

Oracle FLEXCUBE Core Banking

Bills User Manual
Release 11.5.0.0.0

Part No. E52876-01

July 2014

ORACLE®

Bills User Manual
July 2014

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2014, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface	4
2. Master Maintenance	6
2.1. BIM04-Bill Parameters Maintenance*	7
2.2. BIM02-Court Master Maintenance	10
2.3. BIM03-Branch-Court Cross Reference Maintenance*	13
2.4. BIM01 - Drawee Risk Card Maintenance.....	16
3. Other Transactions	22
3.1. BI001 - Bills Data Entry*	23
3.2. BIM05 - Bills Processing Maintenance*	37

1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3. Access to OFSS Support

<https://support.us.oracle.com>

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Chapters are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release 11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

2. Master Maintenance

2.1. 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**

Modes Available

Modify, Cancel, Amend, and 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

Bill Parameters Maintenance														
Bank Code :	335	Bank Name :	DEMO BANK											
GL for bills held under vault Dr:	511000000													
GL for bills held under vault Cr:	511000000													
GL for Customer Portfolio Dr:	511000000													
GL for Customer Portfolio Cr:	511000000													
GL for non- Customer Portfolio Dr:	511000000													
GL for non-Customer Portfolio Cr:	511000000													
Collateral term validity (In Days):	180													
Drawing power calculation routine:	BDCTesting													
Record Details <table border="1"> <tr> <td>Input By</td> <td>Authorized By</td> <td>Last Mnt. Date</td> <td>Last Mnt. Action</td> <td>Authorized</td> </tr> <tr> <td>TTEST</td> <td></td> <td>10/01/2005 16:10:57</td> <td>Modify</td> <td><input type="checkbox"/></td> </tr> </table>					Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized	TTEST		10/01/2005 16:10:57	Modify	<input type="checkbox"/>
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized										
TTEST		10/01/2005 16:10:57	Modify	<input type="checkbox"/>										
<input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input checked="" type="radio"/> Inquiry <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>														

Field Description

Field Name	Description
Bank Code	[Mandatory, Pick List] Select the branch code, for which the bill parameters are to be defined, from the pick list. The pick list displays only the authorized bank codes.
Bank Name	[Display] 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] Type the GL code of the bills held under the debit vault.
GL for bills held under vault Cr	[Mandatory, Numeric, Nine] Type the GL code of the bills held under the credit vault.
GL for Customer Portfolio Dr	[Mandatory, Numeric, Nine] Type the GL code of the customer portfolio under debit.
GL for Customer Portfolio Cr	[Mandatory, Numeric, Nine] Type the GL code of the customer portfolio under credit.
GL for non-Customer Portfolio Dr	[Mandatory, Numeric, Nine] Type the GL code of a non-customer portfolio under debit.
GL for non-Customer Portfolio Cr	[Mandatory, Numeric, Nine] Type the GL code for a non-customer portfolio under credit.
Collateral term validity (In Days)	[Mandatory, Numeric, Five] Type the validity of the collateral term. The validity is measured in terms of days. 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] 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>** or **<Enter>** key or select it from the pick list.
5. Modify the relevant information.

Bill Parameters Maintenance

Bill Parameters Maintenance				
Bank Code :	<input type="text" value="335"/>	Bank Name : DEMO BANK		
GL for bills held under vault Dr:	<input type="text" value="511000000"/>			
GL for bills held under vault Cr:	<input type="text" value="511000000"/>			
GL for Customer Portfolio Dr:	<input type="text" value="511000000"/>			
GL for Customer Portfolio Cr:	<input type="text" value="511000000"/>			
GL for non- Customer Portfolio Dr:	<input type="text" value="511000000"/>			
GL for non-Customer Portfolio Cr:	<input type="text" value="511000000"/>			
Collateral term validity (In Days):	<input type="text" value="180"/>			
Drawing power calculation routine:	<input type="text" value="BDCTesting"/>			
Record Details Input By: <input type="text" value="TTEST"/> Authorized By: <input type="text"/> Last Mnt. Date: <input type="text" value="10/01/2005 16:10:57"/> Last Mnt. Action: <input type="text" value="Modify"/> Authorized: <input type="checkbox"/>				
<input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input checked="" type="radio"/> Inquiry <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>				

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

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.

2.2. 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

Not Applicable

Modes Available

Add, Modify, Delete, Cancel, Amend, and 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

Court Master Maintenance				
Court Code: <input style="width: 100%;" type="text"/>	Court Literal: <input style="width: 100%;" type="text"/>			
Court Name: <input style="width: 100%;" type="text"/>				
Address1 : <input style="width: 100%;" type="text"/>	Address2 : <input style="width: 100%;" type="text"/>			
Address3 : <input style="width: 100%;" type="text"/>	City : <input style="width: 100%;" type="text"/>			
State : <input style="width: 100%;" type="text"/>	Zip : <input style="width: 100%;" type="text"/>			
Country : <input style="width: 100%;" type="text"/>	Governarate Code : <input style="width: 100%;" type="text"/>			
GL Codes				
Bill Sent For Collection Cr GL : <input style="width: 100%;" type="text"/>	Bill Sent For Collection Dr GL : <input style="width: 100%;" type="text"/>			
Record Details				
Input By : <input style="width: 100%;" type="text"/>	Authorized By : <input style="width: 100%;" type="text"/>	Last Mnt. Date : <input style="width: 100%;" type="text"/>	Last Mnt. Action : <input style="width: 100%;" type="text"/>	Authorized : <input type="checkbox"/>
<input type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input checked="" type="radio"/> Inquiry <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>				

