASA Product Xref for Offset
BA121	Product Task Code Restriction Xref
SMM21	Template Transaction Field Xref

Module Name: Customer Information File

Fast Path	Description
7101	IC No - Short Name Change
BAM64	Customer-Account-Nominee Cross-Reference
CI002	Backoffice User Definition
CI142	Customer Account Relationship Maintenance
CI162	Combined Statement Plan
CIM10	Customer NLS Details Maintenance
CIM12	Customer Contact Log Maintenance
CIM13	Customer Memo Maintenance
CIM16	Customer Dormancy Status Maintenance

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Fast Path	Description
CIM18	CBR Details Maintenance
CIM19	Customer Blacklist Details
CIM20	Investor Services – Customer Data - Inquire
CIM21	Customer Account Restriction
CIM30	Customer Maturity Processing
CIM39	Customer ID Change Maintenance
CIM42	Customer Lock/Unlock System
CIM54	Customer ID Verification Maintenance
CIM56	Customer ID Verification History Change
CIM57	Customer Anniversary Maintenance
CIM78	Customer Information Maintenance
STM81	Customer Blacklist Details Modification
2000	CTI Customer Search
7004	Customer Name and Address Inquiry

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Fast Path	Description
7100	All Balance Inquiry
CI001	Contract Details Inquiry
CI999	Customer Zoom Inquiry
CIM55	Customer ID Verification History Inquiry
3000	Thumb Print Interface
7102	Link Customer Image
7103	Unlink Cust Image
7104	Authorize Customer Image
7105	Display Customer Image
7111	Modify Customer Image
8053	Customer Addition
CIM09	Customer Master Maintenance
CIM11	Customer Details Maintenance
CIM17	Corporate Customer Details

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Fast Path	Description
CIM40	Zengin Short Name Maintenance
CHM52	Customer Document Maintenance
TDS05	Customer Special Tax Code Maintenance
ETM01	Customer Alerts Registration
CI501	Assisted Customer Creation
CI502	Offers Inquiry
CI503	Create Lead
CI504	Customer Service Maintenance

Module Name: Current And Savings Account

Fast Path	Description
BA996	Product Transfer Maintenance
1320	Close Out Balance Inquiry
CH001	Account Closing Balance Information
CH011	Account Closure Inquiry Maintenance
7002	Balance Inquiry

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Fast Path	Description
CH031	Statement Inquiry
CH051	Account Capitalization History Inquiry
CH068	Amortization Inquiry
7106	Account Image Display
8051	CASA Account Opening
AC014	Account CRR Details Maintenance
AC040	Asset Agreement Inquiry
BA437	Account Memo Maintenance
BAM69	Islamic Account Attributes
CH021	Account Master Maintenance
CH070	Accident Reason Code Maintenance
CHM08	CBR Codes Maintenance
CHM21	Account Status Maintenance
CHM24	Group Accounts Maintenance

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Fast Path	Description
CHM38	Inward Direct Debit Maintenance
BAM06	Direct Debit Registration
CHM45	Account Master Attributes Maintenance
CHM51	Lucky Account Number Generation
CHM55	Group Definition Maintenance
CI142	Customer Account Relationship Maintenance
CIM28	Account Operating Instruction Maintainence
SCM08	Account Level SC package Maintenance
5004	Cheque Book Request
CH078	Cheque Status Maintenance
CHM35	Stop Cheque Instructions
CHM37	Cheque Book Issue Maintenance
CH066	Limit Collateral Inquiry
CHM06	OD Collateral Maintenance

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Fast Path	Description
CHM07	OD Limit Master Maintenance
1401	Cash Deposit
1408	Miscellaneous Customer Credit
1411	Future Dated Cash Deposit
1421	RD Installment Payment by Cash
1429	Flexible RD Deposit by Cash
1803	OBU CASA Account Credit
1908	Cross Cost Center Miscellaneous Customer Credit
6501	Cheque Deposited on Savings Account
6601	Postdated Cheque Deposit
BAM21	Immediate Credit for Advance Cash Deposits
ST070	Cheque Purchase
1001	Cash Withdrawal
1008	Miscellaneous Customer Debit

