Oracle FLEXCUBE
POS User Manual
Release 5.0.0.0.0
Part No E52077-01

ORACLE
FINANCIAL SERVICES

ORACLE

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1. POS

With the advent of POS cash transactions are getting minimized. This has done away with the hassle of handling cash at the merchant establishment. The transaction can be concluded with exact amount upto decimal points. Acceptance of POS is growing every day. All this makes POS an important deliver channel.

1.1. POS01 - POS Acquirer POS Id Maintenance

Each POS (Point of Sale) is logically attached to a dummy account in some branch (originating branch) in **FLEXCUBE**. Every POS in the POS network of a Bank has two POS IDs (Card Acceptor terminal ID and Card Acceptor ID code), which uniquely identify the POS.

Using this option,you can facilitate the cross-reference between the POS IDs, dummy account and the POS branch. Also, every forwarder (VISA/Master Card), which the bank interfaces with, has to be configured through the **POS Acquirer POS Id Maintenance** option.

Definition Prerequisites

- BAM03 - Branch Master Maintenance

Other Prerequisites

- GL Codes should be defined

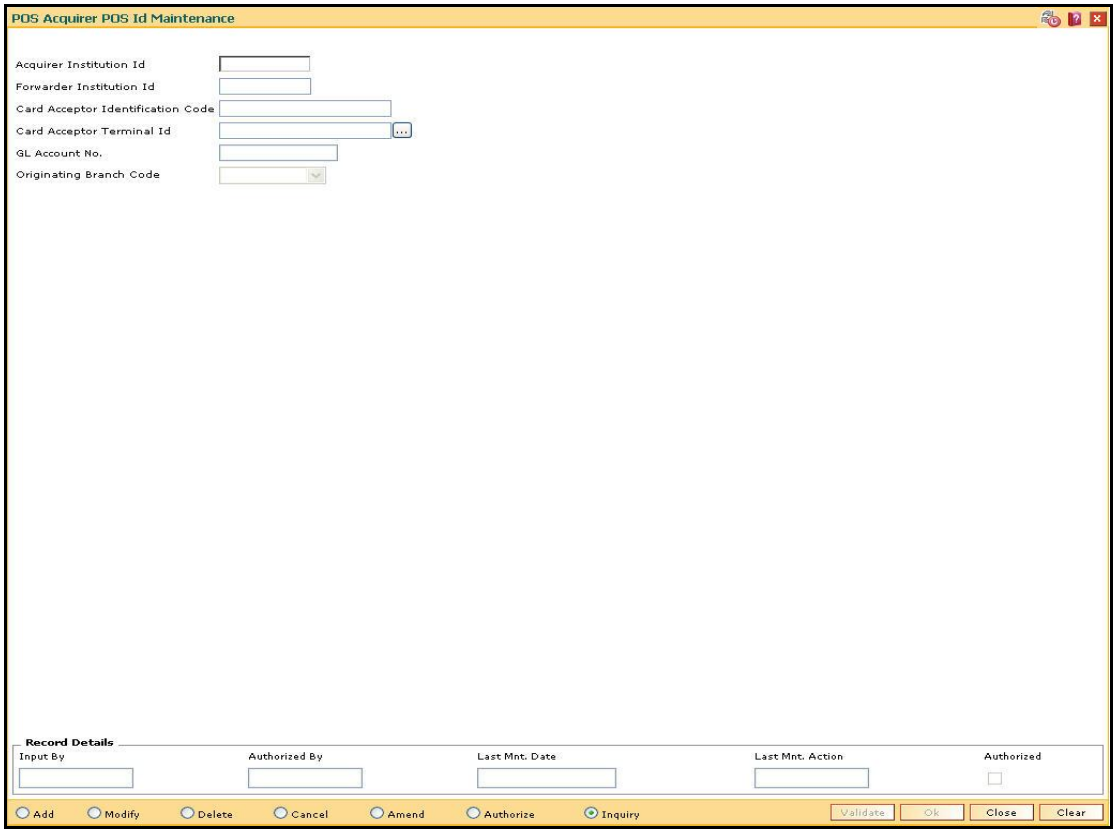
Modes Available

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

To add POS acquirer POS ID

1. Type the fast path **POS01** and click **Go** or navigate through the menus to **Global Definitions > Channels > POS Acquirer POS Id Maintenance**.
2. The system displays the **POS Acquirer POS Id Maintenance** screen.

