# Oracle FLEXCUBE
# Bills User Manual
# Release 4.4.0.0.0
# Part No E52076-01

ORACLE

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# 1. Master Maintenance

# 1.1. BIM04-Bill Parameters Maintenance*

Using this option you can define various bill-related parameters for a bank. The bank can define the contingent general ledger codes used for passing the contingent general ledger entries for bills at the time of lodging, dispatch and realization.

The system function, which is used for calculation of the drawing power and the collateral term validity parameters, can also be defined in this option.

## Definition Prerequisites

- BAM20 - Bank code Maintenance
- GLM02 - Chart of Accounts

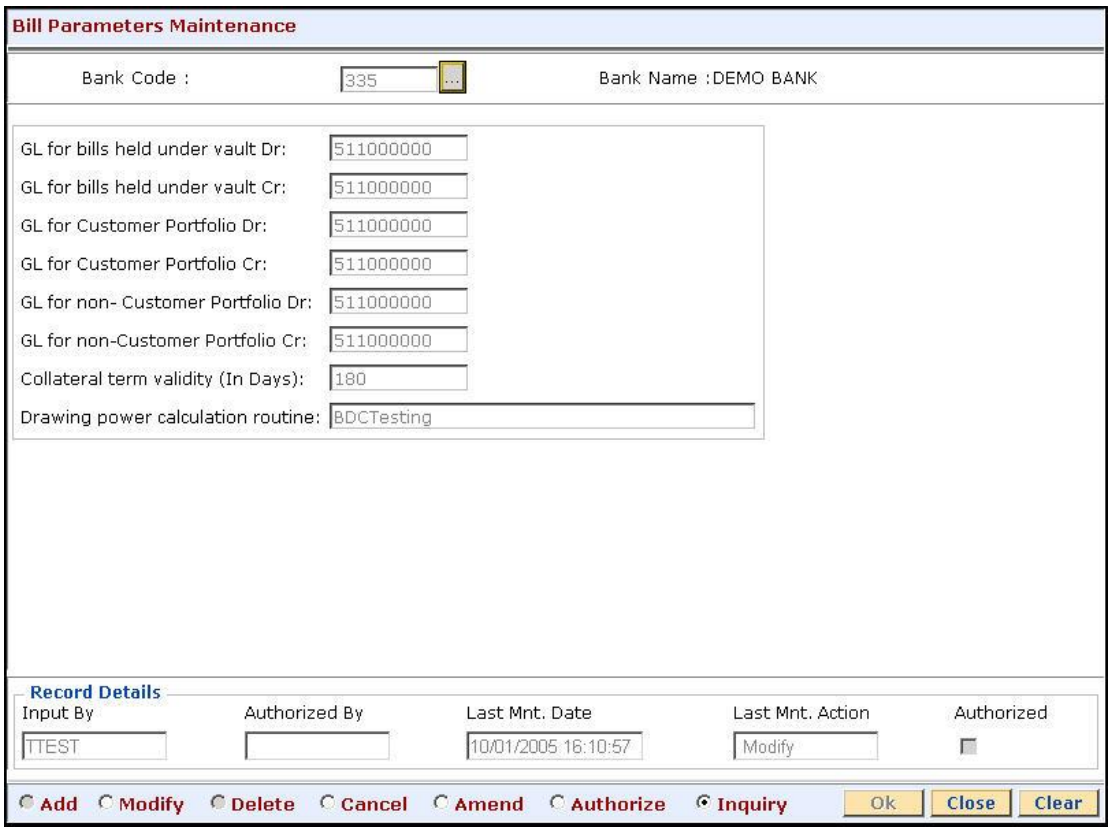
## Modes Available

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

### To modify bill parameters

1. Type the fast path **BIM04** and click **Go** or navigate through the menus to **Global Definitions > Master > Bill Parameters Maintenance**.
2. The system displays the **Bill Parameters Maintenance** screen.

## Bill Parameters Maintenance

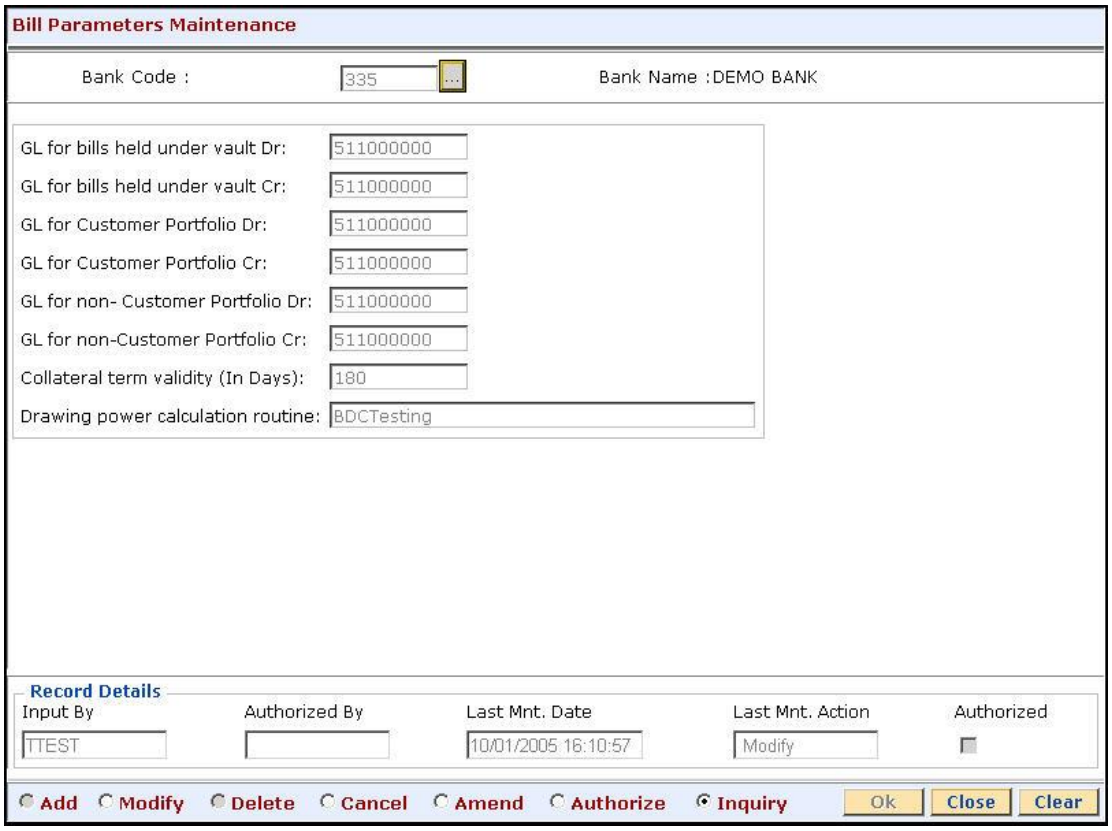


## Field Description

| Field Name | Description |
|---|---|
| **Bank Code** | [Mandatory, Pick List]<br>Select the branch code, for which the bill parameters are to be defined, from the pick list.<br>The pick list displays only the authorised bank codes. |
| **Bank Name** | [Display]<br>This field displays the name of the bank code selected in the corresponding field. |
| **Bill Bank Parameters** | |
| **GL for bills held under vault Dr** | [Mandatory, Numeric, Nine]<br>Type the GL code of the bills held under the debit vault. |
| **GL for bills held under vault Cr** | [Mandatory, Numeric, Nine]<br>Type the GL code of the bills held under the credit vault. |
| **GL for Customer Portfolio Dr** | [Mandatory, Numeric, Nine]<br>Type the GL code of the customer portfolio under debit. |
| **GL for Customer Portfolio Cr** | [Mandatory, Numeric, Nine]<br>Type the GL code of the customer portfolio under credit. |
| **GL for non-Customer Portfolio Dr** | [Mandatory, Numeric, Nine]<br>Type the GL code of a non-customer portfolio under debit. |
| **GL for non-Customer Portfolio Cr** | [Mandatory, Numeric, Nine]<br>Type the GL code for a non-customer portfolio under credit. |
| **Collateral term validity (In Days)** | [Mandatory, Numeric, Five]<br>Type the validity of the collateral term. The validity is measured in terms of days.<br>A bill can be pledged as collateral to a bank if the period between lodging the bills and its maturity date is equal to or less than the specified collateral term value. |
| **Drawing power calculation routine** | [Mandatory, Alphanumeric, 120]<br>Type the drawing power function defined in the system, on the basis of which the bank will calculate the drawing power. |

3. Click the **Modify** button.
4. Type the bank code and press the **<Tab>** key or select it from the pick list.
5. Modify the relevant information.

### Bill Parameters Maintenance




6. Click the **Ok** button.
7. The system displays the message "Record Modified..Authorisation Pending...". Click the **Ok** button.
8. The bill parameters are modified once the record is authorised.

**Note**: The customer portfolio GL's are used if the outward bills are lodged and non-customer portfolios are used if the inward bills are lodged.

## 1.2. BIM02-Court Master Maintenance

Using this option,you define a unique court code for various courts across the country where the bills will be sent for resolution ,if the bills are not honored by the drawee

The bank can initiate legal proceedings in such cases.Using the **Branch-Court Cross Reference Maintenance** (Fast Path: BIM03) option, the bank can link a court code to a brace code.

### Definition Prerequisites

- GLM02 - GL chart of accounts

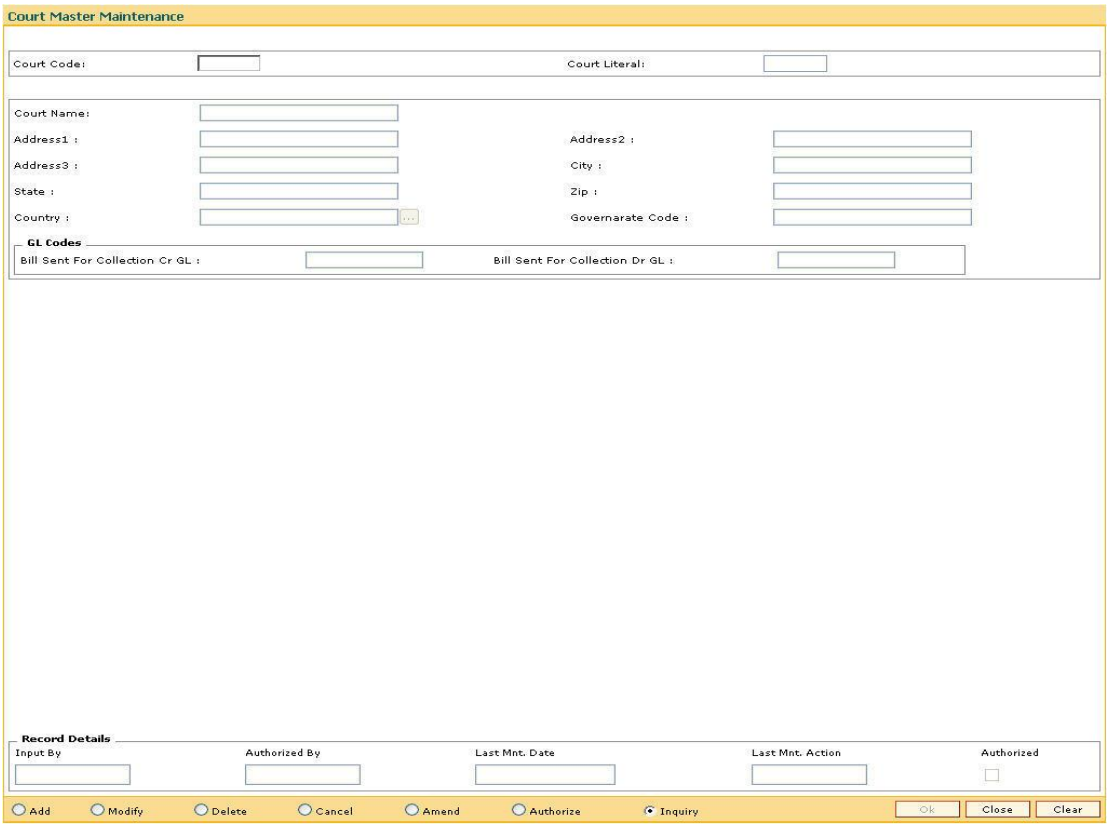
### Modes Available

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

**To add a court code details**

1. Type the fast path **BIM02** and click **Go** or navigate through the menus to **Global Definitions > Master > Court Master Maintenance**.
2. The system displays the **Court Master Maintenance** screen.