Field Description

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

Field Name	Description
Bills Sent For Collection Cr GL	[Mandatory, Numeric, Nine] Type the credit GL code. Entries are passed to this GL at the time of realization 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 realization after lodging a protest.

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

Court Master Maintenance

Court Master Maintenance*

Court Code : Court Literal :

Court Name :

Address1 : Address2 :

Address3 :

State : City :

Country : Zip :

Governorate Code :

GL Codes

Bill Sent For Collection Cr GL : Bill Sent For Collection Dr GL :

Record Details

Input By : _____ Authorized By : _____ Last Mnt. Date : _____ Last Mnt. Action : _____ Authorized : ☐

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

Ok Close Clear

- The system displays the message "Record Added..Authorization Pending...". Click the **Ok** button.
- The court details are added once the record is authorized.

2.3. 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, and 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

Branch-Court Cross Reference Maintenance*

Branch Code :	<input type="text"/>	Branch Name :	<input type="text"/>
Court Code :	<input type="text"/>	Court Name :	<input type="text"/>

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

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

Field Description

Field Name	Description
Branch Code	<p>[Mandatory, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>The pick list lists only the authorized bank codes.</p>
Branch Name	<p>[Display]</p> <p>This field displays the name of the branch code selected in the corresponding field.</p>
Court Code	<p>[Mandatory, Pick List]</p> <p>Select the court code from the pick list.</p> <p>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.</p> <p>For more information on adding court codes, refer to the Court Master Maintenance (Fast Path: BIM02) option.</p>
Court Name	<p>[Display]</p> <p>This field displays the name of the court selected in the Court Code field.</p>

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

Branch-Court Cross Reference Maintenance

Branch Code :

Branch Name :

Court Code :

Court Name :

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<div> <input checked="" type="radio"/> Add <input type="radio"/> Modify <input type="radio"/> Delete <input type="radio"/> Cancel <input type="radio"/> Amend <input type="radio"/> Authorize <input type="radio"/> Inquiry </div> <div> <input type="button" value="Ok"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div>				

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

2.4. 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, and 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

Drawee Risk Card Maintenance					
Home Branch :		Drawee Risk Card No :			
Full Name :					
Short Name :					
<div> <div>Billing Details</div> <div>Customer Details</div> </div>					
Share Capital [in lcy]:	0.00	Bill Used Value :	0.00		
Bank's Max Exposure to Drawee:[in %] :	0.000000	Issuance Date of IC :	01/01/1800		
OD Limit Max Exposure to Drawee:[in %] :	0.000000	Date of Expiry of IC :	01/01/1800		
Drawee Business Credit Rating:		No. of Protest Lodged:	0		
Risk Card Status :	Regular	Start Date of Risk Card:	01/01/1800		
Issuance Source Name :		End Date of Risk Card:	01/01/1800		
<div>Record Details</div> <div> <div>Input By</div> <div>Authorized By</div> <div>Last Mnt. Date</div> <div>Last Mnt. Action</div> <div>Authorized</div> </div>					
<div> <div>Add</div> <div>Modify</div> <div>Delete</div> <div>Cancel</div> <div>Amend</div> <div>Authorize</div> <div>Inquiry</div> <div>OK</div> <div>Close</div> <div>Clear</div> </div>					

Field Description

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

Drawee Risk Card Maintenance

Drawee Risk Card Maintenance*

Home Branch : Drawee Risk Card No :

Full Name : Short Name :

Billing Details **Customer Details**

Share Capital [in lcy]:	<input type="text" value="0"/>	Bill Used Value :	<input type="text" value="0.00"/>
Bank's Max Exposure to Drawee:[in %] :	<input type="text" value="0"/>	Issuance Date of IC :	<input type="text" value=""/>
OD Limit Max Exposure to Drawee:[in %] :	<input type="text" value="0.00000"/>	Date of Expiry of IC :	<input type="text" value=""/>
Drawee Business Credit Rating:	<input type="text" value=""/>	No. of Protest Lodged:	<input type="text" value="0"/>
Risk Card Status :	<input type="text" value=""/>	Start Date of Risk Card:	<input type="text" value=""/>
Issuance Source Name :	<input type="text" value=""/>	End Date of Risk Card:	<input type="text" value=""/>

Record Details

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

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

Ok Close Clear

6. Enter the relevant information in various tab screens.

Billing Details

Drawee Risk Card Maintenance*

Home Branch : Drawee Risk Card No :

Full Name : Short Name :

