

Savings User Guide

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1. Preface

1.1 Introduction

This User Manual is prepared to familiarize you with the Savings module of Oracle FLEXCUBE. The manual gives you an overview of the module and explains all the maintenances required for its smooth functioning. It also takes you through the different types of transactions that may be handled through this module.

1.2 Audience

This manual is intended for your Branch Tellers, Vault Operators and Branch Supervisors to provide quick and efficient service to customers and prospects of your bank.

1.3 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>.

1.4 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Savings</i> - An Overview provides a snapshot of the features of the entire module.
Chapter 3	<i>Transaction Workflow</i> - Describes the role of the Workflow engine in transaction processing.
Chapter 4	<i>Common Operations</i> - Details the common operations that you can perform when processing transactions in this module.
Chapter 4	<i>Data Replication</i> – Details replicating host data in the branch.
Chapter 6	<i>Maintenances for Savings</i> - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.
Chapter 7	<i>Cash Transactions</i> - explains all the cash-based transactions that can be performed through this module.
Chapter 8	<i>Instrument Transactions</i> - Describes the various instrument-based transactions that can be performed in this module.
Chapter 9	<i>General Ledger Transaction</i> - Explains miscellaneous debit and credit transactions GL transactions.
Chapter 10	<i>Time Deposit Transactions</i> - Explains the various types of transactions in this category.
Chapter 11	<i>Credit Card Payments</i> – Explains the various types of payments in this category

Chapter 12	<i>Vault Operations</i> - Explains the different types of Vault operations available in branch.
Chapter 13	<i>Balancing Operations</i> - Explains the balancing operations available in this module.
Chapter 14	<i>Batches</i> - Details the various automatic processes applicable for the module.
Chapter 15	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents.
Chapter 16	<i>Function ID Glossary</i> - has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Abbreviations used

The following acronyms/abbreviations are used in this User Manual:

Abbreviation	Description
GL	General Ledger
CCY	Currency
FCY	Foreign Currency
LCY	Local Currency
WF	Workflow
RT	Retail Teller
DE	Data Entry
TC	Traveler's Cheque

1.6 Related Documents

- The Procedures User Manual

1.7 Glossary of Icons

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Savings - An Overview

2.1 Introduction

Savings is the web-enabled front end of Oracle FLEXCUBE, and is used for handling the Retail Teller transactions. It is fully browser based and facilitates the processing of several types of transactions, like cash transactions, cheque transactions, remittance transactions, funds management transactions and so on.

A typical Savings transaction may be classified into the following five Workflow stages:

1. Capturing the transaction
2. Transaction enrichment from the host
3. Authorization by the supervisor (Local or Remote)
4. Viewing and Submission
5. Cash Disbursement

The Workflow engine which forms the core of Savings, determines the flow of the transaction from one stage to the other.

For more details on the Workflow engine, refer the 'Transaction Workflow' chapter of this User Manual.

2.1.1 User Roles

You can define the User Roles, applicable in Savings, in the host. Each role may be associated with a set of functions that are allowed for the role. For example, roles of the following type may be created and associated to appropriate transactions:

- System Administrators
- Supervisors/Authorizers
- Vault Administrators
- Tellers

Typically, a department within a branch will have only one system administrator and a single vault but can have any number of supervisors and tellers. However, you can add additional roles depending on the bank's requirement.

2.1.2 Salient features

Some of the salient features of the module are discussed below:

2.1.3 Data Replication

Host based 'Push' Replication is used to reproduce the critical data (maintenances/customer data) from host to branch at regular intervals. These maintenances are pushed to the branch automatically. The time interval between each replication cycle can be configured as per the bank's requirement. Host will ensure that only necessary and critical information is made available locally in the branch.

For more details on replicating data from the host, refer 'Data Replication' chapter of this User Manual.

2.1.3.1 Offline and Online behavior

When branch places a request on the host, as part of the response mechanism, the system can dynamically determine whether the branch is online with the host.

2.1.3.2 Transaction reversals

You can manually reverse only authorized and completed transactions. A transaction may be a normal completed transaction or a tanked transaction, which is believed to be complete in all respect.

When you reverse a transaction, the data is not removed from the system. The contract will remain in the system with the contract status as 'Reversed' and the accounting entries will be reversed (negative amounts will be posted into the accounts). Also, this will update the Till balance for the currencies (for cash transactions), wherever applicable.

You can pick up the transaction to be reversed from the transaction screen. If reversal is applicable (i.e. you have defined a reversal workflow stage for the transaction), save icon will be enabled. When you click on this button, the reversal request will be sent as a fresh request.

2.1.3.3 Deletion of incomplete transactions

You have the provision to delete incomplete transactions at any stage prior to its completion. This is typically done as part of the End of Day activities.

The 'Workflow' section in the Application Browser will display the count of Incomplete Transactions. You can fetch any of these transactions for clearing. Once you mark a transaction for deletion, the system will not display the transaction in the Complete/Incomplete/Pending transactions list.