### Court Master Maintenance



## Field Description

| Field Name | Description |
|---|---|
| **Court Code** | [Mandatory, Numeric, Three]<br>Type the court code.<br>It is a unique number, which represents the court to which the bills are sent for collection.<br>Once added, this field cannot be modified or amended. |
| **Court Literal** | [Mandatory, Alphanumeric, Three]<br>Type the short name to identify the court. |
| **Court Name** | [Mandatory, Alphanumeric, 40]<br>Type the name of the court to which the bills will be sent for collection. |
| **Address 1/2/3** | [Mandatory, Alphanumeric, 35]<br>Type the address of the bank to which the bills will be sent for collection.<br>The address can be entered in three lines. |
| **City** | [Mandatory, Alphanumeric, 35]<br>Type the name of the town or city, where the bank is located.<br>This field is part of the bank address. |
| **State** | [Mandatory, Pick List]<br>Select the name of the state where the bank is located from the pick list.<br>This field is part of the bank address. |
| **Zip** | [Mandatory, Alphanumeric 35]<br>Type the zip code.<br>This field is part of the bank address. |
| **Country** | [Mandatory, Pick List]<br>Select the name of the country where the bank is located from the pick list.<br>This field is part of the bank address. |
| **Governarate Code** | [Mandatory, Alphanumeric, 18]<br>Type the governarate code.<br>It is a unique code issued by the central governing body to all courts. |

**GL Codes**

**Bills Sent For Collection Cr GL**

[Mandatory, Numeric, Nine]

Type the credit GL code.

Entries are passed to this GL at the time of realisation or dishonored after lodging a protest.

**Bills Sent For Collection Dr GL**

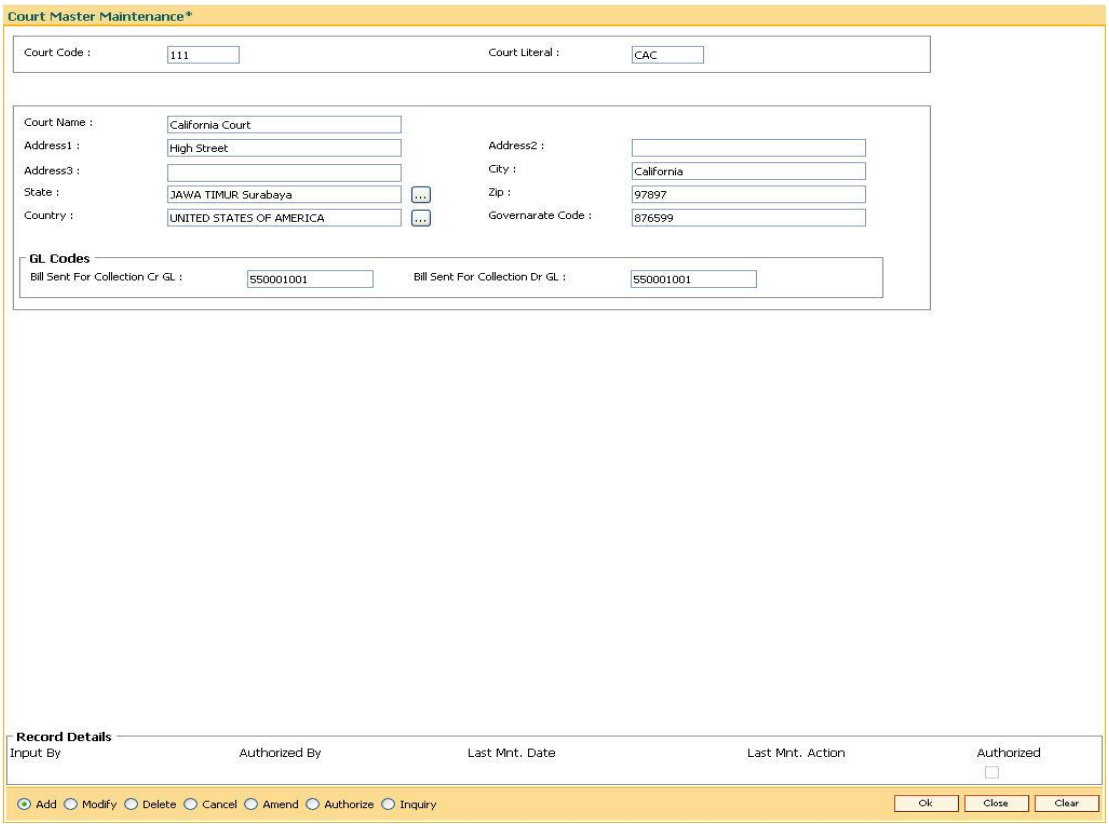
[Mandatory, Numeric, Nine]

Type the debit GL code.

Entries are passed to this GL at the time of realisation after lodging a protest.

3. Click the **Add** button.
4. Enter the court code, court literal, court name and the address details.
5. Enter the GL codes.

## Court Master Maintenance




6. The system displays the message "Record Added..Authorisation Pending...". Click the **Ok** button.
7. The court details are added once the record is authorised.

## 1.3. BIM03-Branch-Court Cross Reference Maintenance*

The payee can decide if the bank should initiate court proceedings to recover a bill, which the drawer does not pay after the grace period.

The lodging of these proceedings is Protest.Branch can specify the unpaid bills that are to be sent to court for collection.

Using this option,the bank can link a court code to a branch code. Only one court can be linked to a branch. At the time of protest, the general ledger entries are passed to the general ledgers defined for the linked court.

### Definition Prerequisites

- BAM17 - Branch Type Maintenance
- BIM02 - Court Master Maintenance

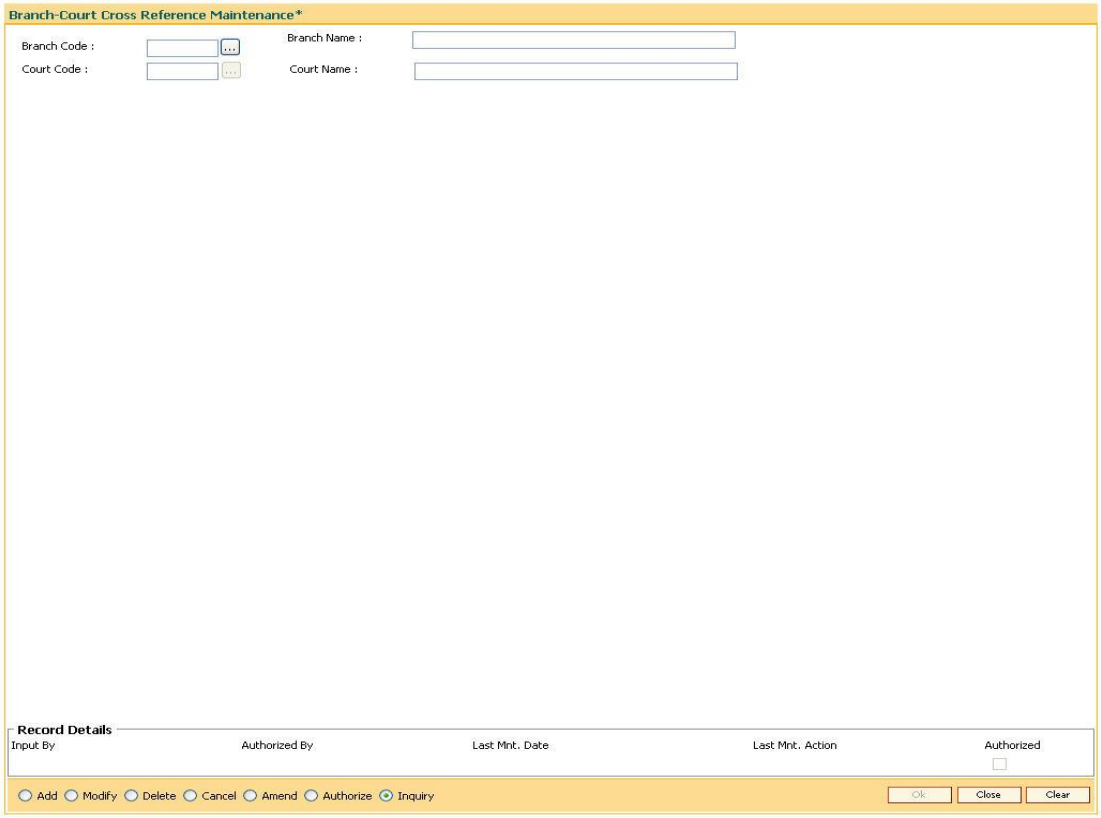
### Modes Available

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

**To modify account restriction**

1. Type the fast path **BIM03** and click **Go** or navigate through the menus to **Global Definitions > Master > Branch-Court Cross Reference Maintenance**.
2. The system displays the **Branch-Court Cross Reference Maintenance** screen.

## Branch-Court Cross Reference Maintenance



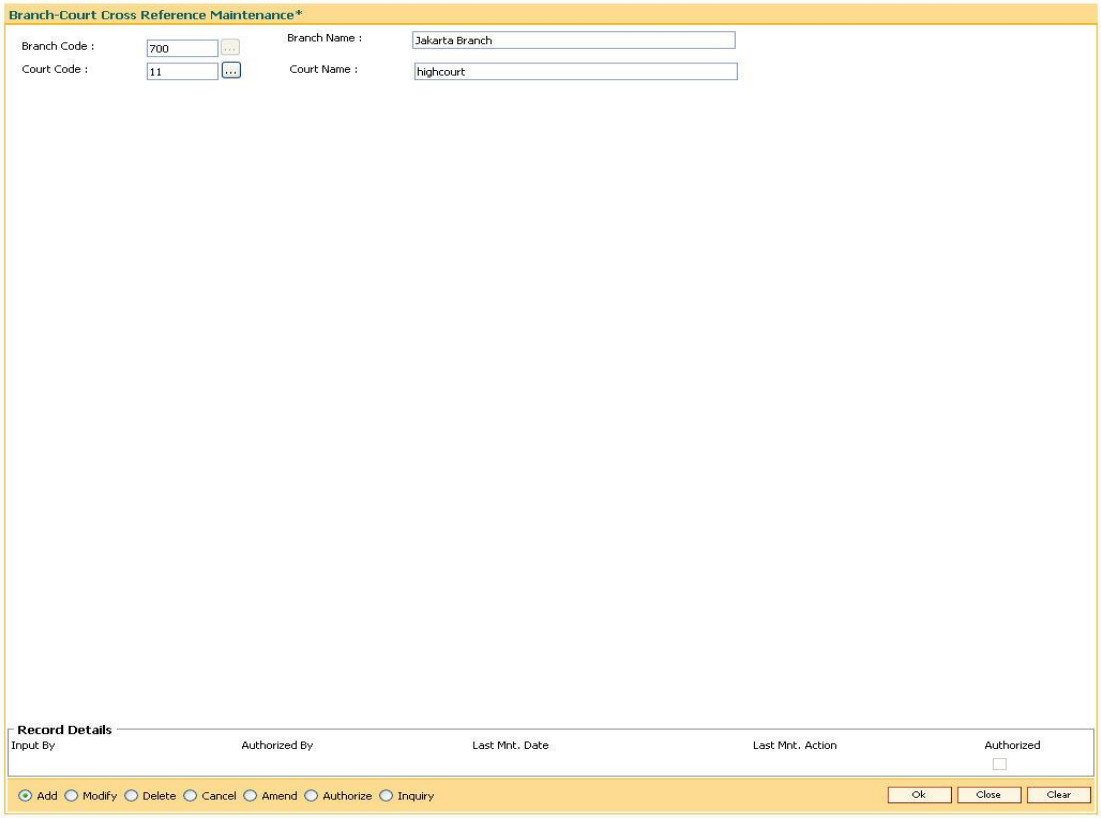

## Field Description

| Field Name | Description |
|---|---|
| **Branch Code** | [Mandatory, Pick List]<br>Select the branch code from the pick list.<br>The pick list lists only the authorised bank codes. |
| **Branch Name** | [Display]<br>This field displays the name of the branch code selected in the corresponding field. |
| **Court Code** | [Mandatory, Pick List]<br>Select the court code from the pick list.<br>This court will be linked to the selected branch. All the bills from the branch will be sent to this court for collection in case of a protest.<br>For more information on adding court codes, refer to the **Court Master Maintenance** (Fast Path: BIM02) option. |

| Field Name | Description |
|---|---|
| **Court Name** | [Display]<br>This field displays the name of the court selected in the **Court Code** field. |

3. Click the **Add** button.
4. Type the branch code and press the **<Tab>** key or select it from the pick list.
5. Type the court code and press the **<Tab>** key or select it from the pick list.

### Branch-Court Cross Reference Maintenance




6. Click the **Ok** button.
7. The system displays the message "Record Added..Authorisation Pending..". Click the **OK** button.
8. The branch court cross details are added once the record is authorised.

# 1.4. BIM01 - Drawee Risk Card Maintenance

Using this option you can track certain information of the drawee customer.

The banks can pledge the bills, which are sent for collection as security, against an overdraft limit set up for its drawee. Before setting up the limit, the bank conducts an intensive investigation against the drawee and captures the various details of the drawee's business and credit worth.

The details are captured against a risk card number allocated to each drawee,and a limit is allocated against the risk card number for a defined period.