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Fast Path	Description
1013	CASA Cheque Withdrawal
1708	Cross Cost Center Miscellaneous Customer Debit
1802	OBU CASA Account Debit
1055	Hold Funds Request
CHM31	Standing Instruction Maintenance
CHM32	Sweep Out Maintenance
CHM33	Hold Funds Maintenance
CHM39	Sweep In Maintenance
CHM40	Sweep-in/Sweep-out Priority Maintenance
1010	Banker's Cheque Sale Against Account
1014	DD Sale Against Account
1080	Record Confirmation Transaction
1432	Flexible RD Redemption
8318	TT Sale Against Account

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Fast Path	Description
BA030	Treasury Negotiation Worklist
CH077	Confirmation Transaction Maintenance
CHM09	Ch JPA Account XRef Maintenance
CHM47	Account Cheque Purchase Limit Maintenance
CHM48	Account Level Variance Maintenance
CHM57	Bank Assurance Account Details
TDS13	Casa Tax Refund
7010	Passbook Update
7013	Passbook Balance Cheque Digit Inquiry
7030	Passbook Issue/Lost Maintenance
CH032	SWIFT Statement Details
CHM34	Special Frequency for Statement
CHM36	Account Addresses Maintenance
1006	Funds Transfer Request

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Fast Path	Description
1091	CASA To CASA Funds Transfer Request
1092	CASA To GL Funds Transfer Request
1093	GL To CASA Funds Transfer Request
1431	Flexible RD deposit by CASA Transfer
1801	OBU CASA Funds Transfer Request
1804	OBU Miscellaneous GL Transfer
CHM50	Future Dated Funds Transfer
ORS42	Document Details Maintenance
BAM66	Account Reference code xref
BAM93	Direct Debit Transaction Inquiry
BAM82	Business Acquirer Id Linkage Maintenance
BAM24	Account Status Audit Trail Inquiry
CH039	CASA /TD Sweep In Inquire
7115	Amount Based Operating Instruction Maintenance

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Fast Path	Description
7116	Amount Based Account Image Display
ECM02	ECS Mandate Maintenance
TD024	Tax Absorb Account Maintenance
CH033	Average Quarterly / Monthly Balance Inquiry
STM72	Payee Name Update
BA988	Account Interest Freeze Maintenance
CI500	Assisted Account Opening
1040	Home Cash Deposit
1041	Home Cash Withdrawal
CH050	CASA Billing Transaction
CHM20	Interbranch Settlement Account Maintenance
PS001	Group Passbook Issue/Lost Maintenance
PS002	Group Passbook Update Inquiry
PS003	Passbook PIN Maintenance

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Fast Path	Description
PSM01	Passbook And Debit Card Account Linkage
1501	Cash Deposit
CH058	CASA Interest Adjustment Transaction
1420	RD Installment Payment/Inquiry

Module Name: Time Deposit

Fast Path	Description
1337	TD Interest Payout Inquiry
TD029	TD Interest Adjustments
TD039	TD Multiple Payout Instructions
7020	TD Balance Inquiry
TD023	TD Rates History Inquiry
TD031	TD Audit Trail Inquiry
TD037	TD Account Ledger Inquiry
TD040	TD Maturity Amount History
TD041	TD Deposit Certificate Inquiry

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Fast Path	Description
TD042	Interest and Principal Payment History
TD050	TD Interest Inquiry
TD070	Discounted Time Deposit Inquiry
TDM07	Investment Calculator
1007	Quick Payin By CASA
1021	Quick Payin By GL
1356	Mixed Payin
1358	Mixed Redemption
1310	TD Redemption Inquiry
1312	TD Redemption Inquiry
1318	TD Redemption Inquiry
1402	Quick Payin By Cash
1316	TD Renewal Inquiry
TDS03	Tax Waiver

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Fast Path	Description
TDS10	TDS Remittance
TDS11	TDS Inquiry
TDS12	Tax Recovery
TDS14	TD Tax Refund
TDS15	Inquiry on Projected Tax
8054	Time Deposit Account Opening
TD020	TD Account Master
TD021	Deposit Master
TD022	TD Nominee Maintenance
TD028	TD Block/Unblock Account Status
TD043	TD Certificate Printing
TDM05	TD Account CBR Codes Maintenance
TDM24	Lien Master
TDM48	Backdated Interest Rate Change