Billing Details Customer Details

Share Capital [in lcy]:	<input type="text" value="100.00"/>	Bill Used Value :	<input type="text" value="0.00"/>
Bank's Max Exposure to Drawee:[in %] :	<input type="text" value="20.00000"/>	Issuance Date of IC :	<input type="text" value="12/08/2008"/>
OD Limit Max Exposure to Drawee:[in %] :	<input type="text" value="40.00000"/>	Date of Expiry of IC :	<input type="text" value="12/08/2008"/>
Drawee Business Credit Rating:	<input type="text" value="2"/>	No. of Protest Lodged:	<input type="text" value="2"/>
Risk Card Status :	<input type="text" value="Regular"/>	Start Date of Risk Card:	<input type="text" value="12/08/2008"/>
Issuance Source Name :	<input type="text" value="GS"/>	End Date of Risk Card:	<input type="text" value="12/08/2008"/>

Record Details

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

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

Ok Close Clear

Field Description

Field Name

Description

Share Capital (in lcy)

[Mandatory, Numeric, 13, Two]

Type the working capital of the drawee.

This amount is calculated in the local currency of the bank.

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]

This field displays the value used for the bill.

Bank's Max Exposure to Drawee: [in %]

[Mandatory, Numeric, Three, Five]

Type the maximum exposure percentage.

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	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the issuance date of the IC from the pick list.</p>
OD Limit Max Exposure to Drawee: [in %]	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the additional limit set up by the bank for the same customer.</p> <p>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.</p>
Date of Expiry of IC	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the expiry date of IC from the pick list.</p>
Drawee Business Credit Rating	<p>[Mandatory, Alphanumeric, 14]</p> <p>Type the business credit rating of the drawee.</p> <p>The bank's business credit rating can be updated on a periodic basis based on the drawee's business performance.</p>
No. of Protest Lodged	<p>[Mandatory, Numeric, Three]</p> <p>Type the number of times for which the bill was not honored by the customer and sent to the court for protest.</p> <p>If a drawee's bills have been protested in the court, the bank may not accept bills from the drawee as a collateral.</p>
Risk Card Status	<p>[Mandatory, Drop-Down]</p> <p>Select the risk card status from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular- This status is defined for a drawee after the start date of the limit. • Under Investigation- This status is defined if the drawee's portfolio is under investigation. • Expired- This status is defined for a drawee after the expiry date of the limit. • Limits can only be provided for a drawee with risk card status as Regular.
Start Date of Risk Card	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date of the risk card maintenance from the pick list.</p> <p>This date should be the current process date or a future date.</p>
Issuance Source Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the issuance source.</p> <p>This is the agency appointed by the bank to track the drawee's business credit rating.</p>

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

Customer Details

The screenshot shows the 'Drawee Risk Card Maintenance*' window. At the top, there are fields for 'Home Branch' (dropdown), 'Full Name' (text), 'Drawee Risk Card No' (text), and 'Short Name' (text). Below these are two tabs: 'Billing Details' and 'Customer Details' (which is active). The 'Customer Details' tab contains two sections: 'Signatories Name' and 'Partners Name'. Each section has five numbered input fields. The 'Signatories Name' fields contain 'George', 'Jack', 'Jill', and empty fields. The 'Partners Name' fields contain 'Jamie', 'Aaron', 'Cathy', and empty fields. At the bottom, there is a 'Record Details' section with fields for 'Input By', 'Authorized By', 'Last Mnt. Date', 'Last Mnt. Action', and 'Authorized' (checkbox). Below this is a row of radio buttons for 'Add', 'Modify', 'Delete', 'Cancel', 'Amend', 'Authorize', and 'Inquiry'. At the very bottom are 'Ok', 'Close', and 'Clear' buttons.

Field Description

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

1.

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

2.

3. Other Transactions

3.1. 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

Bills Data Entry

Operation: Open Batch Portfolio No: 0003050900002 Batch Type: Inward Bills
A/C Type: GL A/C No.: 1710002 A/C Name: HEAD OFFICE INTERBRAN
Bank Code: Branch: Benef Name: Mike
A/C Ccy: ZMK Batch Date: 30/07/2005 Status:

Bills | Bill Detail | Drawee Details | SC Details | Close

☐ Modify ☐ Delete ☐ Undelete

Serial No.	Bill Reference No.	Instrument No.	Instrument Type	Instrument Amount	Instrument Date	Bill Status
------------	--------------------	----------------	-----------------	-------------------	-----------------	-------------

Add

Check All Save Ok Close Clear

Field Description

Field Name	Description
Operation	<p>[Mandatory, Drop-Down]</p> <p>Select the operation to be performed depending on the activity from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Open Data Entry Batch • Reopen existing batch • Check Batch • Close Batch
Portfolio No	<p>[Display]</p> <p>This field displays the system generated unique portfolio number for the batch.</p>
Batch Type	<p>[Mandatory, Drop-Down]</p> <p>Select the batch type for the bills to be sent for collection from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Inward Bills: For inward clearing bills. • Outward Bills: For outward clearing bills and inward bills for collection.
A/C Type	<p>[Conditional, Drop-Down]</p> <p>Select the account type, from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • CASA • GL <p>This field is enabled if the Outward Bills option is selected in the Batch Type field.</p>
A/C No.	<p>[Mandatory, Numeric, 14]</p> <p>Type the CASA or GL account number.</p> <p>This field depends up on options selected in A/C Type field</p>
A/C Name	<p>[Display]</p> <p>This field displays the account holders name based on the account number.</p> <p>In case the account type is GL then the GL description is populated.</p>

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

Bills Data Entry

Operation

Portfolio No

Batch Type

A/C Type

A/C No.