## Definition Prerequisites

- BAM17 - Branch Type Maintenance

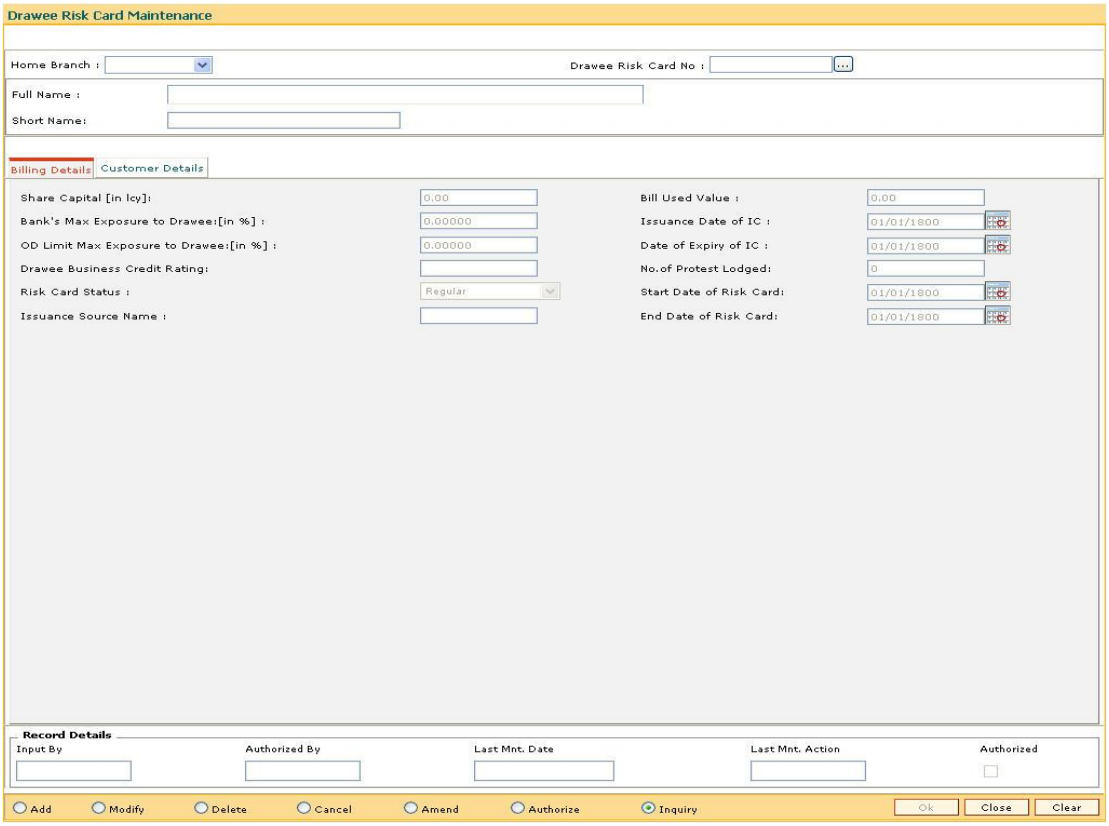
## Modes Available

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

### To add credibility details of drawee

1. Type the fast path **BIM01** and click **Go** or navigate through the menus to **Global Definitions > Master > Drawee Risk Card Maintenance**.
2. The system displays the **Drawee Risk Card Maintenance** screen.

## Drawee Risk Card Maintenance

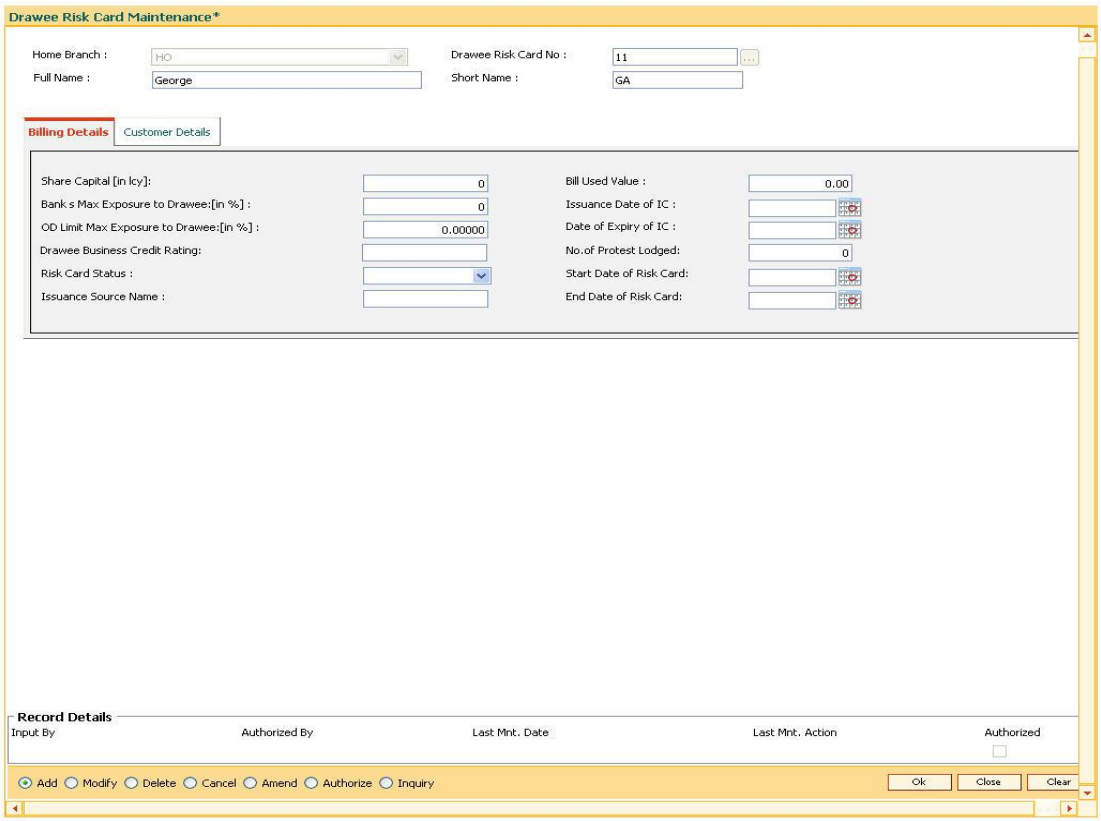


## Field Description

| Field Name | Description |
|---|---|
| **Home Branch** | [Display]<br>This field displays the branch of the teller. |
| **Drawee Risk Card No** | [Display]<br>This field displays the drawee risk card number.<br>This is a system generated serial number. |
| **Full Name** | [Mandatory, Alphanumeric, 40]<br>Type the full name of the drawee whose credibility to honor the bill is being ascertained. |
| **Short Name** | [Mandatory, Alphanumeric, 20]<br>Type the short name of the drawee whose credibility to honor the bill is being ascertained. |

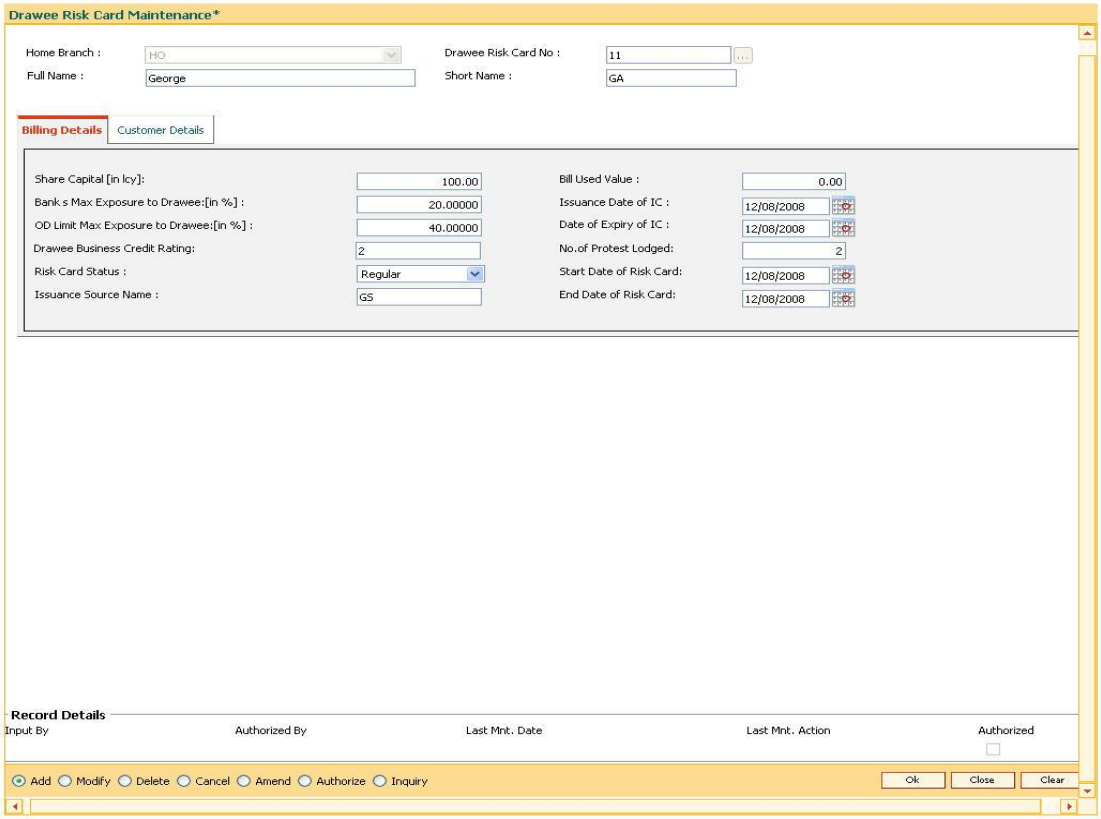
3. Click the **Add** button.
4. The system, by default, displays the home branch and the drawee risk card number.
5. Type the full name and the short name and press the **<Tab>** key.

### Drawee Risk Card Maintenance



6. Enter the relevant information in various tab screens.

## Billing Details



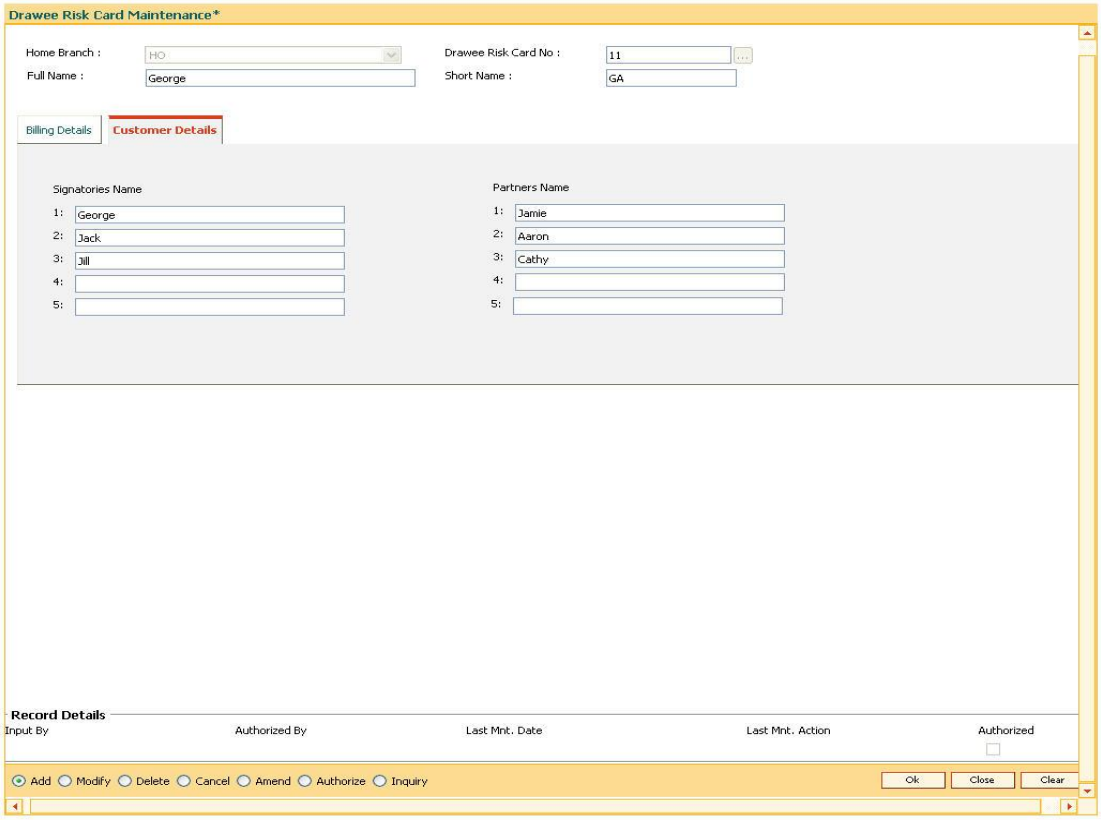

### Field Description

| Field Name | Description |
|---|---|
| **Share Capital (in lcy)** | [Mandatory, Numeric, 13, Two]<br>Type the working capital of the drawee.<br>This amount is calculated in the local currency of the bank.<br>The share capital is the primary factor used to calculate the overdraft limit for a payee, who is pledging the bills against the given drawee. |
| **Bill Used Value** | [Display]<br>This field displays the value used for the bill. |
| **Bank's Max Exposure to Drawee: [in %]** | [Mandatory, Numeric, Three, Five]<br>Type the maximum exposure percentage.<br>This limit is calculated as a percentage of the share capital and is set up by the bank based on the drawee's creditworthiness. The limit is validated against the overdraft facility given to the payee. |

| Field Name | Description |
|---|---|
| **Issuance Date of IC** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the issuance date of the IC from the pick list. |
| **OD Limit Max Exposure to Drawee: [in %]** | [Mandatory, Numeric, Three, Five]<br>Type the additional limit set up by the bank for the same customer.<br>This sub limit is used for validation against a payee at the given time. The percentage of OD limit that can be exposed for this drawee is named as Drawee's total exposure allowed. |
| **Date of Expiry of IC** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the expiry date of IC from the pick list. |
| **Drawee Business Credit Rating** | [Mandatory, Alphanumeric, 14]<br>Type the business credit rating of the drawee.<br>The bank's business credit rating can be updated on a periodic basis based on the drawee's business performance. |
| **No. of Protest Lodged** | [Mandatory, Numeric, Three]<br>Type the number of times for which the bill was not honored by the customer and sent to the court for protest.<br>If a drawee's bills have been protested in the court, the bank may not accept bills from the drawee as a collateral. |
| **Risk Card Status** | [Mandatory, Drop-Down]<br>Select the risk card status from the drop-down list.<br>The options are:<br>• Regular- This status is defined for a drawee after the start date of the limit.<br>• Under Investigation- This status is defined if the drawee's portfolio is under investigation.<br>• Expired- This status is defined for a drawee after the expiry date of the limit.<br>• Limits can only be provided for a drawee with risk card status as Regular. |
| **Start Date of Risk Card** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the start date of the risk card maintenance from the pick list.<br>This date should be the current process date or a future date. |
| **Issuance Source Name** | [Mandatory, Alphanumeric, 40]<br>Type the name of the issuance source.<br>This is the agency appointed by the bank to track the drawee's business credit rating. |

| Field Name | Description |
|---|---|
| **End Date of Risk Card** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the expiry date of the risk card maintenance from the pick list.<br>The investigation department conducts a review for an extension of the end date depending on the customer's credit worthiness. |