2.1.3.4 Auto Reversals, Roll Forward and Timeout Handling

Auto-Reversals are applicable for transactions which have been configured as 'One Stage' transactions. If, during submission to host, the request (or the response) times out, then the transaction is updated as 'Marked for Reversal'. The untanking job will pick up such transactions and do the needful.

However, for 'Two Stage' transactions, timeouts will be based on the stage of the transaction. If the first stage request encounters a time out, the transaction will be updated as 'Marked for Delete'. But, if the first stage request goes through successfully, as a result of which the transaction is saved in the host (but is unauthorized), the subsequent second stage request time out will update the status as 'Marked for Roll Forward'. This implies that the transaction is complete in all respect and will be forced posted in host. But, in case of a timeout, if the subsequent branch follow through updates (e.g. Till updates, Transaction Status updates etc), if any, fails, the transaction status will be updated as 'Marked for Reversal' and not as 'Marked for Roll Forward'.

In both the above cases, the untanking process will pick up the transactions and do the needful.

2.1.3.5 Tanking and Untanking process

The following section explains the process in branch and host:

In Branch

When the connection between branch and host is lost, the transactions will be tanked in the branch. Subsequently, when the connection is re-established, the system will untank the tanked transactions from the branch to host. The transactions will be saved in the transaction log master in the same stage at which the connection between the branch and host is lost i.e. the stage at which the transaction failed to take place in the host.

The following transaction will be tanked:

- Offline transactions
- Transactions with status 'Marked for Delete'
- Transactions with status 'Marked for Roll Forward'
- Transactions with status 'Marked for Reversal'

In the branch, all the transactions which failed to reach the host are tanked. The tanked transactions are marked with status 'T'. The untanking process will fetch the count of pending transactions in the branch and then upload the tanked transactions to the host when online. During the upload, the transactions in the branch remain locked. This is to prevent other parallel processes from picking up the same records. After successful upload, the status of the transactions is updated to 'P' in the branch which indicates that the transactions have been processed. The system, then unlocks the transactions which were locked in the branch.

In Host

The host will process the tanked transactions sent from the branch. The host will receive the untanking requests from the branch in the form of XML via an interface. These requests will be stored in a table. A background job will process the untanked transactions by first parsing the XML requests received by the host. Each transaction is identified by a unique external transaction reference number. On successful parsing, the job will forward it to the relevant interface for further processing. If there are any errors, the host is updated with the status and error details. If the transaction is successfully completed, the transaction status in the host will be marked as 'S'.

Transaction reconciliation with host

During the EOD activities in the branch, the transactions processed in the branch have to be reconciled against their corresponding entries in the host. Each teller of the branch will perform this activity as part of the respective Till balancing and closure. The following checks will be done as part of the transaction reconciliation in branch:

Count of transactions in branch and host: This query will display the list of transactions based on the type for a user for the day. In case of discrepancies it will drill down to individual transactions.

Inflow/Outflow totals of Cash Till and Debit/Credit totals in Cash GL: The total will be displayed currency-wise for a user. This will also be a drill down, wherein, in case of any discrepancy in a currency, you can view all the transactions in that currency.

Transactions in branch minus transactions in host: List of all transactions that are 'Complete' and 'Authorized' in the branch, but have no corresponding entries in the host.

Transactions in host minus transactions in branch: List of all transactions which are 'Complete' and 'Authorized' in the host, but have no entries in the branch (or are still Incomplete).

Transaction Amount in branch and in host: The transactions are present in branch as well as in the host, but the sum of the transaction amounts do not match.

These mechanisms will minimize the reconciliation efforts required as a result of any branch-host inconsistencies either at the Cash Till/GL level or at the Transaction Amount or Count levels.

Further, based on the results and observations of these reports/queries, you can initiate adjustment processes, as required, for Audit and Control measures.

3. Transaction Workflow

3.1 Introduction

The Workflow engine, which forms the core of Savings, guides the transaction through its various stages. Each transaction is defined as a workflow with a series of steps or stages.

At the beginning of each stage, you (teller) have to capture the relevant data in the appropriate screen and then click on the 'Save' button. Upon clicking this button, the Workflow engine checks the Workflow definition and appropriately moves the transaction to the next logical step.

3.1.1 Features of Savings Workflow

The following are the features of savings workflow:

- The workflow can be defined for each function.
- For functions which consist of similar workflow, the definition is defined at a generic level.
- Once a stage for a transaction is completed, the workflow engine moves the transaction to the next logical stage automatically.
- The number of stages and workflow using front end maintenance can be configured.
- Any change in workflow does not result in re-deployment.
- It minimizes the number of host trips.
- The workflow is supported in offline scenario.
- For Savings, you can have a default authorizer. If default authorizer is defined, then the transaction gets assigned to that authorizer automatically.
- For cash transactions, you can configure the denomination tracking, whether it is required or not.