A/C Name

Bank Code

Branch

Benef Name

A/C Ccy

Batch Date

Status

Bills

Bill Detail

Drawee Details

SC Details

Close

☐ Modify

☐ Delete

☐ Undelete

Serial No.	Bill Reference No.	Instrument No.	Instrument Type	Instrument Amount	Instrument Date	Bill Status
------------	--------------------	----------------	-----------------	-------------------	-----------------	-------------

Add

Check All

Save

Ok

Close

Clear

6. Enter the required information in the various tabs.

Bill Details

Bills Data Entry					
Operation	Reopen Existing E	Portfolio No	0003050900002	Batch Type	Inward Bills
A/C Type	GL	A/C No.	1710002	A/C Name	HEAD OFFICE INTERBRAN
Bank Code	0	Branch	0	Benef Name	Mike
A/C Ccy	ZMK	Batch Date	30/07/2005	Status	OPEN
Bills Bill Detail Drawee Details SC Details Close					
Bill Details					
Srl No	1	Ref No.	0003050900002001	Type	Trade Bill
Amount	10,000.00	Doc No.	1223656445	Usage	Collection
Bill Date	01/01/2005	Maturity Date	01/01/2006	Payment Type	Cash
Protest	<input checked="" type="checkbox"/>	Grace Type	Dispatch	Grace Period	30 Days
Routing No		Bank			
Branch		Sector			
Instructions	Bill Transfer				
Nominee	George				
Cheque Details					
Clearing Type		Cheque Literal			
Collateral Details					
Type		Code			
A/C Limit No		Risk Card No			
Check All Save Ok Close Clear					

Field Description

Field Name

Description

Bill Details

Srl No

[Display]

This field displays the running serial number as generated by the system.

This number indicates the chronology of the bill within a batch.

Ref No.

[Mandatory, Numeric, 16]

This field displays the bill reference number as generated by the system.

This is the portfolio number followed by the serial number of the bill in the batch.

Field Name	Description
Type	<p>[Mandatory, Drop-Down]</p> <p>Select the type of the bill from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Local PDC – Post Dated Cheque which is drawn in local clearing • Outstation PDC • Trade Bills <p>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.</p>
Amount	<p>[Mandatory, Numeric, 20]</p> <p>Type the amount of the bill.</p> <p>Note: The bill amount currency and the account currency must be same.</p>
Doc No.	<p>[Mandatory, Numeric, 12]</p> <p>Type the bill number as displayed on the physical instrument.</p>
Usage	<p>[Mandatory, Drop-Down]</p> <p>Select the purpose of the bill from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Collection • Collateral
Bill Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the bill date from the pick list.</p> <p>In case of post dated cheques, this will be the date on the instrument.</p>
Maturity Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the maturity date of the bill from the pick list.</p> <p>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.</p>

Field Name	Description
Payment Type	<p>[Mandatory, Drop-Down]</p> <p>Select the option in which the payee would like to accept the payment for the bill from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Savings Account • Bankers Cheque • Demand Draft
Protest	<p>[Optional, Check Box]</p> <p>Select the Protest checkbox if the bill should be protested if it is not honored.</p> <p>If the bill is unpaid, whether it should be protested in the court of law is specified here.</p> <p>Note: By default the check box is selected for collateral type bills.</p>
Grace Type	<p>[Mandatory, Drop-Down]</p> <p>Select the grace days after which protest should be lodged from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Maturity: Bill will be protested after the specified grace period days from the maturity date. • Dispatch: Bill will be protested after the specified grace period days from the dispatched date. • Lodging: Bill will be protested after the specified grace period days from the bill lodging date.
Grace Period	<p>[Mandatory, Numeric, Three]</p> <p>Type the number of grace period days after which the bill will be protested, if not honored.</p>
Routing No	<p>[Mandatory, Numeric, Nine]</p> <p>Type the routing number of the destination bank.</p> <p>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.</p>
Bank	<p>[Display]</p> <p>This field displays the bank code which is populated on entering the routing number.</p>
Branch	<p>[Display]</p> <p>This field displays the branch code which is populated on entering the routing number.</p>