## Customer Details




## Field Description

| Field Name | Description |
|---|---|
| **Signatories Name** | [Mandatory, Alphanumeric, 40]<br>Type the name of the signatories.<br>For a corporate customer, you can specify up to five signatories. |
| **Partners Name** | [Mandatory, Alphanumeric, 40]<br>Type the name of the partners.<br>For a corporate customer, you can specify up to five partners. |

7. Click the **Ok** button.
8. The system displays the message "Record Added..Authorisation Pending..". Click the **Ok** button.
9. The drawee screen card details are added once the record is authorised.

# 2. Other Transactions

## 2.1. BI001 - Bills Data Entry*

Using this option you can execute the batch data entry for the bills under a single payee to be sent for collection. You can enter bill details like bill reference number, date, amount and drawee details like account number and address etc.

### Definition Prerequisites

- BAM17 - Branch Type Maintenance
- BAM20 - Bank Codes Maintenance
- BAM97 - Currency Codes Cross Reference
- BAM14 - Rewards and Service Charges definition

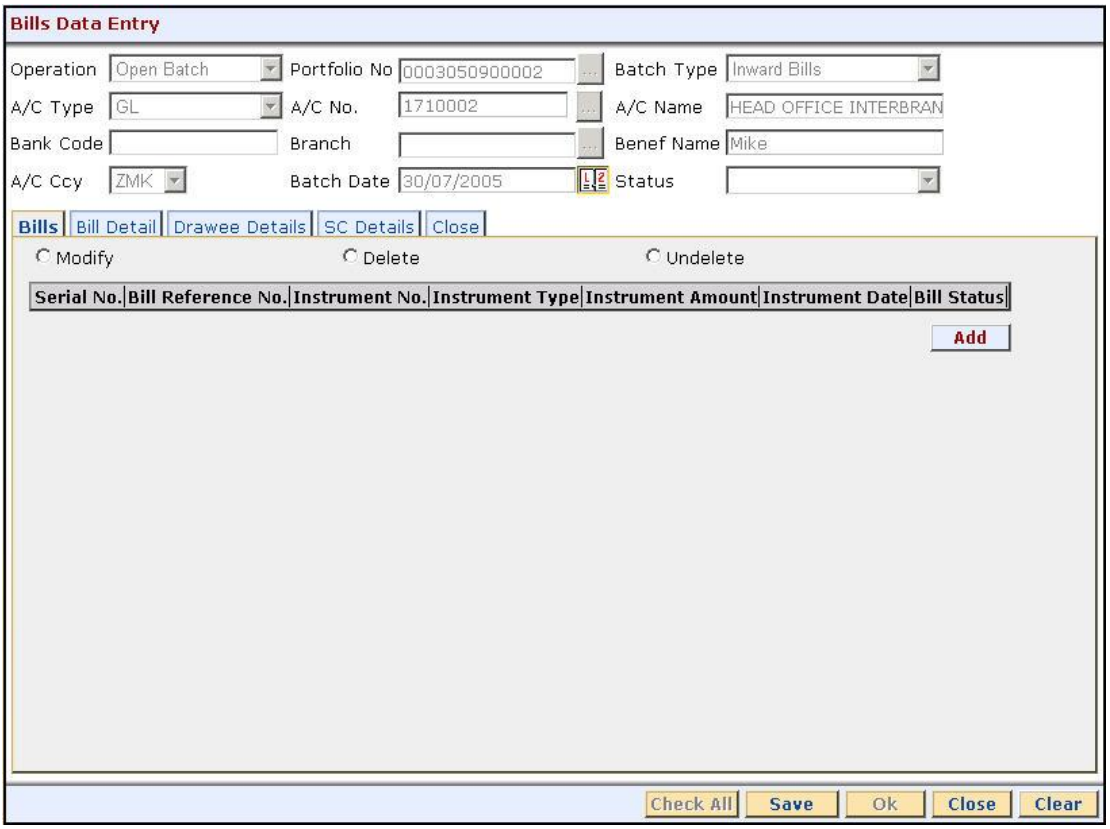
### Modes Available

Not Applicable

**To open a batch**

1. Type the fast path **BI001** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Bills Data Entry**.
2. The system displays the **Bills Data Entry** screen.

### Bills Data Entry



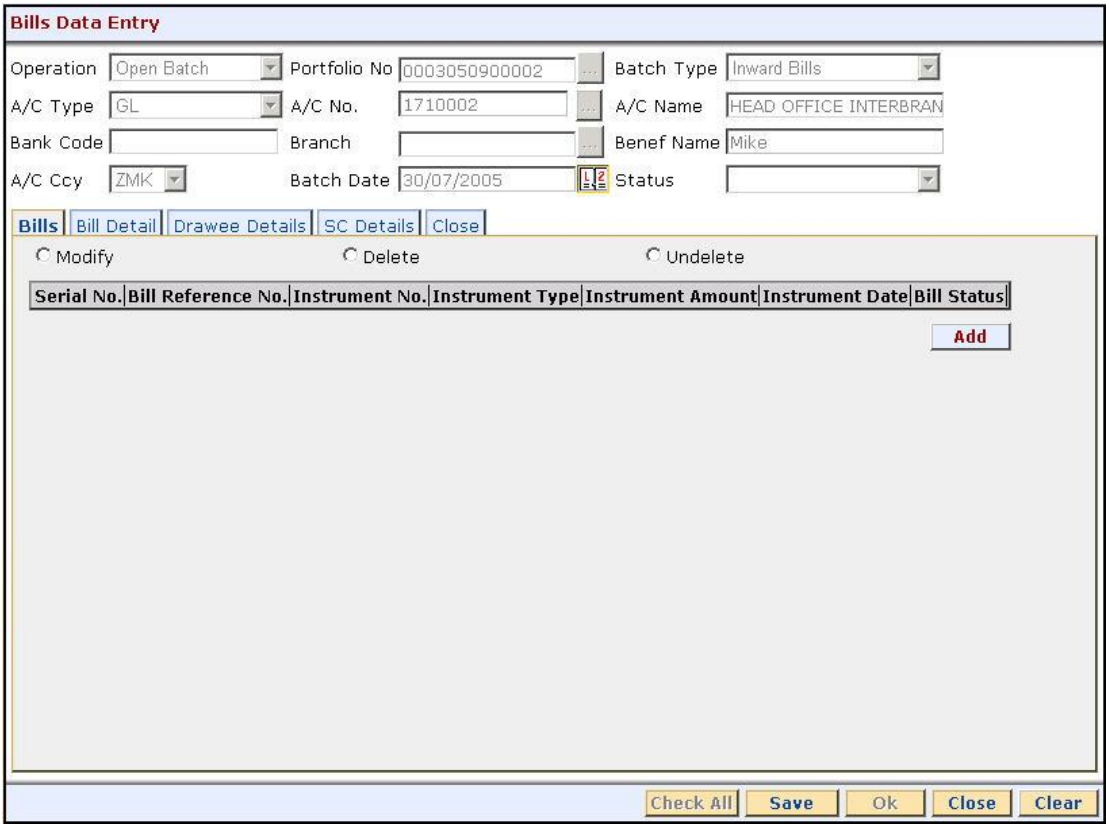
### Field Description

| Field Name | Description |
|---|---|
| **Operation** | [Mandatory, Drop-Down]<br>Select the operation to be performed depending on the activity from the drop-down list.<br>The options are:<br>• Open Data Entry Batch<br>• Reopen existing batch<br>• Check Batch<br>• Close Batch |
| **Portfolio No** | [Display]<br>This field displays the system generated unique portfolio number for the batch. |
| **Batch Type** | [Mandatory, Drop-Down]<br>Select the batch type for the bills to be sent for collection from the drop-down list.<br>The options are:<br>• Inward Bills: For inward clearing bills.<br>• Outward Bills: For outward clearing bills and inward bills for collection. |
| **A/C Type** | [Conditional, Drop-Down]<br>Select the account type, from the drop-down list.<br>The options are:<br>• CASA<br>• GL<br>This field is enabled if the **Outward Bills** option is selected in the **Batch Type** field. |
| **A/C No.** | [Mandatory, Numeric, 16]<br>Type the CASA or GL account number.<br>This field depends up on options selected in A/C Type field |
| **A/C Name** | [Display]<br>This field displays the account holders name based on the account number.<br>In case the account type is GL then the GL description is populated. |

| Field Name | Description |
|---|---|
| **Bank Code** | [Mandatory, Pick List]<br>Select the bank code if the bill is an inward bill for collection, from the pick list. |
| **Branch** | [Mandatory, Pick List]<br>Select the branch code if bill is an inward bill for collection from the pick list. |
| **Benef Name** | [Mandatory, Alphanumeric, 40]<br>Type the beneficiary name, if applicable. |
| **A/C Ccy** | [Mandatory, Drop-Down]<br>Select the account currency from the drop-down list.<br>If the beneficiary is a CASA account the account currency is defaulted. If the beneficiary is a GL account, you need to select the GL account currency.<br>Note: The CASA or the GL account currency should be the same as the bill currency. |
| **Batch Date** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the batch date from the pick list.<br>By default, the system displays the current process date. The batch date can also be backdated. |
| **Status** | [Display]<br>This field displays the status of the bill batch data entry. |

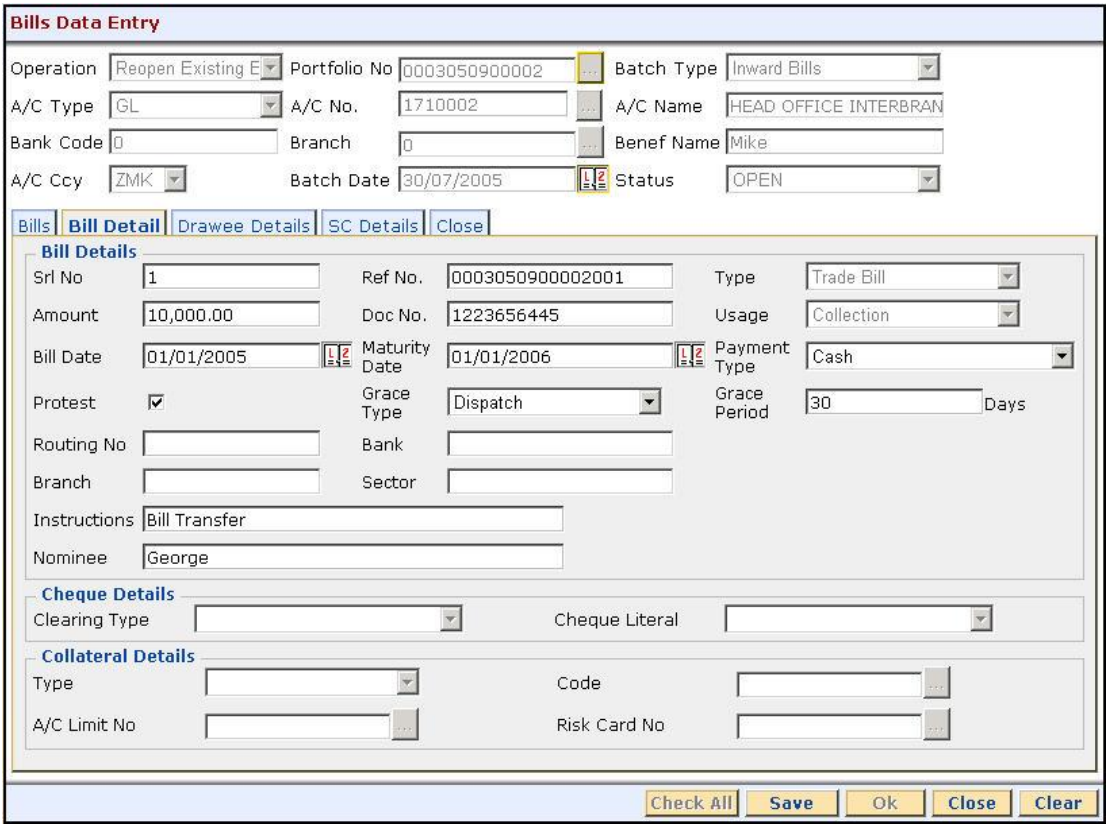
3. Select the **Open Batch** option from the **Operation** drop-down list.
4. Select the batch type from the drop-down list.
5. Select the account number, branch and the batch date from the pick list.