3.2 Workflow Interfaces

The workflow engine provides the following interfaces:

Initiation of a new transaction

This interface is invoked when you select a transaction from the Menu. Internally, a Workflow object corresponding to the transaction you select in the Menu is created and control passed to it. This Workflow object will first check if you have the rights to execute the selected transaction. It will then, display the appropriate screen and data.

Execute a workflow stage

This interface is called after you capture the mandatory data and click on the 'Save' button in relevant transaction screen. The Workflow object, created on initiation of a new transaction, checks if any server code needs to be invoked and appropriately invokes it with the data received. Based on the response from the server code, the Workflow object routes the workflow to the next appropriate stage. On completion of a stage, the stage details including the input data xml and response data xml are logged in Savings to indicate that the workflow has moved to the next stage.

Load a Workflow stage

This interface is invoked when you click on a stage in your task list. This results in the Workflow object providing you the appropriate screen and data. The transaction workflow stage status is marked as Work In Progress (WIP).

Hold a Workflow stage

This interface is used when you don't want to execute the workflow stage immediately but save the data captured for use at a later point.

Cancel a Workflow

This interface is used when you need to cancel a transaction at any stage.

Assign a Workflow stage

This interface is invoked when you click on the 'Assign' button in the assignment screen. If you need to assign the workflow stage to a different user, the assignment screen is displayed where you can specify the new user in the 'Assign To' field. Upon clicking the 'Assign' button, the workflow object updates the 'Assigned To' column in the Log Master table. The transaction then, appears in the pending tasks list of the new user from where the user can pick up the transaction.

Discard a Workflow

If you need to discard a transaction at any stage, the discard interface is invoked.

3.2.1 Locking a Workflow stage

You can assign a workflow stage to more than one user. This means that any user with appropriate rights can pick up and execute a given workflow stage. However, to ensure that only one user executes a stage, the workflow engine ensures that as soon as one of the assigned users selects a workflow stage for execution, the stage is locked for that user. If any other user tries to execute the stage, the system displays an error message informing that another user has already locked the workflow stage.

3.2.2 Tracking and Auditing

The Workflow engine provides highest level of security and auditing capabilities. It captures and maintains the following information about every action taken by each user:

- The transaction stage that was invoked
- The name of the user who invoked the stage
- The time when it was invoked
- The data captured for the transaction
- The result of the action performed

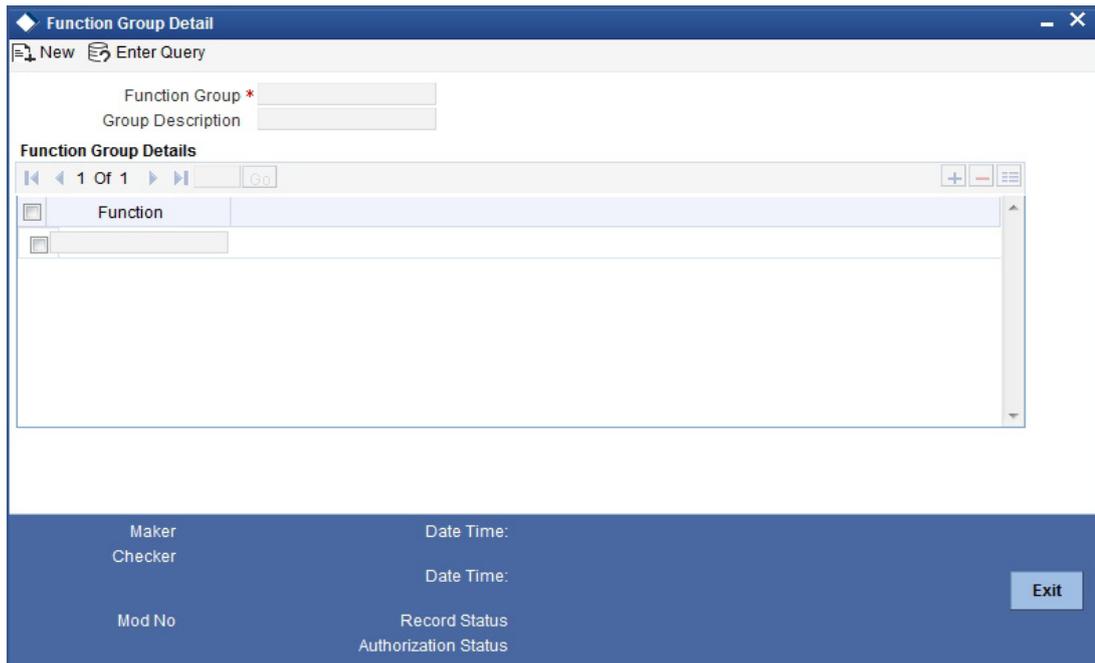
The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn_LogDetails holds the details of every stage of the transaction including the input and output data.

3.2.3 Defining a Workflow stage

You can define workflow stages as per the bank's requirements. The class generator utility will automatically generate the transaction specific classes. The workflow definitions for all transactions are generated in XML format. Whenever you change the workflow definition for a transaction, the respective class should be generated again and replicated to the workflow.