Field Name	Description
Sector	<p>[Display]</p> <p>This field displays the sector code which is populated on entering the routing number.</p>
Instructions	<p>[Optional, Alphanumeric, 240]</p> <p>Type the bill specific instructions, if any.</p>
Nominee	<p>[Optional, Alphanumeric, 40]</p> <p>Type the name of the bill nominee, if any.</p>
Cheque Details	
Clearing Type	<p>[Conditional, Drop-Down]</p> <p>Select the cheque clearing type from the drop-down list.</p> <p>This field is enabled only if the bill is a local post dated cheque and its purpose is clearing.</p>
Cheque Literal	<p>[Conditional, Drop-Down]</p> <p>Select the cheque literal from the drop-down list.</p> <p>This field is enabled only if the bill is a local post-dated cheque and its purpose is clearing.</p>
Collateral Details	
Type	<p>[Conditional, Drop-Down]</p> <p>Select the type of bill from the drop-down list.</p> <p>This field is enabled if the bill is collateral.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Regular: The bill is in a regular status and can be pledged as collateral. • Waiting: The bill cannot be used as collateral presently but can be used at a later date. • Investigation: The bill's drawer is under investigation so it cannot be accepted as collateral. • Non Collateral: The bill cannot be accepted as collateral for some specific reason.
Code	<p>[Mandatory, Pick List]</p> <p>Select the collateral code from the pick list.</p> <p>The list contains the applicable collaterals for the product of beneficiary account in case the bill is a regular type collateral.</p>
A/C Limit No	<p>[Mandatory, Pick List]</p> <p>Select the limit number of the beneficiary account to which the bill collateral has to be linked from the pick list.</p>

Field Name	Description
------------	-------------

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

Drawee Details

Bills Data Entry

Operation: Portfolio No: Batch Type:

A/C Type: A/C No.: A/C Name:

Bank Code: Branch: Benef Name:

A/C Ccy: Batch Date: Status:

Drawee Details

A/C No.: Name:

Address:

Address:

Address:

City:

State:

Zip:

Name Drawer:

Bank Code: Branch:

Field Description

Field Name	Description
------------	-------------

A/C No.	<p>[Mandatory, Numeric, 14]</p> <p>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.</p>
----------------	---

Name	<p>[Display]</p> <p>This field displays the name of the drawee.</p>
-------------	---

Address	<p>[Mandatory, Alphanumeric, 35]</p> <p>Type the address of the drawee.</p>
----------------	---

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

SC Details

Bills Data Entry

Operation: Portfolio No: Batch Type:
A/C Type: A/C No.: A/C Name:
Bank Code: Branch: Benef Name:
A/C Ccy: Batch Date: Status:

Sr. No.	SC Code	Description	SC Ccy	SC Amount	Amount (ACY)	Amount (TCY)	Amount (LCY)
1	161	دمغة حسابات جارية	EGP	0.30	0.30	0.30	0.30
2	162	رسم تنمية حسابات جارية	EGP	0.10	0.10	0.10	0.10

Field Description

Column Name	Description
Sr. No.	[Display] This column displays the row number. It is auto-generated by the system.
SC Code	[Display] This column displays the unique code of the levied service charge.
Description	[Display] This column displays the description of the service charge.
SC Ccy	[Display] This column displays the currency in which the service charge will be charged.
SC Amount	[Display] This column displays the amount levied as service charge.
Amount (ACY)	[Display] This column displays the service charge amount in account currency.
Amount (TCY)	[Display] This column displays the service charge amount in transaction currency.
Amount (LCY)	[Display] This column displays the service charge amount in the local bank currency. The service charge amount is converted as per the rate of conversion to the local bank currency.

Close

Bills Data Entry

Operation: Portfolio No: Batch Type:

A/C Type: A/C No.: A/C Name:

Bank Code: Branch: Benef Name:

A/C Ccy: Batch Date: Status:

[Bills](#) [Bill Detail](#) [Drawee Details](#) [SC Details](#) [Close](#)

Bill Reference No.	Error	Error Code

[Check All](#) [Save](#) [Ok](#) [Close](#) [Clear](#)

Field Description

Field Name	Description
Bill Reference No	[Display] This column displays the bill reference number.
Error	[Display] This column displays the error message.
Error Code	[Display] This column displays the error code.

- Click the **Save** button.
- The system displays the message "Batch Saved Successfully. Authorization Pending...". Click the **Ok** button.
- The batch details are added once the record is authorized.

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

Bills Data Entry

Operation: Open Batch Portfolio No: 0003050900002 Batch Type: Inward Bills

A/C Type: GL A/C No.: 1710002 A/C Name: HEAD OFFICE INTERBRAN

Bank Code: Branch: Benef Name: Mike

A/C Ccy: ZMK Batch Date: 30/07/2005 Status:

Bills | Bill Detail | Drawee Details | SC Details | Close

☐ Modify ☐ Delete ☐ Undelete

Serial No.	Bill Reference No.	Instrument No.	Instrument Type	Instrument Amount	Instrument Date	Bill Status
------------	--------------------	----------------	-----------------	-------------------	-----------------	-------------

Add

Check All Save Ok Close Clear

Field Description

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

Column Name	Description
Serial No.	[Display] This column displays the row number.
Bill Reference No	[Display] 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] This column displays the cheque or trade bill number.
Instrument Type	[Display] This column displays the bill type. It can be a Local Post dated Cheque or an Outstation Post dated cheque or a trade bill for collection.
Instrument Amount	[Display] This column displays the bill amount. Note: The bill amount currency and the account currency must be same.
Instrument Date	[Display] This column displays the bill date.
Bill Status	[Display] 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. Authorization Pending...".