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Fast Path	Description
TD044	TD Transactions Inquiry
6503	Quick Payin By BC
6504	Quick Payin by DD
6505	Quick Payin By Cheque
1311	TD Redemption Inquiry - By BC
1332	Quick Redemption By DD
1333	Quick Redemption By Reinvesting Existing Account
1336	Quick Redemption By Reinvesting To New Account
PS001	Group Passbook Issue/Lost Maintenance
PS002	Group Passbook Update Inquiry
PS003	Passbook PIN Maintenance
PSM01	Passbook And Debit Card Account Linkage
TDM55	Call Deposit Notice Maintenance Screen
1302	TD Interest Payout Inquiry

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Module Name: Loans

Fast Path	Description
1413	Loans Disbursement Inquiry
LN045	Loan Disbursement Reversal
LN521	Account Schedule
LNM44	Disbursement Schedule
LN046	Post Dated Cheques Maintenance
LN057	Loan Direct Account Opening
LN065	Loan Product Promotional Interest Rates
LN089	Loan Account Repricing/Revision
LN090	Loan Account Commitment Schedule Details Maintenance
LN101	Loans Account Status Change
LNM32	Additional Document Maintenance
LNM33	Loan Account Address Maintenance
LNM34	Loan Collateral Link Maintenance
LNM35	Loan Account Master Attributes Maintenance

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Fast Path	Description
LNM38	Loan Approved Amount Maintenance
LNM39	Loan Account Application Details Maintenance
LNM83	Account Rates
LNM99	Loan Account CBR Details
1067	Loan Full Payoff Inquiry
1069	Loan Recission Inquiry
1412	Loan Refund Inquiry
AC005	Automatic Write off Account Maintenance
LNM37	Loan Account Payoff Notice Maintenance
7026	Loan Balance Inquiry
IN020	Insurance Premium Inquiry
LN022	Interest Calculation Inquiry
LN023	Amortization Inquiry
LN500	Installment Calculator

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Fast Path	Description
LN501	Loan Funds Flow Calculator
LN502	Loans Event Simulation Maintenance
LN522	Account Schedule Inquiry
LNM10	Account Transactions Inquiry
LNM49	Payment Appropriation Simulation
1065	Loan Installment Payment Inquiry
1066	Loan Partial Payoff Inquiry
1068	Loan Advance Payment Inquiry
1430	Backdated Refund Of Transaction
BAM50	Common Billing Transactions
BAM57	Interest Adjustment Transaction
IN010	Insurance Premium Remittance
IN017	Insurance Coverage Maintanence
LN444	Miscellaneous Charges Waiver

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Fast Path	Description
BAM52	Third Party Account Address Maintenance
SY001	Guarantee Inquiry
BA460	Loan Employee Account Inquiry
BAM49	Reminders History Inquiry
LN050	Loan Billing Transactions
LN061	Customer Initiated Rollover
LN027	Agreement Based Account Inquiry
LN056	Split Loan Account Opening
LN026	Loan Agreement Balance Inquiry
LN051	Loan Account - Offset Account Xref
LN062	Loan Account Overridable Attributes Maintenance
LN079	Account Variance Maintenance
LNM52	Quote for Economic Cost
LNM31	Account Payments Instructions

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Fast Path	Description
7001	Fee Collection Before Disbursement
1078	Loan Contribution Payin
1074	Loan Settlement Payout
LNM56	Loan Account Subsidy Plan Maintenance
1063	Loan Subsidy Arrear Repayment Inquiry
1102	Loan Subsidy Arrear Repayment Inquiry
LN323	Account Documents Maintenance
LN058	Loan Interest Adjustment Transaction

Module Name: Collections

Fast Path	Description
CLN26	Follow up By Collector
CLN28	Authorization by Supervisor
CLN29	Exception Case Marking
CLN30	Group Follow Up
CLN32	Collectorwise Re-allocation

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Fast Path	Description
CLN33	Reallocation Queuewise
CLN34	Reallocation Individual
CLN35	Temporary Re-Allocation
CLN37	Re-queue
CLN50	Search
CLN55	Follow-Up Query
CLN62	Initiate Repossession
CLN63	Collateral Auctioning
CLN64	Collateral Disposition
CLN70	Customer Sticky Notes

Module Name: Card Management

Fast Path	Description
CM01	Card Maintenance
CM02	Blank Cards Request
CM03	Card Status Change

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Fast Path	Description
CM04	Card Activation
CM05	Card Unblocking
CM06	Blank Cards Inventory
CM07	Card Master Setup
CM08	Card-Account Product Link Setup
CM09	Card Maintenance
CM10	Card and Random Number Status Change
CMS01	Card Maintenance
CM12	Customer Card Maintenance