3.3 Maintaining Function Group

You can logically club the function IDs to a function group using the 'Function Group Detail' screen. To invoke this screen, type 'STDFNGRP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you need to enter the following details:

Function Group

Specify the appropriate function group that has to be created.

Function Group Description

Specify the description of the function group code.

Function ID

Select the function ID which is part of the function group from the option list provided. The system will list only savings functions.

The system performs the following validation while clubbing the function IDs to a function group:

- The function ID should be unique. Same function ID should not be mapped to multiple function groups.
- The function group code should not be a function id.
- At least one function ID should be defined for a function group.

While generating workflow if you select function group, then the system generates online and offline workflow. The system generates offline workflow only if the function supports offline processing or if workflow is maintained for a group. The static data released for stage wise response does not include override and undo (auto reversal).

3.4 Maintaining Workflow Definition

You have to maintain certain parameter which determines the workflow of a savings function. You can either define a workflow for individual savings functions like Cash Deposit, Cash Withdrawal or you can define for a group of similar functions like Function Group.

You can set the parameters for workflow definition for a branch using 'Function Workflow Definition Detail' screen. To invoke this screen, type 'STDWFDEF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

Branch Code

Specify the appropriate branch code from the option list provided.

Function ID Group

Specify the function ID group from the option list provided.

3.4.1 Specifying User Preferences Details

MIS amendable

Check this box to amend the system defaulted MIS details.

UDF amendable

Check this box to amend the system defaulted UDF details.

Charges amendable

Check this box to modify charges picked up by system.

Exchange rate amendable

Check this box to modify the exchange rate picked up by system.

Till Required

Check this box to update the till balances. This is applicable only for cash transactions.

Note

If Till Required is checked and if the transaction amount is greater than or equal to maximum cash deposit maintained in Retail Teller Branch parameter then the system displays an override message. The override message can be configured as an error message also.

Denomination Tracking required

Check this box to indicate whether denomination tracking is required for cash transactions.

Signature Verification

Check this box to to mandate the signature display screen as part of the workflow for various transactions.

Note

- If you manually traverse to 'Customer Signature\ Image View' by pressing F12, then the workflow (of displaying 'Customer Signature View') is not triggered. System will however validate for the click of 'OK' or 'Cancel' button to post the transaction.
 - Even though in Workflow definition the "Signature Verification" is checked, you have to keep focus on the debit account and press F12 key to verify signature and F10 to verify image, else system will throw an error during workflow stage to verify the same."
-

Oracle FLEXCUBE supports mandatory signature verification in the following Function IDs:

- 1001 - Cash Withdrawal
- 1006 - Account to Account Transfer
- 1008 - Miscellaneous Customer Debit
- 1009 - TC Sale against Account
- 1010 - BC Sale against Account
- 1013 - Cheque Withdrawal
- 1014 - DD Sale Against account
- 1056 - Stop Payment
- 1075 - Bill Payment Against Account
- 1300 - Close Out Withdrawal by BC
- 1301 - Close Out Withdrawal
- 1310 - Redemption by Cash
- 1311 - Redemption by BC
- 1312 - Redemption by Transfer to Savings
- 1317 - Multimode Deposit Redemption
- 1318 - Redemption by Transfer to GL
- 1320 - Close Out Withdrawal
- 1350 - Close Out Withdrawal by Multimode
- 1401 - Cash Deposit
- 1405 - Cash Transfer
- 1408 - Miscellaneous Customer Credit
- 1409 - TC Purchase against Account
- 1410 - Interbranch Transaction Input
- 1411 - Interbranch Liquidation Input

- 6501 - Cheque Deposit
- 6560 - Cheque return
- 8206 - FX Sale Against Account
- 8207 - FX Purchase Against Account
- 8309 - BC Liquidation against Account
- 8312 - DD Liquidation against Account
- 8318 - TT Issue against Account
- 8321 - TT Liquidation against Account
- 8330 - DD Sale against Cheque
- 8335 - BC Sale against Cheque
- CRAP - Credit Card Payment By Account
- CRCM - Credit Card Payment By In-House cheque
- LOCH - In-House cheque Deposit
- TDAC - TD Account Opening AC Transfer

Note

For the following screens, the system supports mandatory signature verification for debit ledger of the transaction:

- 1006 - Account to Account Transfer
 - 1312 - Redemption by Transfer to Savings
 - 1317 - Multimode Deposit Redemption
 - 1350 - Close Out Withdrawal by Multimode
-

Mandatory signature verification is not a supported functionality for the following function IDs:

- 1000 - Miscellaneous Transfer
- 1005 - Miscellaneous GL Transfer
- 1025 - Bill Payment by Cash
- 1060 - Miscellaneous GL Debit
- 1460 - Miscellaneous GL Credit
- 3401 - Safe Deposit Rental By Cash
- 5001 - Loan Disbursement By Cash
- 5401 - Loan Repayment By Cash
- 5521 - Inward Clearing Cheque Data Entry
- 5555 - Inward Clearing Data Entry
- 6512 - Consolidated Cheques Data Entry
- 6514 - Outward Clearing Data Entry
- 6520 - Cheque Deposit to GL
- 7010 - Passbook Update
- 7030 - New Passbook issue
- 7031 - Passbook Status Change
- 7551 - Book Shortage
- 7552 - Book Overage
- 7789 - DD Transaction
- 7790 - BC Transaction

- 7795 - TT Transactions
- 8003 - TC Purchase (Walk-In)
- 8004 - FX Purchase (Walk-in)
- 8203 - FX Sale (Walk-in)
- 8204 - TC Sale (Walk-In)
- 8205 - TC Sale (Against GL)
- 8301 - BC Issue against Walk-in
- 8302 - BC Issue against GL
- 8304 - Reversal of BC/DD Liquidation
- 8305 - DD Issue against Walk-in
- 8306 - DD Issue Against GL
- 8307 - BC Liquidation against Walk-in
- 8308 - BC Liquidation against GL
- 8310 - DD Liquidation against Walk-in
- 8311 - DD Liquidation against GL
- 8316 - TT Issue against Walk-in
- 8317 - TT Issue against GL
- 8319 - TT Liquidation against Walk-in
- 8320 - TT Liquidation against GL
- 9001 - Open Teller Batch
- 9007 - Transfer Cash from Vault
- 9008 - Transfer Cash to Vault
- 9009 - Buy Cash From Central Bank
- 9010 - Sell Cash To Central Bank
- 9011 - Buy TC From Agent
- 9012 - Current Open Tills
- 9013 - Customer Account Balance
- 9015 - Buy TC From HO
- 9016 - Sell TC to HO
- 9017 - Buy TC from Vault
- 9018 - Return TC to Vault
- 9020 - Display TC available with Vault
- BCDI - Duplicate Issue of BC Instrument
- BCFT - Transfer Cash from Teller
- BCRP - BC Reprint/Reissue
- BCRV - BC Revalidation
- CQIN - Cheque Status
- CRCN - Credit Card Payment By Cheque
- CRCP - Credit Card Payment By Cash
- DDDI - Duplicate Issue of DD Instrument
- DDRP - DD Reprint/Reissue
- DDRV - DD Revalidation
- IPTDMM - Islamic TD Account Opening by Multi Mode
- QRYC - Query Customer Account Details

- TDCS - TD Account Opening by Cash
- TDGL - TD Account Opening GL Transfer
- TDMM - TD Account Opening by Multi Mode

3.4.2 **Specifying Validation Preferences Details**

Inter Branch check

Check this box to indicate whether the transaction involving inter branch account needs authorization.

Authorization limit check

Check this box to indicate the transaction amount limit beyond which an authorization for the transaction limit is enforced.

Note

You have to maintain a currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then transaction amount limit authorization is not enforced.

3.4.3 **Specifying Authorization Preferences Details**

Auto Authorization

Check this box to indicate transaction requires authorization.

Authorization on charge amendment

Check this box to indicate whether authorization is required in case if you have amended the charge defaulted by the system.

Authorization on exchange rate amendment

Check this box to indicate whether authorization is required in case is you have amended the exchange rate defaulted by the system.

Assignment Mode

Select the assignment mode to indicate whether remote authorization assignment is automatic or manual operation. The assignment modes available are:

- Auto – It indicates whether the authorizer is chosen automatically based on default authorizer maintenance.
- Manual – It indicates whether the maker of transaction can choose the authorizer from the list of authorizers.

Authorization Role

Select the authorization role of the authorizers. The users belonging to this role are the valid authorizers for this workflow. This field is applicable if assignment mode is 'Manual' or if assignment mode is 'Auto' and no default authorizer is maintained for the user.

Two Step Role

Select the role, who can execute the second step, from the adjoining option list.

Two step role for cash deposit and cash withdrawal are maintained only if the setup is configured for two step process. A role maintained in the two step role is not considered if the process is a single step.

Click 'Populate Stage' to derive the number of stages. A maximum of two stages are displayed, they are:

- INPUT Stage
- ENRICH Stage

The derived stages are displayed in the 'Branch Work Flow Details' section in the screen.

Note

You can add another stage if single stage is populated. This is required if two stages are enforced despite the preferences that are maintained. The stages added explicitly by you are allowed to be deleted.

3.4.4 Specifying Branch Workflow Details

Sequence No

The system displays the sequence number.