POS Acquirer POS Id Maintenance



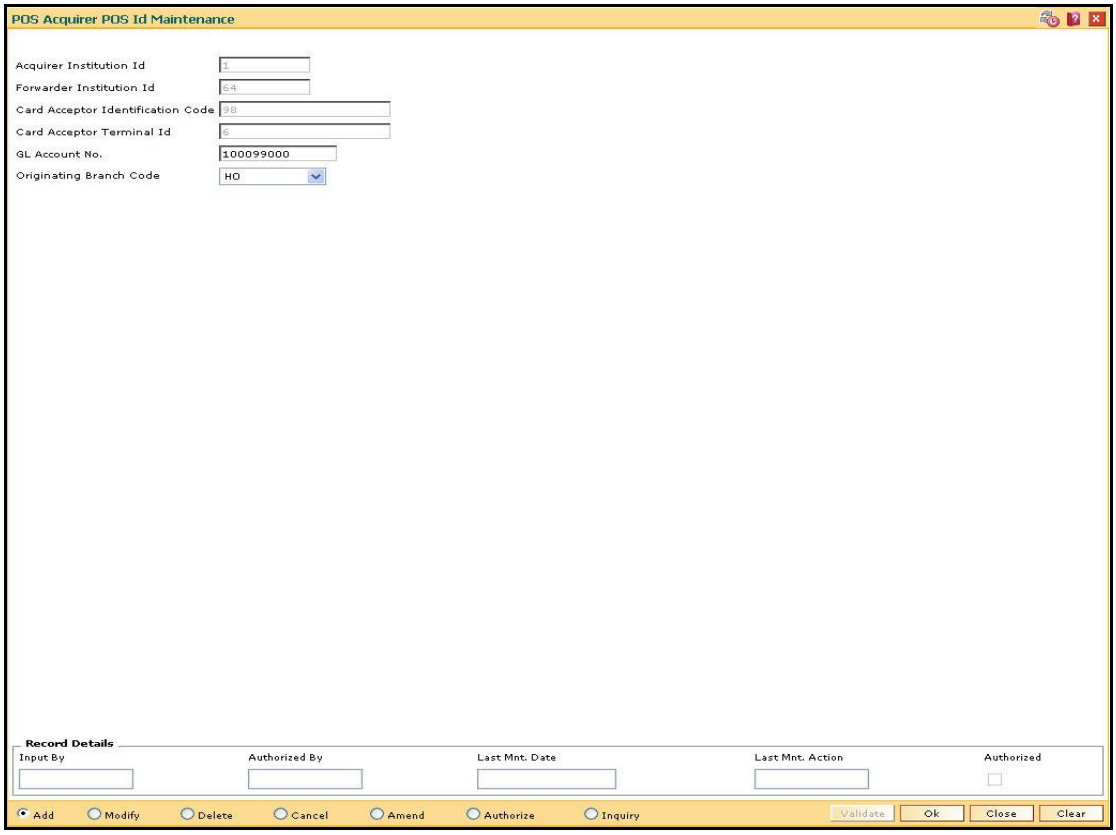
Field Description

Field Name	Description
Acquirer Institution Id	[Mandatory, Numeric, 11] Type the acquirer institution ID. The institution ID is allotted to the bank by the central bank, or the governing body for non-branch channels like TBS, ATM and POS.
Forwarder Institution Id	[Optional, Numeric, 11] Type the forwarder institution ID. The institution ID allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS who own and manage the POS network.
Card Acceptor Identification Code	[Mandatory, Numeric, 15] Type the card acceptor identification code. This code identifies the POS, which defines the point of transaction in both local and interchange environments.

Field Name	Description
Card Acceptor Terminal Id	[Mandatory, Numeric, 16] Type the card acceptor terminal ID. Each unique code identifies a terminal at the card acceptor location.
GL Account No	[Mandatory, Numeric, 9] Type the GL account number. The bank will maintain a dummy merchant account for each POS terminal. This is the account number, which will be credited online for the transaction amount, and debited for the discount amount for 'On-Us' transactions arriving from that POS terminal. If a merchant has installed multiple POS terminals, each of them could be associated with the same dummy merchant account number.
Originating Branch Code	[Mandatory, Drop-Down] Select the originating branch code from the drop-down list. The originating branch code refers to the branch through which the POS transactions would be routed to the respective branches. In practical scenarios where all POS operations are centralized, the branch code would be unique. However, if there are multiple switches that accept POS requests all catered to by different branches, the respective branch code should be maintained.

3. Click the **Add** button.
4. Enter the required information in the various fields.
5. Click the **Validate** button. The system enables the last two fields.
6. Enter the GL account number and select the originating branch code.

POS Acquirer POS Id Maintenance



7. Click the **Validate** button and then click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
9. The POS acquirer POS ID is added once the record is authorised.

1.2. POS02 - POS Bank Params Maintenance

Using this option, you can define the bank level global definitions related to POS transactions and decide whether funds transfer across customers can be permitted for POS transactions or not.