Module Name: Payments

Fast Path	Description
2030	Outgoing Payment Transaction (Initiation)
2031	Outgoing Payment Transaction (Message)
2032	SWIFT Outgoing Payment Message
2035	Domestic Outgoing Payment Initiation (Credit Card)

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Fast Path	Description
2037	SEPA Outgoing Payment Initiation(Credit Card)
2039	Cross Border Outgoing Payment Initiation(Credit Card)
2041	Outgoing Payment Initiation (Against GL)
2042	Outgoing Payment Initiation (Against CASH)
PM010	Mandate Revocation
PM023	Payment Transaction Authorization
PM025	Payment Transaction Inquiry
PM026	Incoming Payment Repair Queue
PM027	Outgoing Payment Repair Queue
PM030	Non Financial messages
2055	RTGS Outgoing Payment Initiation - Customer
2056	RTGS - Bank Payment
2057	NEFT - Outgoing Payment Initiation
PM033	RTGS-NEFT-Outgoing Pymt Auth Screen

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Fast Path	Description
PM034	RTGS-NEFT-Outgoing Pymt Release Screen
PM035	Incoming Pymt Auth Screen
PM037	RTGS-NEFT-Beneficiary Master Maintenance

Module Name: Payments - UBS

Fast Path	Description
PCM04	PM - PC Product Definition and Preferences
PCM05	PM - Bank Directory Maintenance
PCM07	Product Date Cutoff Maintenance
PCM08	Reject code Maintenance
PCM09	Product Cutoff Maintenance
PCM10	Clearing Network Maintenance
PCM12	Network Calendar Maintenance
PCM13	Beneficiary Maintenance
PCM25	RTGS-NEFT Payment Inquiry Screen
PCM26	RTGS-NEFT Incoming Payment Repair

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Fast Path	Description
PCM33	RTGS-NEFT-Outgoing Payment Authorization
PCM34	RTGS-NEFT-Outgoing Payment Release Screen
PCM35	RTGS- NEFT Incoming Payment Authorization
PCM40	PC - Incoming Message Browser
PCM41	PC - Outgoing Message Browser
PCM42	PC - Process Exception
2955	RTGS Outgoing Payment Initiation - Customer
2956	RTGS Outgoing Payment Initiation- Bank
2957	NEFT - Outgoing Payment Initiation

Module Name: Safe Deposit Box

Fast Path	Description
1701	Rent Payment Inquiry
1720	SDB Close Out Balance Inquiry
8057	Safe Box Allotment
SB001	Safe Box Usage Log

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Fast Path	Description
SB002	Customer Waitlist
SB003	Safe Box Usage And Payment Inquiry
SB004	Account Closing Balance Information

Module Name: General Ledger

Fast Path	Description
1094	GL To GL Funds Transfer Request
1321	Close Out Withdrawal by GL
6312	ODC (Against GL Account)
GLM01	Voucher Entry
GLM02	Chart of accounts
GLM03	MIS Class Maintenance
GLM04	GL Transactions and Movements Inquiry
GLM13	Period Code Maintenance
GLM17	GL Parameter Definition
GLM20	Enterprise GL Cross Reference Maintenance

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Fast Path	Description
GLM35	Implemented GL Cross Ref
GLM36	GL Posting Flag Maintenance
GLM37	GL Cost Centre XRef. Maintenance
GLM50	Oracle GL Transactions Inquiry

Module Name: Relationship Pricing

Fast Path	Description
CH067	CASA Interest Inquiry
CIM50	Relationship Value Tag Definition
CIM51	Customer Group Definition Maintenance
CIM52	Customer Group Inquiry (Applicable Customer Groups)
RL001	UDE Master Maintenance
RL002	Rule Definition Master Maintenance
RL010	Rule Debug Maintenance
RP001	Scheme Definition Maintenance
RP002	Eligibility Criteria Maintenance

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Fast Path	Description
RP003	Benefit Plan Maintenance
RP004	Interest Variance Package Maintenance
RP010	Eligibility Scheme Linkage
RP011	Customer Scheme Linkage
RP015	Eligibility Debug Maintenance

Module Name: Branch Operations

Fast Path	Description
6006	Search Electronic Journal
6010	View Teller Errors
7008	Last Ten Transactions
7012	Account No Check Digit Inquiry
7015	Teller Transactions Summary
7017	Batch Status Inquiry
7040	Teller Totals Position
7041	Branch Totals Position