## Bills Data Entry




6. Enter the required information in the various tabs.

## Bill Details




### Field Description

| Field Name | Description |
|---|---|
| **Bill Details** | |
| **Srl No** | [Display]<br>This field displays the running serial number as generated by the system.<br>This number indicates the chronology of the bill within a batch. |
| **Ref No.** | [Mandatory, Numeric, 16]<br>This field displays the bill reference number as generated by the system.<br>This is the portfolio number followed by the serial number of the bill in the batch. |

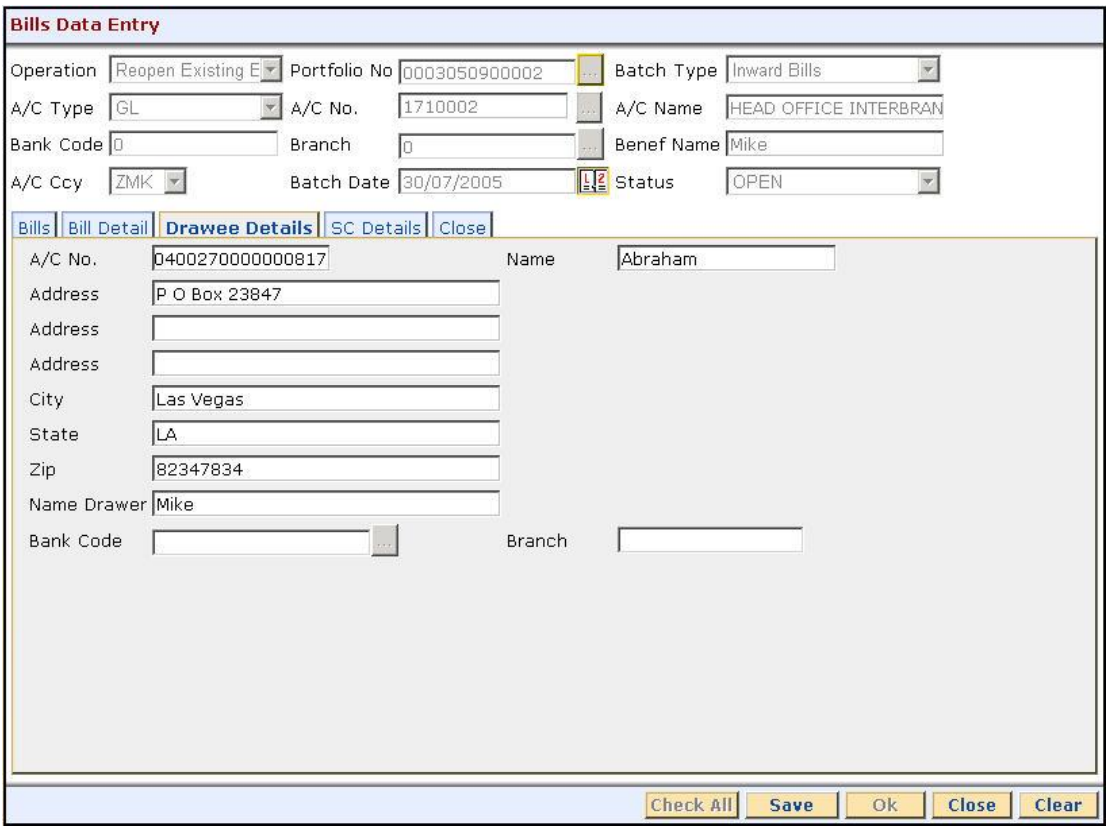
| Field Name | Description |
|---|---|
| **Type** | [Mandatory, Drop-Down]<br>Select the type of the bill from the drop-down list.<br>The options are:<br>• Local PDC – Post Dated Cheque which is drawn in local clearing<br>• Outstation PDC<br>• Trade Bills<br>Note: All types of bills can be clubbed into a single batch for Outward Bill collection. But in case of an Inward Bill collection only trade bills will be accepted. |
| **Amount** | [Mandatory, Numeric, 20]<br>Type the amount of the bill.<br>**Note**: The bill amount currency and the account currency must be same. |
| **Doc No.** | [Mandatory, Numeric, 12]<br>Type the bill number as displayed on the physical instrument. |
| **Usage** | [Mandatory, Drop-Down]<br>Select the purpose of the bill from the drop-down list.<br>The options are:<br>• Collection<br>• Collateral |
| **Bill Date** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the bill date from the pick list.<br>In case of post dated cheques, this will be the date on the instrument. |
| **Maturity Date** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the maturity date of the bill from the pick list.<br>In case of local post dated cheques, date will be calculated by the system based on the clearing type and float days set up for the clearing type. |

| Field Name | Description |
|---|---|
| **Payment Type** | [Mandatory, Drop-Down]<br>Select the option in which the payee would like to accept the payment for the bill from the drop-down list.<br>The options are:<br>• Cash<br>• Savings Account<br>• Bankers Cheque<br>• Demand Draft |
| **Protest** | [Optional, Check Box]<br>Select the **Protest** checkbox if the bill should be protested if it is not honored.<br>If the bill is unpaid, whether it should be protested in the court of law is specified here.<br>**Note**: By default the check box is selected for collateral type bills. |
| **Grace Type** | [Mandatory, Drop-Down]<br>Select the grace days after which protest should be lodged from the drop-down list.<br>The options are:<br>• Maturity: Bill will be protested after the specified grace period days from the maturity date.<br>• Dispatch: Bill will be protested after the specified grace period days from the dispatched date.<br>• Lodging: Bill will be protested after the specified grace period days from the bill lodging date. |
| **Grace Period** | [Mandatory, Numeric, Three]<br>Type the number of grace period days after which the bill will be protested, if not honored. |
| **Routing No** | [Mandatory, Numeric, Nine]<br>Type the routing number of the destination bank.<br>In case of outstation PDC and Trade bills, this bank and branch should be set up as a correspondent bank. In case of local PDC it should be a valid branch set up in routing branch master. |
| **Bank** | [Display]<br>This field displays the bank code which is populated on entering the routing number. |
| **Branch** | [Display]<br>This field displays the branch code which is populated on entering the routing number. |

| Field Name | Description |
|---|---|
| **Sector** | [Display]<br>This field displays the sector code which is populated on entering the routing number. |
| **Instructions** | [Optional, Alphanumeric, 240]<br>Type the bill specific instructions, if any. |
| **Nominee** | [Optional, Alphanumeric, 40]<br>Type the name of the bill nominee, if any. |
| **Cheque Details** | |
| **Clearing Type** | [Conditional, Drop-Down]<br>Select the cheque clearing type from the drop-down list.<br>This field is enabled only if the bill is a local post dated cheque and its purpose is clearing. |
| **Cheque Literal** | [Conditional, Drop-Down]<br>Select the cheque literal from the drop-down list.<br>This field is enabled only if the bill is a local post-dated cheque and its purpose is clearing. |
| **Collateral Details** | |
| **Type** | [Conditional, Drop-Down]<br>Select the type of bill from the drop-down list.<br>This field in enabled if the bill is collateral.<br>The options are:<br>• Regular: The bill is in a regular status and can be pledged as collateral.<br>• Waiting: The bill cannot be used as collateral presently but can be used at a later date.<br>• Investigation: The bill's drawer is under investigation so it cannot be accepted as collateral.<br>• Non Collateral: The bill cannot be accepted as collateral for some specific reason. |
| **Code** | [Mandatory, Pick List]<br>Select the collateral code from the pick list.<br>The list contains the applicable collaterals for the product of beneficiary account in case the bill is a regular type collateral. |
| **A/C Limit No** | [Mandatory, Pick List]<br>Select the limit number of the beneficiary account to which the bill collateral has to be linked from the pick list. |

| Field Name | Description |
|---|---|
| **Risk Card No** | [Mandatory, Pick List]<br>Select the drawee risk card number maintained by the bank for the drawee from the pick list.<br>The drawee of the bill should be a valid risk card holder. |

## Drawee Details

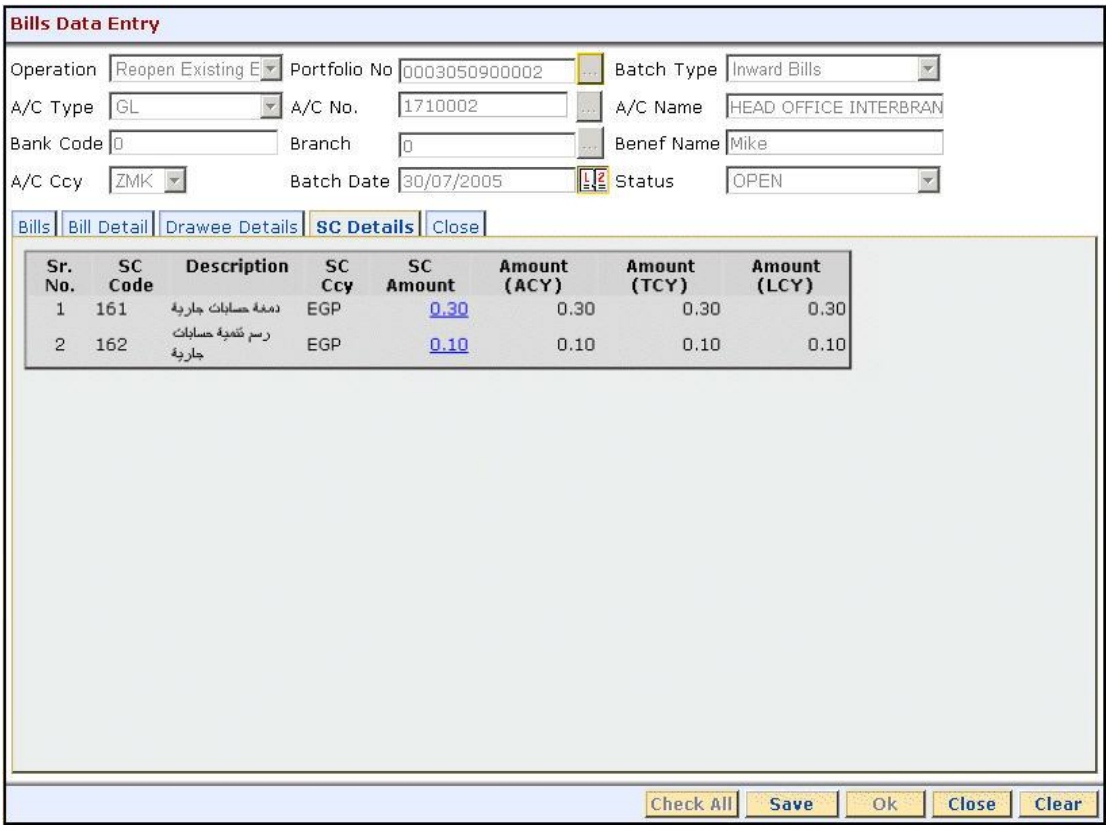



### Field Description

| Field Name | Description |
|---|---|
| **A/C No.** | [Mandatory, Numeric, 16]<br>Type the drawee's CASA account number in case the bill payment type is selected as Transfer from CASA. If the bill is an inward bill then the system will validate this to be a valid CASA account number. |
| **Name** | [Display]<br>This field displays the name of the drawee. |

| Field Name | Description |
|---|---|
| **Address** | [Mandatory, Alphanumeric, 35]<br>Type the address of the drawee. |
| **City** | [Mandatory, Alphanumeric, 35]<br>Type the drawee's city of residence. |
| **State** | [Mandatory, Alphanumeric, 35]<br>Type the drawee's state of residence. |
| **Zip** | [Mandatory, Alphanumeric, 35]<br>Type the zip code. |
| **Name Drawer** | [Mandatory, Alphanumeric, 35]<br>Type the name of the drawer. |
| **Bank Code** | [Mandatory, Pick List]<br>Select the drawer bank code provided in case the bill is an inward bill for collection from the pick list. |
| **Branch** | [Display]<br>This field displays the drawer branch code provided in case the bill is an inward bill for collection. |