Transactions that are happening through POS channel are dependent on these parameters. The various GL accounts for the POS and the suspense GL accounts are maintained in this option.

Normally transaction fee (issuer fee) is charged by the switch for the POS transactions. If the **Levy Issuer Fee Online** check box is selected this fee will be debited online with the original transaction amount.

Definition Prerequisites

- BAM03 - Branch Master Maintenance
- GL accounts to have maintained

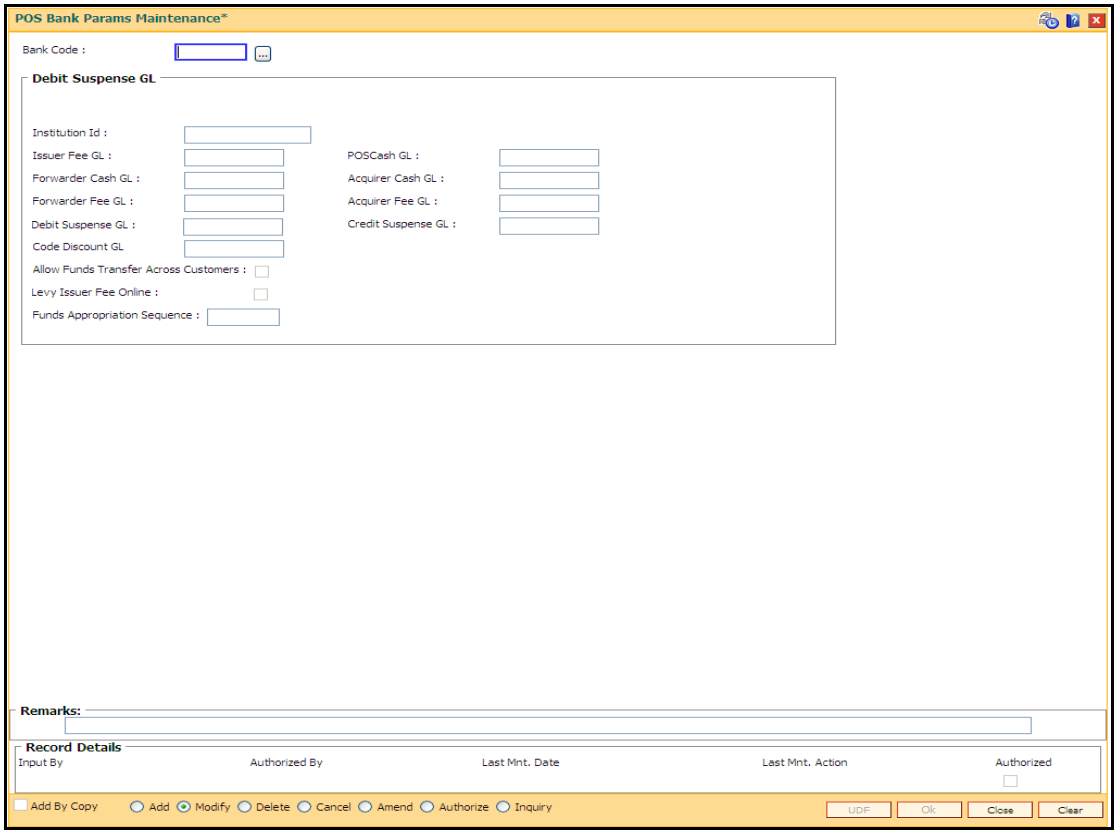
Modes Available

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

To add POS bank parameters

1. Type the fast path **POS02** and click **Go** or navigate through the menus to **Global Definitions > Channels > POS Bank Params Maintenance**.
2. The system displays the **POS Bank Params Maintenance** screen.