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Fast Path	Description
7050	Old to New Account Inquiry
7122	Cross Rate Inquiry
BAM95	Branch Batch Status - Inquiry
6001	Batch Open
6002	Branch Batch Close
6005	Branch Batch Confirm
6009	Force Close Branch Batch
9888	Setting Initial Cash
6201	Cash Balancing
6203	TC Balancing
7551	Book Shortage
7552	Book Cash Overage
9001	Open Teller Batch
9005	Close Teller Batch

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Fast Path	Description
9007	Buy Cash from Vault
9008	Sell Cash to Vault
9003	Open Vault Batch
9006	Close Vault Batch
9009	Buying Cash from Central Bank
9010	Sell Cash to Central Bank
5514	Change Data Entry Batch User
5515	List Batch Status
9800	Print Spooled Documents
BA995	Single Account Transfer
BA999	Bulk Account Transfer
7775	Report Request
7778	Advice/Report Status Inquiry
7779	Report Print All Tellers

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Fast Path	Description
7780	Advice/Report Cancel Request
7781	Report Cancel All Tellers
BAM16	Report Control Maintenance
6202	Inventory Balancing
8007	Book or Cancel Overage/Shortage
IV003	Inventory Inter-Branch Transfer
4501	Centralised Authorisation

Module Name: Settlement and Clearing

Fast Path	Description
6560	Online Cheque Return Inquiry
1511	MICR Header Entry
5521	Batch Inward - Clearing Cheque Data Entry
CHM41	Inward Cheque Status Inquiry
ST031	Load Inward MICR File
ST032	Authorise Inward Clearing Batches

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Fast Path	Description
ST036	Reconcile Outward MICR File
ST042	Load Central Bank File
5505	Batch Consolidated Cheque Data Entry
5506	Batch Data Entry Outward Settlement and Clearing
6511	Consolidated Cheque Deposit
6512	Consolidated Cheque Batch Data Entry
6520	Cheque Deposited To GL
6602	Postdated Cheque Data Entry Batch
6619	Postdated Cheque Cancellation
ST077	Postdated Cheque Discounting
ST078	Postdated Cheque Discounting - Cancel
ST033	Inward Clearing Process
ST034	Scanning Rejected Instrument
St035	Scanning of Passed Instrument

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Fast Path	Description
ST038	Bulk Scan Inward Rejects
ST062	Clearing Account X-Reference Inquiry
ST075	Unchecked Instruments Inquiry
ST076	Check Inward Clearing Instruments
ST099	Payment Value Date Clearing
6565	ICC Data Entry
6566	OCC Batch Data Entry
6806	Cheque Collection Processing
5522	Batch Micr - SrlnoXref Data Entry
8323	Maintained Issued Instruments
BA990	Clearing Inquiry
ST067	Collection / Purchase Inquiry
ST074	Remittance Inquiry
STM57	MICR Number Maintenance

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Fast Path	Description
STM71	Unmatched DHN Blacklist Customer Deletion
7120	Late Clearing Maintenance
ST001	Value Date Clearing Process
ST002	Value Date Clearing Inquiry
ST023	Outward Clearing
ST037	Reverse Authorized Batches
ST060	Immediate Credit
ST061	Float Extension
ST066	Cheque Status Inquiry
ST072	Global Float Extension
STM62	Late Clearing Inquiry
STM63	Late Clearing Marking Maintenance
1009	TC Sale Against Account
1025	Bill Payment

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Fast Path	Description
1026	Advance Payment against Credit Card
1409	TC Purchase Against Account
5511	Consolidated Remittance Data Entry Batch
6575	Bill Payment By Cheque
7782	Bankers Cheque Inquiry
7783	Demand Draft Inquiry
8003	TC Purchase Walk-in Customer
8004	FX Purchase (Walk-in)
8203	FX Sale - Walk-in
8204	TC Sale - Walk-in Customer
8205	TC Sale - Against GL
8301	Banker's Cheque Sale - Against Cash
8302	Banker's Cheque Sale - Against GL
8305	DD Sale - Against Cash