3.2. 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

Bills Processing Maintenance

Option
Deposit Branch : 1 22 عدي Collection Option : Modify Bill Details Inquiry Option : None

Parameter
Bill Reference No : 1 Portfolio No : 0001031000006
Bill Document No : 12 Bill Lodging Date : 01/01/2004
Payee Account No : 23424234234234 Drawee Account No : 0001301000056
Risk Card No : 34 Corr. Bank Code : 45

Bills Bill Details Other Details Service Charges

Srl No.	Ref. No.	Currency	Amount	Realized Amount	Type	Status
1	0001031000006001	EGP	15,000.00	15,000.00	Trade Bill	Realize
2	0001031000006002	EGP	1,600.00	0.00	Trade Bill	Receive
3	0001031000006003	EGP	1,700.00	1,700.00	Trade Bill	Realize
4	0001031000006004	EGP	1,900.00	1,900.00	Trade Bill	Realize
5	0001031000006005	EGP	2,000.00	1,990.00	Trade Bill Part	Realize
6	0001031000006006	EGP	2,100.00	2,100.00	Trade Bill	Realize

Fetch Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Option

Deposit Branch	[Mandatory, Pick List] Select the bill deposit branch from the pick list.
----------------	--

Field Name	Description
Collection Option	<p>[Mandatory, Drop-Down]</p> <p>Select the bill collection from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • None • Reverse Dispatch: The bills dispatched to the correspondent bank are reversed. • Realization: All bills booked to the correspondent bank/branch can be marked realized on receiving the realization 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. • Dishonor: All outward bills booked to a correspondent 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. • Protest: Outward bills can be marked as Protested. Inward bills protest marking is automatically done by the system. • Stop Protest: A protest against a dishonored bill is stopped. • Modification: Certain bill details are modified by the bank. • Bill Status Inquiry: This is an inquiry option used to view the bill status. • 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.

Field Name	Description
Inquiry Option	<p>[Mandatory, Drop-Down]</p> <p>Select the search for inquiring on the bills from the drop-down list.</p> <p>The Inquiry Option menu is enabled only when the Bill Status Inquiry option is chosen in the Collection Option field.</p> <p>The options are:</p> <ul style="list-style-type: none"> • All • Collected • Dispatched • Reverse Dispatched • Realized • Dishonored • Protested • Stop Protest • Due Held in Branch • Due Returned to Customer
Parameter	
Bill Reference No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the reference number of the bill.</p>
Portfolio No	<p>[Mandatory, Pick List]</p> <p>Type the portfolio number of the bill.</p>
Bill Document No	<p>[Mandatory, Alphanumeric, 12]</p> <p>Type the bill document number.</p>
Bill Lodging Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the bill lodging date from the pick list.</p>
Payee Account No	<p>[Mandatory, Numeric, 14]</p> <p>Type the beneficiary or account number to locate a bill/s drawn in favor of a certain payee account.</p>
Drawee Account No	<p>[Optional, Numeric, 14]</p> <p>Type the drawee account number.</p>
Risk Card No	<p>[Conditional, Alphanumeric, 10]</p> <p>Type the risk card number.</p> <p>This field is enabled only if the Risk Card Inquiry option is selected in the Collection Option field.</p>

Field Name	Description
------------	-------------

Corr Bank Code	[Mandatory, Pick List]
-----------------------	------------------------

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

Bills Processing Maintenance

Option
 Deposit Branch : 1 عدلي Collection Option : Modify Bill Details Inquiry Option : None

Parameter
 Bill Reference No : 1 Portfolio No : 0001031000006
 Bill Document No : 12 Bill Lodging Date : 01/01/2004
 Payee Account No : 23424234234234 Drawee Account No : 0001301000056
 Risk Card No : 34 Corr. Bank Code : 45

Bills | Bill Details | Other Details | Service Charges

Srl No.	Ref. No.	Currency	Amount	Realized Amount	Type	Status
1	0001031000006001	EGP	15,000.00	15,000.00	Trade Bill	Realize
2	0001031000006002	EGP	1,600.00	0.00	Trade Bill	Receive
3	0001031000006003	EGP	1,700.00	1,700.00	Trade Bill	Realize
4	0001031000006004	EGP	1,900.00	1,900.00	Trade Bill	Realize
5	0001031000006005	EGP	2,000.00	1,990.00	Trade Bill Part	Realize
6	0001031000006006	EGP	2,100.00	2,100.00	Trade Bill	Realize

Fetch Ok Close Clear

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

Bills

Bills Processing Maintenance

Option
Deposit : 1 22 عدلي Collection : Modify Bill Details Inquiry : None
Branch : Option :

Parameter
Bill Reference No : 1 Portfolio No : 0001031000006
Bill Document No : 12 Bill Lodging Date : 01/01/2004
Payee Account No : 23424234234234 Drawee Account No : 0001301000056
Risk Card No : 34 Corr. Bank Code : 45