## SC Details

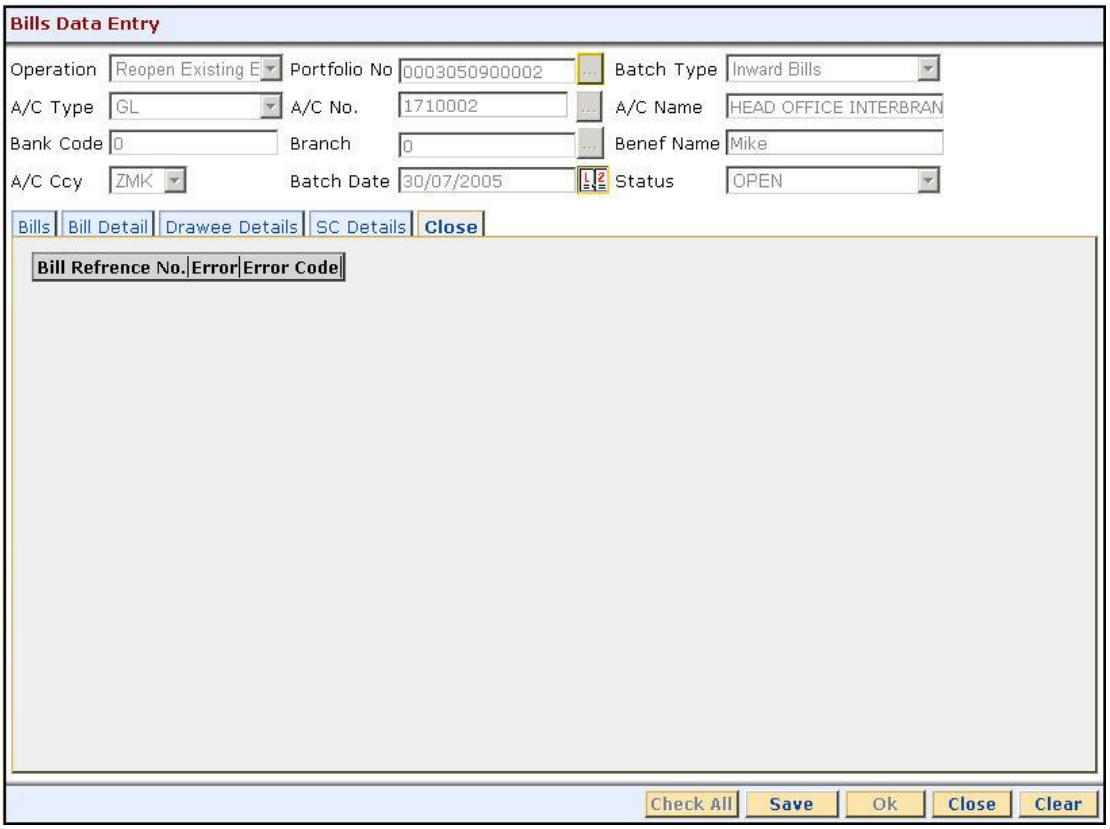



### Field Description

| Column Name | Description |
|---|---|
| **Sr. No.** | [Display]<br>This column displays the row number.<br>It is auto-generated by the system. |
| **SC Code** | [Display]<br>This column displays the unique code of the levied service charge. |
| **Description** | [Display]<br>This column displays the description of the service charge. |
| **SC Ccy** | [Display]<br>This column displays the currency in which the service change will be charged. |
| **SC Amount** | [Display]<br>This column displays the amount levied as service charge. |
| **Amount (ACY)** | [Display]<br>This column displays the service charge amount in account currency. |

| Column Name | Description |
|---|---|
| **Amount (TCY)** | [Display]<br>This column displays the service charge amount in transaction currency. |
| **Amount (LCY)** | [Display]<br>This column displays the service charge amount in the local bank currency.<br>The service charge amount is converted as per the rate of conversion to the local bank currency. |

## Close




### Field Description

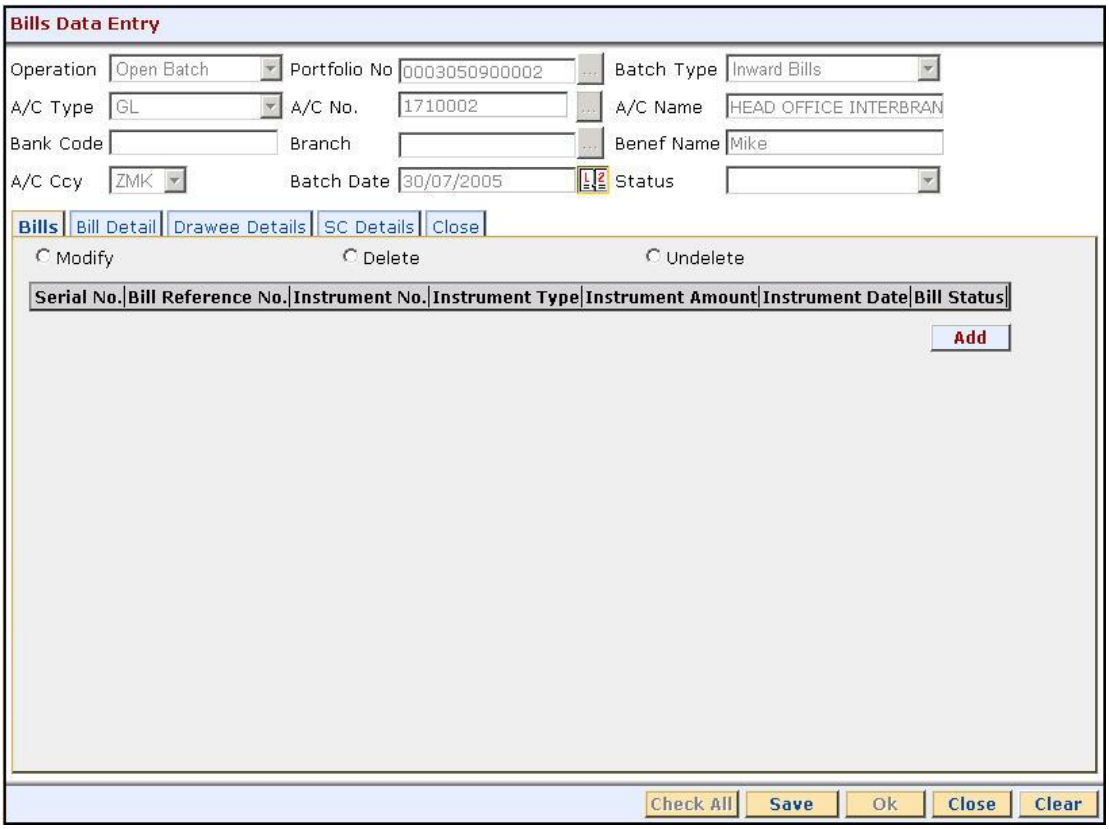
| Field Name | Description |
|---|---|
| **Bill Reference No** | [Display]<br>This column displays the bill reference number. |
| **Error** | [Display]<br>This column displays the error message. |
| **Error Code** | [Display]<br>This column displays the error code. |

7. Click the **Save** button.
8. The system displays the message "Batch Saved Successfully. Authorisation Pending...". Click the **Ok** button.
9. The batch details are added **once the record is authorised.**

**To reopen existing a batch**

1. Select the **Reopen Existing Batch** option from the **Operation** drop-down list.
2. Select the batch type from the drop-down list.
3. Select the account number, branch and the batch date from the pick list.

## Bills




### Field Description

| Field Name | Description |
|---|---|
| **Modify** | [Optional, Radio Button]<br>Click the **Modify** button and then click on any bill detail to modify it.<br>You can modify the bill details in the **Bill Details** view. |
| **Delete** | [Optional, Radio Button]<br>Click the **Delete** button and then click on any bill detail to delete it. |
| **Undelete** | [Optional, Radio Button]<br>Click the **Undelete** button and then click on any bill detail to undelete it. |

| Column Name | Description |
|---|---|
| **Serial No.** | [Display]<br>This column displays the row number. |

| Column Name | Description |
|---|---|
| **Bill Reference No** | [Display]<br>This column displays the bill reference number generated by the system is displayed. This will be the portfolio number, followed by the serial number of the bill in the batch. |
| **Instrument No** | [Display]<br>This column displays the cheque or trade bill number. |
| **Instrument Type** | [Display]<br>This column displays the bill type.<br>It can be a Local Post dated Cheque or an Outstation Post dated cheque or a trade bill for collection. |
| **Instrument Amount** | [Display]<br>This column displays the bill amount.<br>**Note**: The bill amount currency and the account currency must be same. |
| **Instrument Date** | [Display]<br>This column displays the bill date. |
| **Bill Status** | [Display]<br>This column displays the status of the bill. |

4. Modify the relevant information.
5. Click the **Ok** button.
6. The system displays the message "Batch Modified Successfully. Authorisation Pending...".

## 2.2. BIM05 - Bills Processing Maintenance*

Using this option you can track and update the bill status throughout its life cycle. The option facilitates the bill inquiry and enables you to modify the bill details after the bills are deposited into the system. The system provides details on the following:

- Bills
- Collaterals
- Drawee particulars
- Cheque & Service charge.

### Definition Prerequisites

- BAM17 - Branch Type Maintenance
- BAM20 - Bank Codes Maintenance
- BAM97 - Currency Codes Cross Reference
- BAM14 - Rewards and Service Charge definition
- BIM01 - Drawee Risk Card Maintenance
- BAM39 - Collateral Codes Maintenance
- STM59 - Settlement Bank Parameters
- BI001 - Bills Data Entry

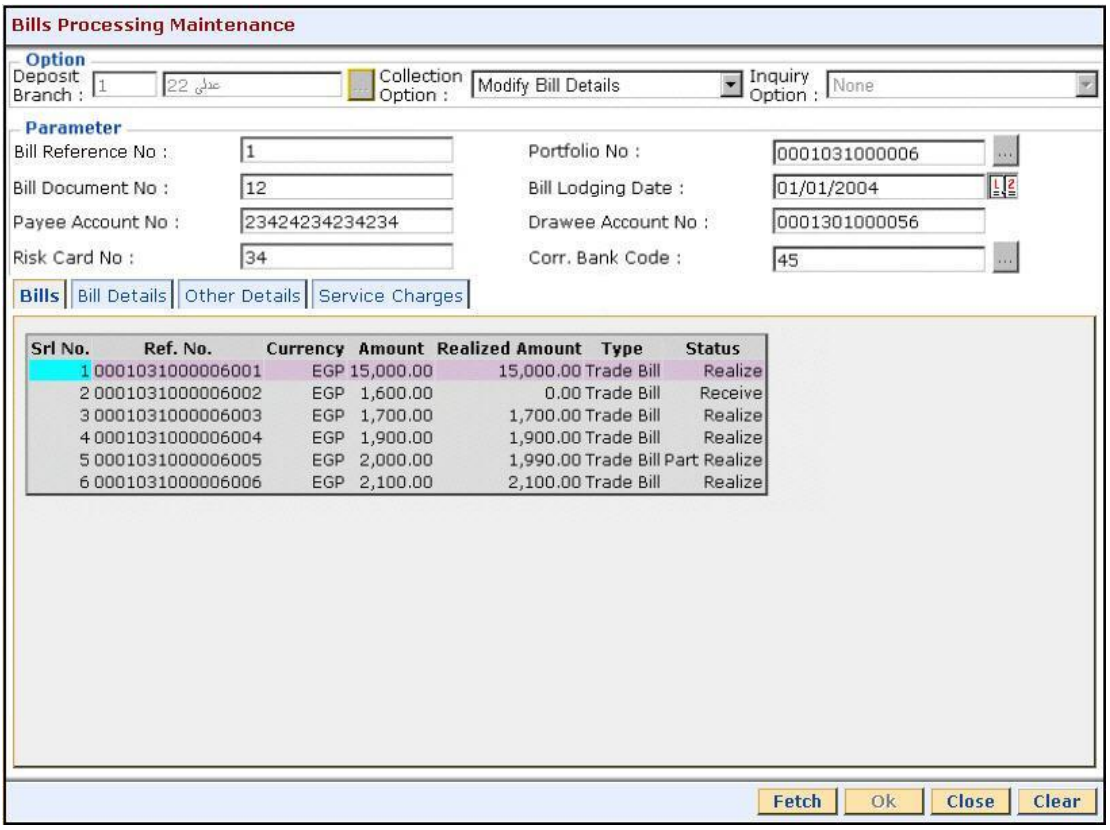
### Modes Available

Not Applicable

**To modify the bill details**

1. Type the fast path **BIM05** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Bills Processing Maintenance**.
2. The system displays the **Bills Processing Maintenance** screen.