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Fast Path	Description
8306	DD Sale - Against GL
8307	BC Liquidation Inquiry
8310	DD Liquidation Inquiry
8314	BC Status Inquiry
8315	DD Status Inquiry
8316	TT Issue (Walkin)
8317	TT Issue GL
8319	TT Liquidation Inquiry
8322	TT Lost Status Inquiry
8324	BC Status Inquiry
8325	DD Revalidate
5525	Remittance Printing
EC004	Scanning of ECS Passed / Rejected Records
8326	Unclaimed BC/DD Status Inquiry

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Module Name: BackOffice

Fast Path	Description
AC001	Account Classification Preferences
AC002	CRR Inquiry
AC003	Account Provision
AC004	Account WriteOff
ACM07	Provisioning Parameters at Bank level for Loans and Overdrafts
AC008	Provision Inquiry and Modification for Loans and Overdraft
BA433	Collateral To Accounts Inquiry
BA434	Account To Collateral Inquiry
BAM46	Collateral Propagation
BAM47	Application Collateral Delink
ATM01	ATM Bank Params Maintenance
ATM02	ATM Acquirer POS ID Maintenance
BA092	Auto Relock Time Maintenance
BAIB2	IB Bill Company Details Maintenance

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Fast Path	Description
BAIB3	IB Customer Application Billing Information Maintenance
BAIB4	IB Bank Params Maintenance
BAIB5	IB Block Transfer Across Products
BAIB6	IB Transaction-Customer Relationship Cross-Reference
POS01	POS Acquirer POS ID Maintenance
POS02	POS Bank Params Maintenance
TBS01	TBS Bank Params Maintenance
TBS02	TBS Acquirer POS ID Maintenance
TBS03	IVR TIN Request
5504	Download-Upload Status Inquiry
5531	Download-Upload File
8889	Download Scheduler Maintenance
8890	Cluster Maintenance
8891	Download Log

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Fast Path	Description
8892	Download Service
7239	Upload Local File
7240	File Upload Status Inquiry
8893	Upload Account Balance File
BA450	Generic External File Upload
BA452	File Upload (GEFU ++)
BAM53	SCHEDULAR SETUP
BAM54	External File Setup
BAM94	External File Processing - Upload File Status Inquiry
BAM96	File Upload Inquiry (GEFU++)
CHM43	Cheque Book Issue Upload
ST043	Load Inward Remittance File
ST044	Outward Remittance Hand-off
1005	Miscellaneous GL Transfer (Dr/Cr)

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Fast Path	Description
1060	GL Miscellaneous Debit Against Cash
1460	GL - Miscellaneous Credit Against Cash
1905	Cross Cost Center Miscellaneous GL Transfer (Dr/Cr)
9019	Transfer Stocks
IV001	Stock Transaction
IV002	Stock Adjustment
IV011	Stock Inquiries
7011	Event Log Inquiry
752	Reset Primary Password
753	Enable/Disable Users
755	Modify Login Status
756	User Prohibited Password
757	Inquiry for Logged in Users
758	Inquiry for Password

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Fast Path	Description
766	Secondary Password Expiry Date
767	Reset Secondary Password
768	Change Primary Password
769	Change Secondary Password
AT002	Audit Trail Financial Transactions Inquiry
BA777	Audit Trail Inquiry for Non-Financial Txns
BAM04	BA Audit Tasks Maintenance-Inquire
BAM10	Restricted Account Maintenance
SM11A	Inquiry On Logged In Users
SMM02	User Profile Maintenance
SMM03	Task Profile Maintenance
SMM09	User Prohibited Password Maintenance
SMM12	User Class Cross Reference Maintenance
SMM13	Template Transaction Limits

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Fast Path	Description
SCM02	SC Package for Customer
SCM03	SC Package Changes at Account
SCM05	SC History for Account Inquiry
SCM06	SC Package Linkage to Code Task

Module Name: Bills

Fast Path	Description
BIM01	Drawee Risk Card Maintenance
BIM02	Court Master Maintenance
BIM03	Branch-Court Cross Reference Maintenance
BIM04	Bill Parameters Maintenance
BIM05	Bills Processing Maintenance
BI001	Bills Data Entry