POS Bank Params Maintenance



Field Description

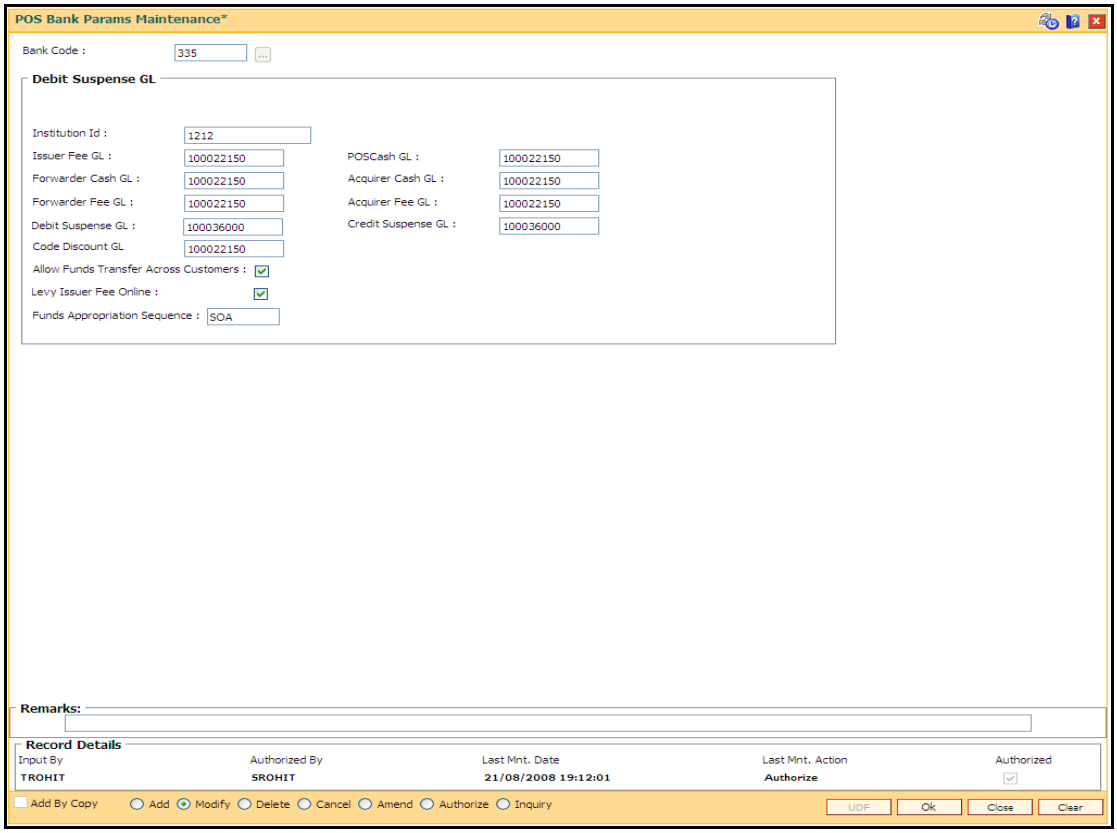
Field Name	Description
Bank Code	[Mandatory, Numeric, Five] Type the code of the bank for which global ATM definitions should be maintained. Each code uniquely identifies a different bank.
Debit Suspense GL	
Institution Id	[Mandatory, Numeric, 11] Type the institution ID. The bank is identified in the network using this ID. This ID is allotted by the central bank of the country or the body that governs payment systems in the country.
Issuer Fee GL	[Mandatory, Numeric, 10] Type the issuer fee GL code. This GL account will be credited for fees on transactions done through the Bank's POS network.

Field Name	Description
POSCash GL	[Mandatory, Numeric, Nine] Type the GL to be debited or credited for the cash transactions done through the bank's POS network by the bank's customers.
Forwarder Cash GL	This field is for future use.
Acquirer Cash GL	[Mandatory, Numeric, Nine] Type the GL to be credited by the amount of cash to be debited for remote on-us transactions, done through the bank's POS network by the customers of other banks.
Forwarder Fee GL	[Mandatory, Numeric, Nine] Type the GL to be credited on transactions done by other bank's customers through the POS network owned and managed by our bank in the capacity of a forwarder.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Type the GL to be credited for fee amounts out of transactions where in the said bank acts as an acquirer institution.
Debit Suspense GL	[Mandatory, Numeric, Nine] Type the GL to be debited in case of suspense generation on account of POS transactions. The entered GL account should be the Miscellaneous Debit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.
Credit Suspense GL	[Mandatory, Numeric, Nine] Type the GL to be credited in case of suspense generation on account of POS transactions.The entered GL account should be the Miscellaneous Credit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.
Code Discount GL	[Mandatory, Numeric, Nine] Type the code discount GL. This GL is used for Merchant discounts.
Allow Funds Transfer Across Customers	[Optional, Check Box] Select the **Allow Funds Transfer Across Customers** check box if the transactions involving funds transfer across different customers should be permitted.
Levy Issuer Fee Online	[Optional, Check Box] Select the **Levy Issuer Fee Online** check box to debit the issuer fees online simultaneously with the transaction. Issuer fees is normally passed on by the switch / ETBI on which the POS / TBS runs. Issuer fees is included in the message that is passed on by the switch / ETBI and gets debited online with the original transaction amount provided this flag is checked.

Field Name	Description
Funds Appropriation Sequence	[Mandatory, Alphanumeric Five] Type the sequence in which the transaction amount needs to be appropriated while debiting the account. Valid values are a combination of the following components. • S: Sweep-In • O: Overdraft • V: Overline • A: Advance against unclear funds • T: Temporary Overdraft

3. Click the **Add** button.
4. Enter the required information in the various fields.

POS Bank Params Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
7. The POS bank parameters are added once the record is authorised.

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