## Bills Processing Maintenance




## Field Description

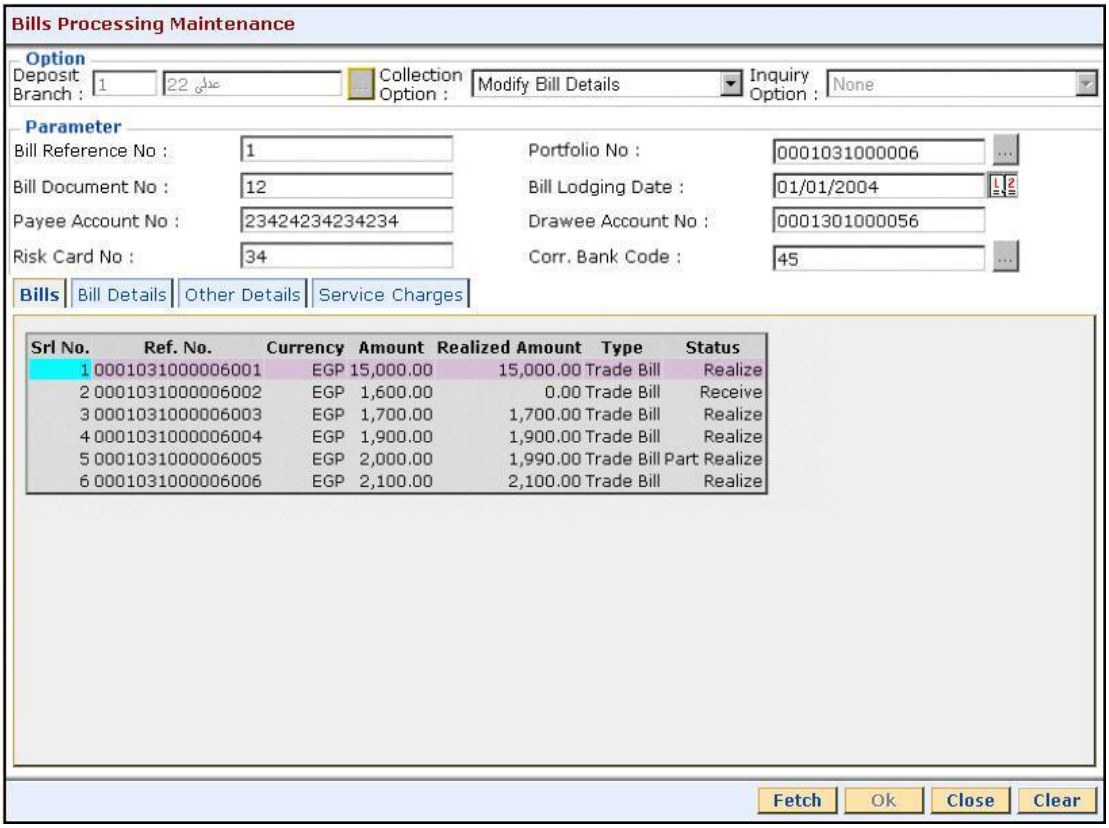
| Field Name | Description |
|---|---|
| **Option** | |
| **Deposit Branch** | [Mandatory, Pick List]<br>Select the bill deposit branch from the pick list. |
| **Collection Option** | [Mandatory, Drop-Down]<br>Select the bill collection from the drop-down list.<br>The options are:<br>• None<br>• Reverse Dispatch: The bills dispatched to the correspondent bank are reversed.<br>• Realization: All bills booked to the correspondent bank/branch can be marked realised on receiving the realisation advice sent by the correspondent bank once the payment is received. This can only be done on Bills Marked as Dispatch Advice Received by correspondent.<br>• Dishonor: All outward bills booked to a correspondent |

| Field Name | Description |
|---|---|
| | bank/branch can be marked as Dishonored on notification from the correspondent bank. This can only be done on Bills Marked as Dispatch Advice Received by correspondent.<br>• Protest: Outward bills can be marked as Protested. Inward bills protest marking is automatically done by the system.<br>• Stop Protest: A protest against a dishonored bill is stopped.<br>• Modification: Certain bill details are modified by the bank.<br>• Bill Status Inquiry: This is an inquiry option used to view the bill status.<br>• Risk Card Inquiry: When the bank wants to change the collateral subtype of the bill from regular to non collateral or from waiting to collateral the bank can perform the risk card inquiry. |
| **Inquiry Option** | [Mandatory, Drop-Down]<br>Select the search for inquiring on the bills from the drop-down list.<br>The Inquiry Option menu is enabled only when the Bill Status Inquiry option is chosen in the Collection Option field.<br>The options are:<br>• All<br>• Collected<br>• Dispatched<br>• Reverse Dispatched<br>• Realised<br>• Dishonored<br>• Protested<br>• Stop Protest<br>• Due Held in Branch<br>• Due Returned to Customer |
| **Parameter** | |
| **Bill Reference No** | [Mandatory, Alphanumeric, 12]<br>Type the reference number of the bill. |
| **Portfolio No** | [Mandatory, Pick List]<br>Type the portfolio number of the bill. |
| **Bill Document No** | [Mandatory, Alphanumeric, 12]<br>Type the bill document number. |

| Field Name | Description |
|---|---|
| **Bill Lodging Date** | [Mandatory, Pick List, dd/mm/yyyy]<br>Select the bill lodging date from the pick list. |
| **Payee Account No** | [Mandatory, Numeric, 16]<br>Type the beneficiary or account number to locate a bill/s drawn in favour of a certain payee account. |
| **Drawee Account No** | [Optional, Numeric, 16]<br>Type the drawee account number. |
| **Risk Card No** | [Conditional, Alphanumeric, 10]<br>Type the risk card number.<br>This field is enabled only if the Risk Card Inquiry option is selected in the Collection Option field. |
| **Corr Bank Code** | [Mandatory, Pick List]<br>Select the corresponding bank code from the pick list. |

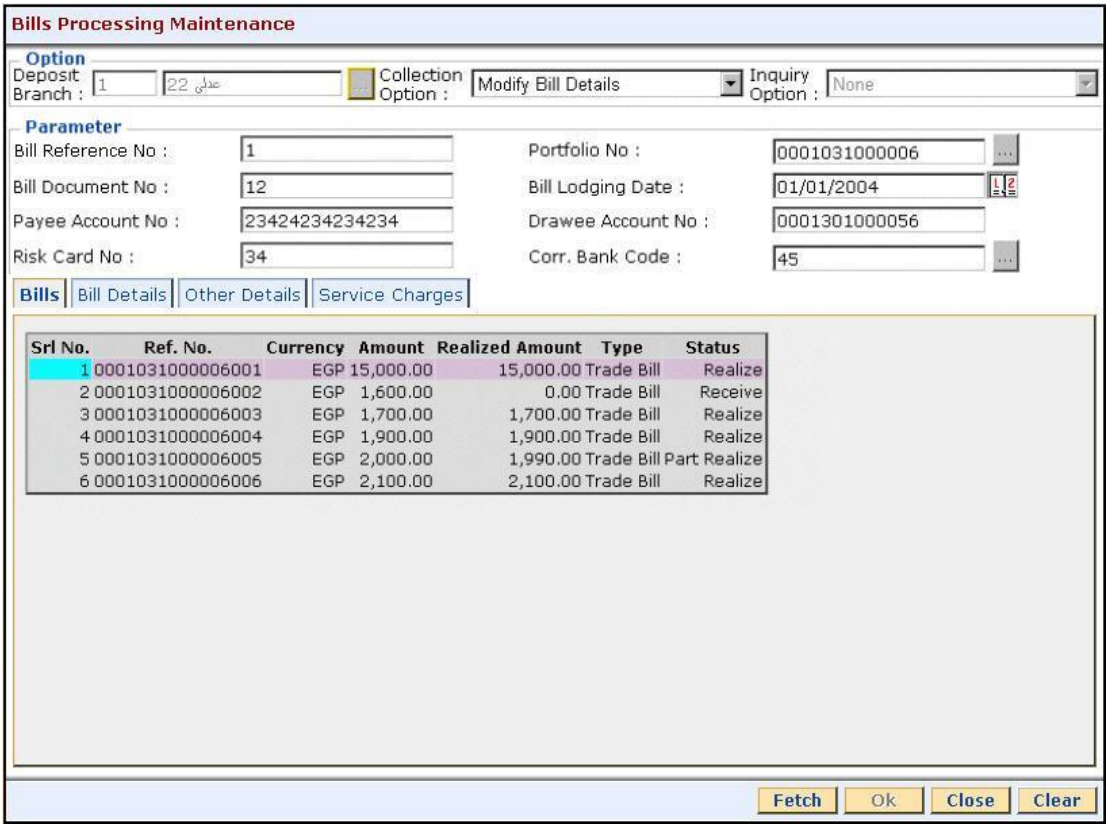
3. Select the deposit branch from the pick list.
4. Select the **Modification** option from the **Collection Option** drop-down list.
5. Enter the details in parameter grid.

## Bills Processing Maintenance




6. The system displays the **Bills** tab.

## Bills



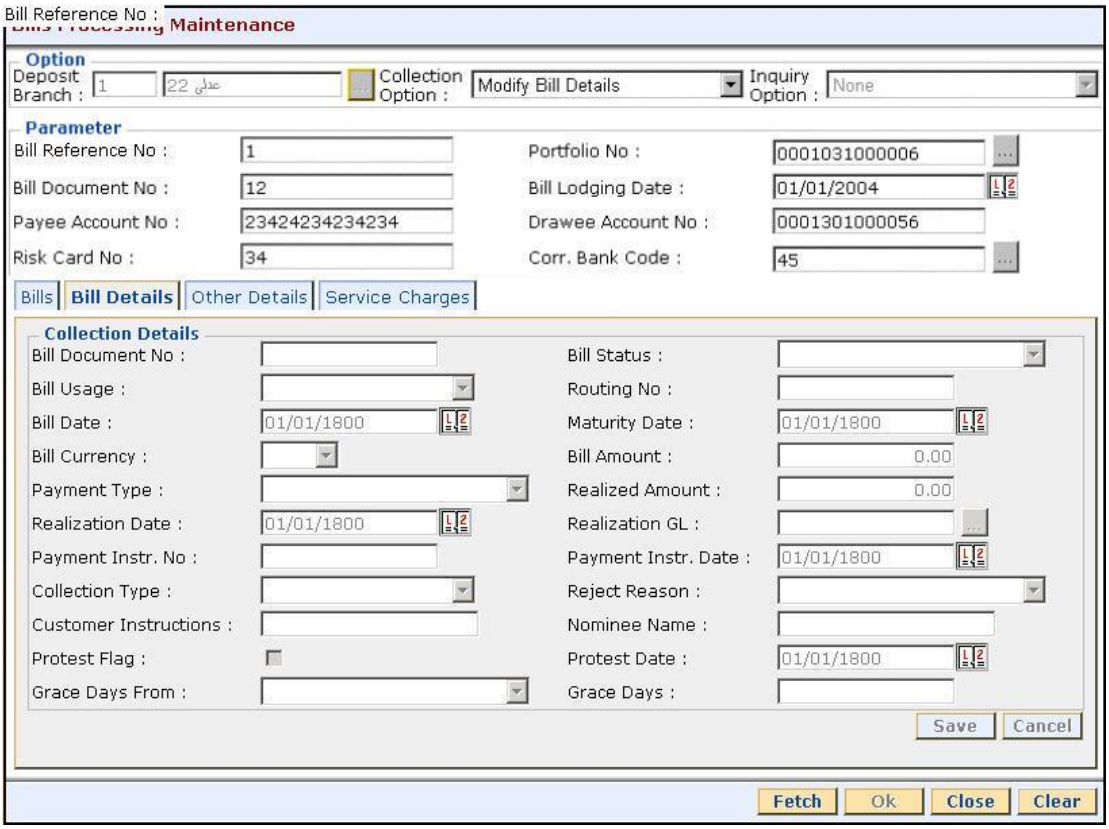

### Field Description

| Column Name | Description |
|---|---|
| **Srl No.** | [Display]<br>This column displays the row number.<br>It is auto-generated by the system. |
| **Ref. No.** | [Display]<br>This column displays the bill reference number generated by the system is displayed. This is the portfolio number, followed by the serial number of the bill in the batch. |
| **Currency** | [Display]<br>This column displays the bill currency code. |
| **Amount** | [Display]<br>This column displays the bill amount.<br>**Note**: The bill amount currency and the account currency must be same. |

| Column Name | Description |
|---|---|
| **Realized Amount** | [Display]<br>This column displays the recovered amount. |
| **Type** | [Display]<br>This column displays the bill type.<br>The options are:<br>• Local Post Dated Cheque<br>• Outstation Post Dated Cheque<br>• Trade Bill |
| **Status** | [Display]<br>This column displays the status of the bill.<br>The options are:<br>• Realised<br>• Part-Realised<br>• Dispatched<br>• Dishonored |
| **Modified** | [Display]<br>This field displays if the details for the record is modified. |

7. Double-click the appropriate column to view the bill details.
8. The system displays the **Bill Details** tab.
9. Enter the relevant information and click the **Save** button.