Stage Description

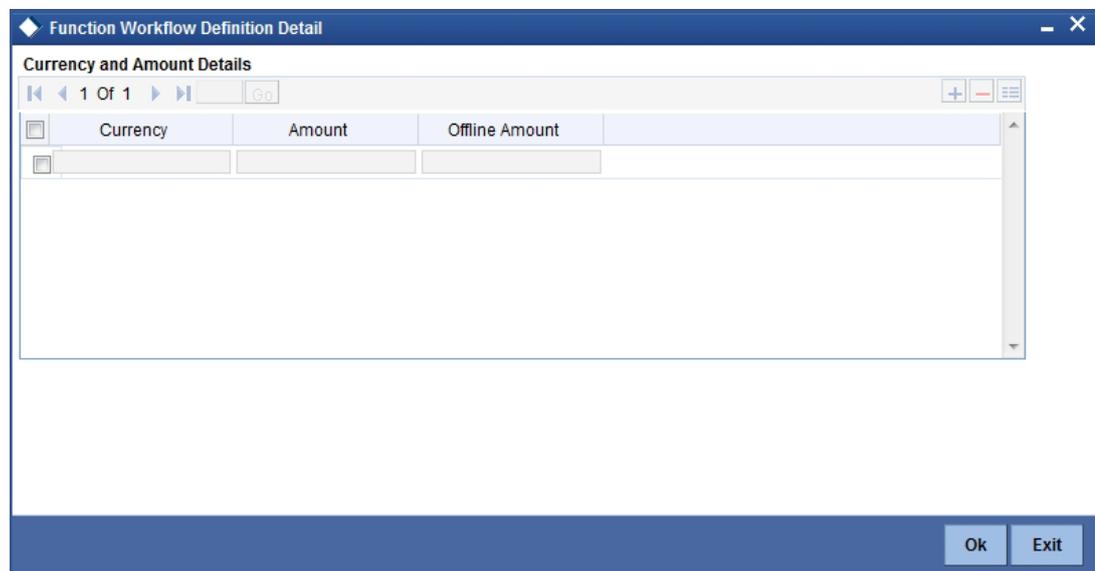
The system displays the stage description.

Override Handling

Select the appropriate override handling from the drop down. The options available are:

- Auto
- Defer
- Immediate

Click on 'Authorization Limit Check' button to maintain the currency wise transaction limit in online and offline mode. The 'Authorization Limit Check' screen is displayed.



Here you need to maintain currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then it is treated as authorization required.

Currency

Specify the currency for the authorization limit check.

Online Amount

Specify the online amount for the authorization limit check.

Offline Amount

Specify the offline amount for the authorization limit check.

The system performs the following validation while setting the preferences for Workflow definition:

The denomination tracking check should be Y only if 'Till Required' is Y.

Authorization Preference should be Y only if corresponding amendment preferences are Y.

The override handling in last stage cannot be Defer.

If you select 'Auto Authorize' option then the following options cannot be selected.

- Auth limit check
- IB check
- Authorization on charge amendment
- Authorization on exchange rate amendment

You cannot select the override handling to 'Auto'.

3.4.5 Handling of Local Transactions and Pure Query

In Oracle FLEXCUBE, the workflow for local transactions and the query stage is pre-configured. You are allowed to amend the following options in work flow maintenance:

- Till Required
- Denomination Tracking Required
- Authorization Limit Check
- Assignment Mode
- Assignment Role
- Authorization Limit Check Button

3.4.6 Maintaining Auto Assignment of Authorizer

Following are the maintenances for handling Auto Assignment of Authorizer, they are:

- Maintaining Default Authorizer
- Maintaining User Role Definition

3.4.7 Maintaining Default Authorizer

You can maintain the default authorizer by using 'Default Authorizer Detail' screen. To invoke this screen, type 'STDDEFAU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

User ID

Select a user ID from the adjoining option list. The option list consists of user IDs for whom a default authorizer needs to be maintained..

User Name

The system displays the name of the user, when you select the user ID.

Branch Code

Select the appropriate branch code. This field is enabled if the 'All' option is chosen in the 'User ID' field. If specific authorizer is selected, then the system will default the home branch as branch code.

Branch Name

The system displays the branch name, when you select the branch name.

Default Authorizer

The system displays the default authorizer, if you already set a default authorizer while assigning the transaction. However you are allowed to change it, if the mode assigned is Manual. Select the authorizer ID from the adjoining option list. The option list consists of authorizers who are mapped to a role with 'Savings Authorizer' flag value as 'Y' and 'All' option.

There are two different modes of assignment of workflow transaction, they are:

- Manual - If you assign the mode as 'Manual' then the system will display the default authorizer. You are allowed to change the authorizer.
- Auto - If you assign the mode as 'Auto' then the transaction will be automatically assigned to the authorizer.

Description

The system displays the description.

3.5 Maintaining User Role Definition

You can define the user role in the 'Role Maintenance' screen. To invoke this screen, type 'SMDROLDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Then click 'Branch Limit' button on the 'Role Maintenance' screen.

Role Maintenance

Save

Role Id *

Role Description

Centralisation Role

Maintenance Reports Batch Online Process Stage Rights Acc Class Restriction Branch Restriction Rights

Password Restriction Web Branch Branch Limit Fields

Maker Date Time:

Checker Date Time:

Mod No Record Status Authorization Status

Cancel

Here you need to enter the following details:

Authorizer Role

Check this box to indicate the user role is defined.