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1.19. Glossary

Glossary Term	Description
ACH	Automated Clearing House: It is an electronic payment and information delivery system which transfers dollar amounts and related information between business, private and government sectors.
ADB	Average Daily Balance
AMB	Average Monthly Balance
AO	Account Officer
APS	Application Processing System
APY	Annual Percentage Yield: The formual for Annual percentage yield: $APY = \{(1+r/m)\, m\, -1\}*100$ Where, r : Rate of interest per annum m : Compounding frequency (# of Times interest is compounded in a Year)
APYE	Anuual Percentage Yield Earned: The formula for APYE : 100 [(1 + Interest/Principal) 365/Days in term) – 1] The Days in Term figure is governed by the Accrual Basis
AQB	Average Quarterly Balance
Back to back loan	The loan against TD
BCL	Business Line of Credit
BIC	Bank Identification Code
Cash pooling	The salient features are : 1) It is a multi-tiered sweep. 2) Accounts will be grouped together to form a sweep-in / sweep-out hierarchy thus sweep out instructions will be maintained for the account in layers with hierarchy specified. 3) When funds are insufficient in the sub-accounts, funds will be provided by sweep-in from the lead account to sub account as long as the balance is available in the Lead / provider account. 4) Excess funds will be swept from sub account to lead account at EOD.
Catch-up interest accrual	This represents accrual of interest from last interest accrual date to the processing date (excluding the current date)
Category	FLEXCUBE for core banking divides the batch processing into multiple categories. Each category internally contains one or more shells. Category is an internal grouping of shells. There are 3 main categories which are executed for any bank. These are Cut off (changes the system date), End of day(EOD) & BOD(Beginning of day).
CBR	Central Bank Reporting

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CCD	Central Clearing Division
CDS	Cash Dispenser System
Clearing Branch	The branch which does the centralized clearing.
Clearing Minimum	The maintenance of a minimum clearing amount for each type of instrument in each currency. A deposit of an instrument for an amount less than the specified amount will be given immediate credit.
Concentration account / Provider Account	This account is the Sweep-in provider account and funds will be swept to the beneficiary / target account.
Contracted interest rate	Rate of interest at the time of TD booking
CRR	Credit Risk Rating
Daily Periodic Rate	It is the interest rate linked to the account divided by the number of days in a year as determined by the interest accrual basis set.
DCN	Data Communication Network
Deduction Plan	It is a plan for affecting deductions for an account during disbursement. A deduction plan can be linked to one or more products. Thus all the accounts under a given product will have the same deduction plan.
DIN	Debtor Identification Number
DLC	Date Last Contact
Document Plan	It is a plan for listing the documents to be collected from an account. A document plan can be linked to one or more products.
DPD	Days Past Due
Draw down	It is a method of repayment of loan arrears. In this method a loan account is linked to a savings account. Whenever there is an arrear in the loan account, the system tries to draw down sufficient funds from the savings account to cover the outstanding arrears. The drawdown is typically initiated by the loans module, in contrast to a standing instruction which is initiated by a Savings module. Additional features to the draw down method is by defining that partial draw down is allowed, or by letting the loans module raise an earmark on the Savings account.
Early Settlement	It is the premature liquidation of the loan account by paying lumpsum amount to clear all the liabilities.
EFS	Early and Final Settlement
Endpoint	The clearing house is called the Endpoint.

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EOP	End of Period
EPI	Equated Periodic Installment
Escheatment	It is the law that requires banks to submit the monies/funds from bank accounts that are considered unclaimed-abandoned property (no customer initiated transactions) unless the owner acknowledges the existence of the account. The monies/funds must be sent to the appropriate state according to that states unclaimed-abandon property law.
FCC PE	Flexcube Corporate Payment Engine
Final Settlement	It is the liquidation of the loan account on or after maturity date by paying the final installment due.
Float days	Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.
Floor and Ceiling Rates	The minimum and maximum interest rates allowed for accounts under the product can be set for fixed and floating interest rates. Whenever interest index rate changes beyond this range, the changes are not given effect.
GEFU	Generic External File Upload
Hand-off	It is the file extract given out from FLEXCUBE to other software.
IBAN	International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.
ICP	Interest Compensation Pooling Requirement
IDC	Inward Direct Credit
IDD	Inward Direct Debit
IFSC	Indian Financial System Code
IOA	Interest On Arrears
IOI	Interest Only Installment
IPI	Interest and Principal Installment
IRR	Internal Rate of Return
ISB	Inter System Bridge General Ledger
JAF	Joint and First