## Bill Details




### Field Description

| Field Name | Description |
|---|---|
| **Collection Details** | |
| **Bill Document No** | [Display]<br>This field displays the bill number as it will appear on the physical instrument. |
| **Bill Status** | [Display]<br>This field displays the current status or position of the bill.<br>The options can be Realised, Part Realised, Dishonored, Protested, etc.<br>You can modify the bill status when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |

| Field Name | Description |
|---|---|
| **Bill Usage** | [Display]<br>This field displays the purpose of the bill, i.e., whether it is a collection or to be pledged as collateral.<br>You can modify the bill usage when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |
| **Routing No** | [Display]<br>This field displays the routing number against which the cheque has been drawn.<br>The routing number is a combination of the bank code and the branch code.<br>The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option.<br>*Routing Number = Sector Code / Bank Code + Branch Code*<br>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.<br>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 Parameter**s option.<br>The system may not allow a bank's own cheques to be deposited, thus encouraging the internal bank transactions to be done through transfer of funds. This feature is bank configurable<br>You can modify the routing number when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |
| **Bill Date** | [Display]<br>This field displays the bill date as it will appear on the physical instrument. |
| **Maturity Date** | [Display]<br>This field displays the maturity date of the bill.<br>You can modify the bill maturity date when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |
| **Bill Currency** | [Display]<br>This field displays the bill currency. |
| **Bill Amount** | [Display]<br>This field displays the bill amount.<br>**Note**: The bill amount currency and the account currency must be same. |

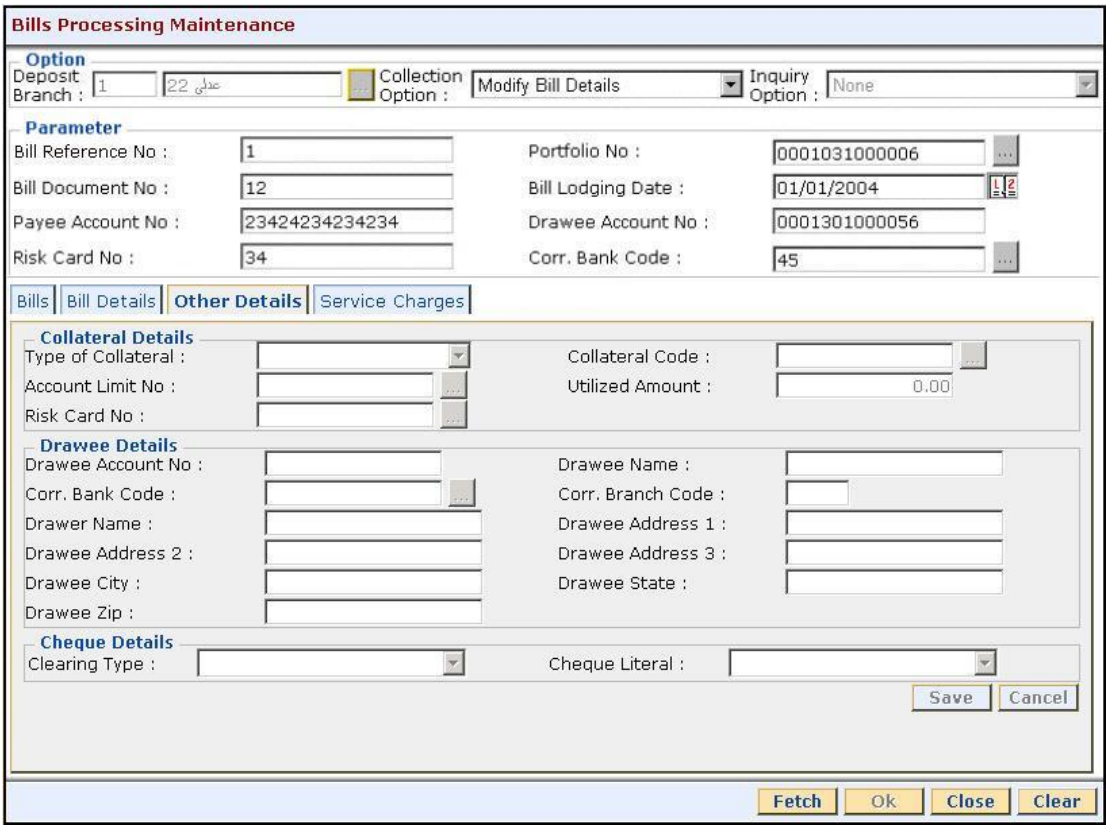
| Field Name | Description |
|---|---|
| **Payment Type** | [Display]<br>This field displays the payment mode in which the payee has chosen to accept the bill payment.<br>The options are:<br>• Cash<br>• DD<br>• BC<br>• Transfer to CASA<br>You can modify the bill payment mode when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |
| **Realized Amount** | [Display]<br>This field displays the recovered amount, if the bill is partially realised. |
| **Realization Date** | [Display]<br>This field displays the date on which the bill is realised (could be part or full). |
| **Realization GL** | [Display]<br>This field displays the GL account number where the real accounting entries are passed after the realisation of the bill. |
| **Payment Instr. No** | [Display]<br>This field displays the instrument number, if the bill payment is accepted by the mode of BC or DD. |
| **Payment Instr. Date** | [Display]<br>This field displays the instrument date, if the bill payment is accepted by the mode of BC or DD. |
| **Collection Type** | [Display]<br>This field displays the collection type. |
| **Reject Reason** | [Display]<br>This field displays the reject reason. |
| **Customer Instructions** | [Display]<br>This field displays the bill specific instructions, if any.<br>You can modify the customer instructions when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |

| Field Name | Description |
|---|---|
| **Nominee Name** | [Display]<br>This field displays the name of the bill nominee, if any.<br>You can modify the nominee name when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |
| **Protest Flag** | [Display]<br>This field displays whether the bill should be protested if not honored.<br>You can modify the customer instructions when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |
| **Protest Date** | [Display]<br>This field displays the grace period type and the grace period specified during the bill batch data entry maintenance.<br>The system will calculate and display the protest date. |
| **Grace Days From** | [Display]<br>This field displays the grace period type.<br>The options are:<br>• Days after Maturity: Bill will be protested after the specified grace period days from the maturity date<br>• Days after Dispatch: Bill will be protested after the specified grace period days from the dispatched date<br>• Days after Lodging: Bill will be protested after the specified grace period days from the bill lodging date.<br>You can modify the grace type option when you inquire for a bill by choosing the Modification option in the **Collection Option** field. |
| **Grace Days** | [Display]<br>This field displays the number of grace period days after which the bill will be protested, if not honored.<br>You can modify the grace period days when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field. |

**Note**: On editing/modifying the bill details click the Save button to save and update the data. Click the Cancel button to cancel the changes.

10. Click the **Other Details** tab.
11. Enter the relevant information and click the **Save** button.

## Other Details



### Field Description

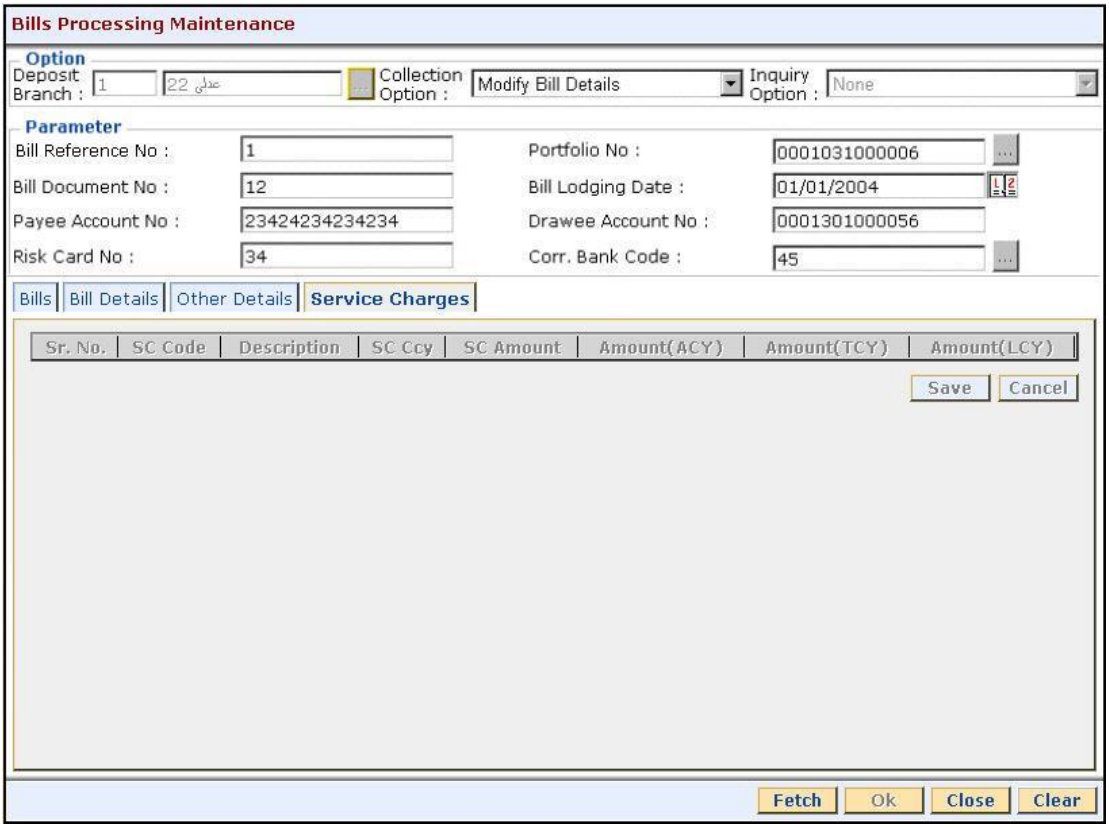
| Field Name | Description |
|---|---|
| These fields are editable if you select the **Modification** option in the **Collection Type** field. | |
| **Collateral Details** | |
| **Type of Collateral** | [Conditional, Drop-Down]<br>Select the bill status for collateral type bills from the drop-down list.<br>• Regular: The bill is in regular status and can be pledged as collateral.<br>• Waiting: The bill cannot be used as collateral presently but can be used at a later date.<br>• Investigation: The bill's drawer is under investigation so it cannot be accepted as collateral.<br>• Non Collateral: The bill cannot be accepted as collateral for some specific reason.<br>If a bill collateral sub-type type needs to be changed, it can be done by choosing the Risk Card Inquiry option in the Collection Option field. |
| **Collateral Code** | [Conditional, Pick List]<br>Select the collateral code for the product of beneficiary account from the pick list. |
| **Account Limit No** | [Conditional, Pick List]<br>Select the limit number of the beneficiary account to which the bill collateral has to be linked from the pick list. |
| **Utilized Amount** | [Conditional, Numeric, 13, Two]<br>Type the bill collateral utilised amount. |
| **Risk Card No** | [Conditional, Pick List]<br>Select the drawee risk card number as maintained by the bank for the drawee from the pick list. |
| **Drawee Details** | |
| **Drawee Account No** | [Conditional, Numeric, 16]<br>Type the drawee's account number. |
| **Drawee Name** | [Conditional, Alphanumeric, 40]<br>Type the drawee name. |
| **Corr. Bank Code** | [Conditional, Pick List]<br>Select the drawer correspondent bank code from the pick list. |

| Field Name | Description |
|---|---|
| **Corr. Branch Code** | [Conditional, Numeric, Three]<br>Type the drawer correspondent branch code. |
| **Drawer Name** | [Conditional, Alphanumeric, 40]<br>Type the name of the drawer. |
| **Drawee Address 1** | [Conditional, Alphanumeric, 35]<br>Type the line one of the drawee's address. |
| **Drawee Address 2** | [Conditional, Alphanumeric, 35]<br>Type the line two of the drawee's address. |
| **Drawee Address 3** | [Conditional, Alphanumeric, 35]<br>Type the line three of the drawee's address. |
| **Drawee City** | [Conditional, Alphanumeric, 40]<br>Type the drawee's city of residence. |
| **Drawee State** | [Conditional, Alphanumeric, 40]<br>Type the drawee's state of residence. |
| **Drawee Zip** | [Conditional, Alphanumeric, 10]<br>Type the zip code. |
| **Cheque Details** | |
| **Clearing Type** | [Conditional, Drop-Down]<br>Select the cheque clearing type from the drop-down list. |
| **Cheque Literal** | [Conditional, Drop-Down]<br>Select the cheque literal from the drop-down list. |

**Note**: : On editing/modifying bill details click the Save button to save and update the data. Click the Cancel button to cancel the changes.

12. Click the **Service Charges** tab.
13. Enter the relevant information and click the **Save** button.
14. Click the **Fetch** button.

## Service Charges



**Field Description**

| Column Name | Description |
|---|---|
| **Sr. No** | [Display]<br>This column displays the row number. |
| **SC Code** | [Display]<br>This column displays the unique code of levied service charge. |
| **Description** | [Display]<br>This column displays the description of the service charge. |
| **SC Ccy** | [Display]<br>This column displays the currency in which the service charge will be charged. |
| **SC Amount** | [Display]<br>This column displays the amount levied as service charge. |
| **Amount(ACY)** | [Display]<br>This column displays the service charge amount in account currency. |
| **Amount(TCY)** | [Display]<br>This column displays the service charge amount in transaction currency. |
| **Amount(LCY)** | [Display]<br>This column displays the SC amount is converted as per the rate of conversion to the local bank currency and displayed in the local bank currency. |

**Note**: On editing/modifying the bill details click the Save button to save and update the data. Click the Cancel button to cancel the changes.

15. System displays the service charge details. Click the **Close** button.

**Bills User Manual**

**Jan 2012**

**Version : 4.4.0.0.0**

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