Bills | Bill Details | Other Details | Service Charges

Srl No.	Ref. No.	Currency	Amount	Realized Amount	Type	Status
1	0001031000006001	EGP	15,000.00	15,000.00	Trade Bill	Realize
2	0001031000006002	EGP	1,600.00	0.00	Trade Bill	Receive
3	0001031000006003	EGP	1,700.00	1,700.00	Trade Bill	Realize
4	0001031000006004	EGP	1,900.00	1,900.00	Trade Bill	Realize
5	0001031000006005	EGP	2,000.00	1,990.00	Trade Bill Part	Realize
6	0001031000006006	EGP	2,100.00	2,100.00	Trade Bill	Realize

Fetch Ok Close Clear

Field Description

Column Name

Description

Srl No.

[Display]

This column displays the row number.

It is auto-generated by the system.

Ref. No.

[Display]

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]

This column displays the bill currency code.

Amount

[Display]

This column displays the bill amount.

Note: The bill amount currency and the account currency must be same.

Column Name	Description
Realized Amount	[Display] This column displays the recovered amount.
Type	[Display] This column displays the bill type. The options are: <ul style="list-style-type: none"> • Local Post Dated Cheque • Outstation Post Dated Cheque • Trade Bill
Status	[Display] This column displays the status of the bill. The options are: <ul style="list-style-type: none"> • Realized • Part-Realized • Dispatched • Dishonored
Modified	[Display] 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

Bill Reference No : **Bill Processing Maintenance**

Option
 Deposit Branch : 1 22 عدي Collection Option : Modify Bill Details Inquiry Option : None

Parameter
 Bill Reference No : 1 Portfolio No : 0001031000006
 Bill Document No : 12 Bill Lodging Date : 01/01/2004
 Payee Account No : 23424234234234 Drawee Account No : 0001301000056
 Risk Card No : 34 Corr. Bank Code : 45

Collection Details
 Bill Document No : Bill Status :
 Bill Usage : Routing No :
 Bill Date : 01/01/1800 Maturity Date : 01/01/1800
 Bill Currency : Bill Amount : 0.00
 Payment Type : Realized Amount : 0.00
 Realization Date : 01/01/1800 Realization GL :
 Payment Instr. No : Payment Instr. Date : 01/01/1800
 Collection Type : Reject Reason :
 Customer Instructions : Nominee Name :
 Protest Flag : Protest Date : 01/01/1800
 Grace Days From : Grace Days :
 Save Cancel

Fetch Ok Close Clear

Field Description

Field Name

Description

Collection Details

Bill Document No

[Display]

This field displays the bill number as it will appear on the physical instrument.

Bill Status

[Display]

This field displays the current status or position of the bill.

The options can be Realized, Part Realized, Dishonored, Protested, etc.

You can modify the bill status when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field.

Bill Usage

[Display]

This field displays the purpose of the bill, i.e., whether it is a collection or to be pledged as collateral.

You can modify the bill usage when you inquire for a bill by choosing the **Modification** option in the **Collection Option** field.

Field Name	Description
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is a combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>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.</p> <p>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 option.</p> <p>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</p> <p>You can modify the routing number when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>
Bill Date	<p>[Display]</p> <p>This field displays the bill date as it will appear on the physical instrument.</p>
Maturity Date	<p>[Display]</p> <p>This field displays the maturity date of the bill.</p> <p>You can modify the bill maturity date when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>
Bill Currency	<p>[Display]</p> <p>This field displays the bill currency.</p>
Bill Amount	<p>[Display]</p> <p>This field displays the bill amount.</p> <p>Note: The bill amount currency and the account currency must be same.</p>

Field Name	Description
Payment Type	<p>[Display]</p> <p>This field displays the payment mode in which the payee has chosen to accept the bill payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • DD • BC • Transfer to CASA <p>You can modify the bill payment mode when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>
Realized Amount	<p>[Display]</p> <p>This field displays the recovered amount, if the bill is partially realized.</p>
Realization Date	<p>[Display]</p> <p>This field displays the date on which the bill is realized (could be part or full).</p>
Realization GL	<p>[Display]</p> <p>This field displays the GL account number where the real accounting entries are passed after the realization of the bill.</p>
Payment Instr. No	<p>[Display]</p> <p>This field displays the instrument number, if the bill payment is accepted by the mode of BC or DD.</p>
Payment Instr. Date	<p>[Display]</p> <p>This field displays the instrument date, if the bill payment is accepted by the mode of BC or DD.</p>
Collection Type	<p>[Display]</p> <p>This field displays the collection type.</p>
Reject Reason	<p>[Display]</p> <p>This field displays the reject reason.</p>
Customer Instructions	<p>[Display]</p> <p>This field displays the bill specific instructions, if any.</p> <p>You can modify the customer instructions when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>