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JAO	Joint and Other
JFAB	Joint Finance Asset Buy
JOF	Joint Or First
JOO	Joint or Other
LLP	Loan Loss Provisioning
LO	Local Office
LOB	Line of Business
LTS	Loan Transaction Services
Mudharabah	A Syariah banking product type using profit sharing concept.
NACHA	National Automated Clearing House Association: The Electronic Payments Association. A non-profit trade association, which forms the cooperative foundation for the ACH, network system through a network of Regional Payments.
NEACH	New England Automated Clearing House
NEFT	National Electronic Funds Transfer
Nisbah / Bonus	Profit sharing portion (Nisbah for Mudharabah Product / Bonus for Wadiah product)
NLS	National Language Support
Notional Pooling	This is the facility to group customer's accounts for: a. Liquidity Management b. Passing the transactions using the total group balance c. Interest Calculation on the total group account balance d. Reduction of overdraft charges.
NPL	Non Performing Loans
NRE	Non Resident (External)
ODC	Outward Direct Credit
ODD	Outward Direct Debit
ODFI	Originating Depository Financial Institution: The financial institution that processes ACH files on behalf of the Originator through the ACH network.
Originator (ACH context)	A Company or individual who initiates an ACH transaction. : The person or organization who had authorized an ODFI to transmit a credit or debit entry to the account of a receiver with an RDFI, or if the receiver is also the RDFI, to such receiver. In some cases the ODFI may also be the originator.

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P&R	Pay and Receivable
PAT	Pre-Authorised Transfers
PCL	Personal Line of Credit
PDD	Projected Date of Dormancy
PDO	Permanent Dividend Order
PL	Performing Loans
PMI	Post Maturity Interest
PMO	Personal Money Orders
Post Maturity Period (Loans)	It is the phase of the loan account after the maturity date. Theoretically, if all the arrears are being paid on time, then an account should never get into this phase. Due to this reason, there is no stage of the schedule associated with this phase of the loan account. The interest rates applicable for an account can be different for this period.
PPF	Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.
Product Expiry Date	It is the date beyond which no new accounts can be opened under a given product.
PSS	Profit Sharing System
RDFI	Receiving Depository Financial Institution: The financial institution where the receiver of an ACH entry holds an account.
Receiver (ACH context)	The individual or Company that holds an account at RDFI i.e.: an individual, organization or other entity that has authorized an originator to initiate a credit or debit entry to a transaction account held at RDFI.
Reminder Plan	It is a plan for generating reminders to be sent to customers when arrears are not paid. A reminder plan can be linked to one or more products.
Repayment Appropriation Sequence - SPLOIC	SPLOIC stands for: S- Service Charge arrear P = Penalty arrears L – Legal fees O – Outgoing type of arrear I = Interest Arrears. C = Principal arrears
Routing Number	It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.
RPA	Repayment Pending Appropriation (advance payment)

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RTGS	Real Time Gross Settlement
RVT	Relationship Value Tagging
Schedule	The repayment plan for an account based on various parameters. It helps the customer to plan in advance for repayment.
SEPA	Single Euro Payment Area
Shell	The batch process in FLEXCUBE for core banking is done at the lowest level in programs called as shells. A shell handles a particular type of activity like interest accrual, interest posting etc.
Single Maturity Deposit	Time Deposits where no instruction is maintained for the maturity date and the deposit amount is required to be transferred to the TD matured GL
Slave Account / Target Account	This account is the Sweep in Beneficiary Account and the funds are swept from the Concentration / Provider account.
SOW	Sole Owner
Stage	It is a part of schedule. Various stages can be defined like IOI, IPI, EPI etc. A schedule is typically made up of more than one stage.
SWIFT	Society for Worldwide Interbank Financial Telecommunication
Syariah Account	It is a type of account defined for Islamic Banking Product
Syariah Banking	It is same as Islamic Banking. Some of the Syariah products are Current, Savings, TD and Loans. The difference with the conventional product is that the interest is not paid to the customer and it is shared with the customer. It is called "Nisbah" (Profit Sharing). Customer is also liable to pay tax out of Nisbah.
TAN No	Tax Deduction and Collection Account Number
Third Party accounts	These are accounts whose records exist outside FLEXCUBE.
TPD	A type of Education Savings account with special features
UTR	Unique Transaction Reference Number
VE	Voucher Entry
VRU	Voice Recognition Unit
Wadiah	A Syariah banking Product type using depository concept
ZBA	Zero Balance Account

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Introduction User Manual

May 2011

Version : 4.3.1.0.0

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