Field Name	Description
Nominee Name	<p>[Display]</p> <p>This field displays the name of the bill nominee, if any.</p> <p>You can modify the nominee name when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>
Protest Flag	<p>[Display]</p> <p>This field displays whether the bill should be protested if not honored.</p> <p>You can modify the customer instructions when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>
Protest Date	<p>[Display]</p> <p>This field displays the grace period type and the grace period specified during the bill batch data entry maintenance.</p> <p>The system will calculate and display the protest date.</p>
Grace Days From	<p>[Display]</p> <p>This field displays the grace period type.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Days after Maturity: Bill will be protested after the specified grace period days from the maturity date • Days after Dispatch: Bill will be protested after the specified grace period days from the dispatched date • Days after Lodging: Bill will be protested after the specified grace period days from the bill lodging date. <p>You can modify the grace type option when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>
Grace Days	<p>[Display]</p> <p>This field displays the number of grace period days after which the bill will be protested, if not honored.</p> <p>You can modify the grace period days when you inquire for a bill by choosing the Modification option in the Collection Option field.</p>

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

Bills Processing Maintenance			
Option			
Deposit Branch :	1 22	Collection Option :	Modify Bill Details
		Inquiry Option :	None
Parameter			
Bill Reference No :	1	Portfolio No :	0001031000006
Bill Document No :	12	Bill Lodging Date :	01/01/2004
Payee Account No :	23424234234234	Drawee Account No :	0001301000056
Risk Card No :	34	Corr. Bank Code :	45
<div> <div>Bills</div> <div>Bill Details</div> <div>Other Details</div> <div>Service Charges</div> </div>			
Collateral Details			
Type of Collateral :		Collateral Code :	
Account Limit No :		Utilized Amount :	0.00
Risk Card No :			
Drawee Details			
Drawee Account No :		Drawee Name :	
Corr. Bank Code :		Corr. Branch Code :	
Drawer Name :		Drawee Address 1 :	
Drawee Address 2 :		Drawee Address 3 :	
Drawee City :		Drawee State :	
Drawee Zip :			
Cheque Details			
Clearing Type :		Cheque Literal :	
		<div>Save</div> <div>Cancel</div>	
		<div>Fetch</div> <div>Ok</div> <div>Close</div> <div>Clear</div>	

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]

Select the bill status for collateral type bills from the drop-down list.

- Regular: The bill is in regular status and can be pledged as collateral.
- Waiting: The bill cannot be used as collateral presently but can be used at a later date.
- Investigation: The bill's drawer is under investigation so it cannot be accepted as collateral.
- Non Collateral: The bill cannot be accepted as collateral for some specific reason.

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.

Field Name	Description
Collateral Code	[Conditional, Pick List] Select the collateral code for the product of beneficiary account from the pick list.
Account Limit No	[Conditional, Pick List] 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] Type the bill collateral utilized amount.
Risk Card No	[Conditional, Pick List] 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, 14] Type the drawee's account number.
Drawee Name	[Conditional, Alphanumeric, 40] Type the drawee name.
Corr. Bank Code	[Conditional, Pick List] Select the drawer correspondent bank code from the pick list.
Corr. Branch Code	[Conditional, Numeric, Three] Type the drawer correspondent branch code.
Drawer Name	[Conditional, Alphanumeric, 40] Type the name of the drawer.
Drawee Address 1	[Conditional, Alphanumeric, 35] Type the line one of the drawee's address.
Drawee Address 2	[Conditional, Alphanumeric, 35] Type the line two of the drawee's address.
Drawee Address 3	[Conditional, Alphanumeric, 35] Type the line three of the drawee's address.
Drawee City	[Conditional, Alphanumeric, 40] Type the drawee's city of residence.
Drawee State	[Conditional, Alphanumeric, 40] Type the drawee's state of residence.

Field Name	Description
Drawee Zip	[Conditional, Alphanumeric, 10] Type the zip code.
Cheque Details	
Clearing Type	[Conditional, Drop-Down] Select the cheque clearing type from the drop-down list.
Cheque Literal	[Conditional, Drop-Down] 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

Bills Processing Maintenance

Option
Deposit Branch : 1 22 عدي Collection Option : Modify Bill Details Inquiry Option : None

Parameter
Bill Reference No : 1 Portfolio No : 0001031000006
Bill Document No : 12 Bill Lodging Date : 01/01/2004
Payee Account No : 23424234234234 Drawee Account No : 0001301000056
Risk Card No : 34 Corr. Bank Code : 45

Bills | Bill Details | Other Details | **Service Charges**

Sr. No.	SC Code	Description	SC Ccy	SC Amount	Amount{ACY}	Amount{TCY}	Amount{LCY}

Save Cancel

Fetch Ok Close Clear

Field Description

Column Name	Description
Sr. No	[Display] This column displays the row number.
SC Code	[Display] This column displays the unique code of levied service charge.
Description	[Display] This column displays the description of the service charge.
SC Ccy	[Display] This column displays the currency in which the service charge will be charged.
SC Amount	[Display] This column displays the amount levied as service charge.
Amount(ACY)	[Display] This column displays the service charge amount in account currency.
Amount(TCY)	[Display] This column displays the service charge amount in transaction currency.
Amount(LCY)	[Display] 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.