For more information about 'Role Maintenance' refer 'Defining a User Role' topic under 'Security Management System' User Manual.

3.5.1 Maintaining Denomination tracking

Oracle FLEXCUBE facilitates denomination tracking. For cash transactions, there is an internal stage called Till Update. The system will update the user till with the amount of cash transaction. If denomination tracking is checked in the 'Workflow Definition' screen then the system updates the denomination wise update of Till. If denomination tracking is not checked then you should not input the denomination details in the denomination block. If input, the same is ignored.

3.5.2 Maintaining Savings Function Definition

Oracle FLEXCUBE allows you to set preferences for function ID specific configuration using 'Branch Function Definition Detail' screen. The primary data are pre-shipped with an option to modify certain parameters. Here you are allowed only modify and authorize. To invoke this screen, type 'STDBRFUN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

Function Id

Specify the function Id for which preference is to be set.

Function Description

The system displays the function description.

Preferences

Offline Support

Check this box to indicate if offline is allowed.

Next Date Transaction Allowed

Check this box to indicate if next date transaction is allowed.

Reversal Allowed

Check this box to indicate if reversal allowed.

Authorization Required for Reversal

Check this box to indicate if authorization is required for reversal. Reversal is an internal stage in workflow. The system triggers reversal authorization based on the flag.

Advice Required

Check this box to indicate if advice has to be generated.

Online Advice Name

The system displays the advice template name to be used in online mode. However you can amend it.

Offline Advice Name

The system displays the advice template name to be used in offline mode. However you can amend it.

Note

If new templates are not created during implementation of the product, the system will display the default advice template in online and offline advice name. If you require advices specific to the bank, then new templates must be created during implementation and maintained in this screen. Also new tags required in the existing advice must be modified during implementation.

Input Stage Slip Required

Check this box to indicate if input stage slip is required.

Online Input Stage Slip Name

Specify the input stage online slip file name.

Offline Input Stage Slip Name

Specify the input stage offline slip file name.

Confirmation Required

Check this box to indicate if confirmation is required before completing the transaction.

Confirmation Message Code

System defaults the confirmation message code as 'LBL_DEFAULT_CONFIRM' if you have selected 'Confirmation required'.

Confirmation Error Type

Select the error type from the drop down list.

The system performs the following validations:

Authorization Required for Reversal can be set as Y only if Reversal Allowed is Y.

Offline Allowed and Reversal Allowed option can be set only if they are supported for the function. The support will be as per factory shipped information.

3.6 Stages in Workflow Transaction Flow

Oracle FLEXCUBE allows you to set preferences before generating the workflow. The following are the preferences you can set for each stage, they are:

Handling of overrides – The following options are supported:

- **Defer** – It indicates whether the display and remote authorization handling of savings and host overrides raised in the current stage are combined with the branch validation step of the subsequent stage. If the branch validation step of the subsequent stage does not raise any overrides then the host overrides are not displayed and the transaction proceeds. If the next host hit again results in overrides then they will be displayed.
- **Immediate** – It indicates whether the host overrides are handled in the current stage. When you accept the overrides and submit the transactions for remote authorization. The workflow proceeds only on successful remote authorization.
- **Auto** – It indicates whether all the overrides from branch and host do not require authorization. The system sets the 'Auto' option, if you have opted for 'Auto Authorize' option.
- **SI. Number** – This is a system generated number which determines the sequence of execution of the stages.

While saving the preferences the workflow gets generated. There are two stages for generating a workflow. They are:

- Input
- Enrich

After generating the workflow, INPUT and ENRICH stages, the system performs the following validations after determining whether validations need to be carried out before calling HOST:

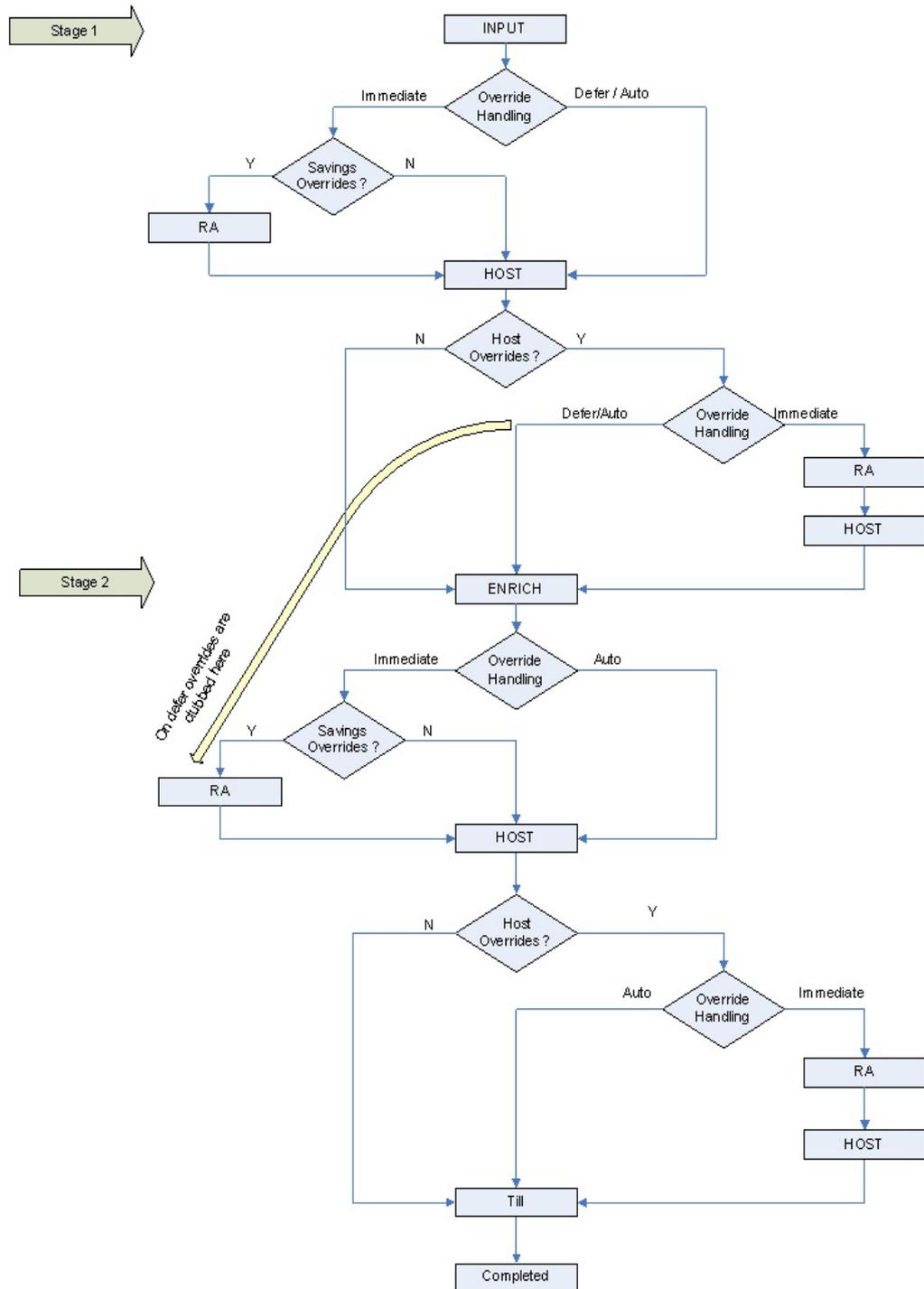
- The system raises the inter-branch override if the transaction account does not belong to the current branch.
- The system raises an override if the transaction amount is greater than transaction level limit or role level limit.
- The system raises an override if you amend the exchange rate that is defaulted by the system.
- The system raises an override if you amend the charges that is defaulted by the system.

If validation raises any override then transaction will require Remote Authorization. On successful Remote Authorization, transaction will proceed with Work Flow i.e. to HOST. If validation does not return overrides, transaction will proceed with Work Flow i.e. to HOST directly. The Inter Branch and transaction limit checks are carried out in first stage and the remaining validations are carried out in second stage.

Note

Online and Offline transaction level limit is maintained in 'Savings Workflow Defenition' and Role level limit is maintained in 'User Roles Defination' Screen.

The diagram below consists of two stages for generating the workflow:



3.6.1 Input Stage

The system performs certain validation during input stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction moved for override handling validation. Here if system raises an override as Immediate, the transaction will require Remote Authorization. On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST and then moves to ENRICH stage.

If the system raises an override as Defer, then the transaction are clubbed and sent for Remote Authorization during ENRICH stage. If the system does not raise any host override, then the transaction directly hits the ENRICH stage.

3.6.2 Enrich Stage

The system performs certain validation during enrich stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction is moved for override handling validation. Here if system raises the override as Immediate, the transaction will require Remote Authorization.

On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. And then moves to Till. If the system does not raise any override, then the transaction directly moves to the Till. If the validation does not return any host overrides, then the transaction directly moves to the Till.

If Till required is selected then on successful completion of the enrich stage, the system will update the Till automatically. After updating the Till, the transaction is completed.

Note

If 'Advice Required' is selected in the 'Branch Function Definition Detail' screen, the system generates the advice and displays on successful completion of the transaction.

3.6.3 Running Savings EOD Mandatory

Oracle FLEXCUBE facilitates to make savings EOD (End of Day) mandatory to run EOD for a particular branch wherein the workflow cannot be modified. Therefore the 'Workflow Allowed' flag is maintained as 'N'. The EOD batch run is carried out for both stages. During the first stage, the system performs validation needed for executing savings EOD. And in the second stage, it performs HOST call.

You have to maintain the following function to make savings EOD as mandatory for running host EOD:

The function 'BRNRECON' should be maintained as a mandatory function in 'Mandatory Batch Programs'.

In 'Mandatory Batch Programs' maintenance, the End of cycle group will be 'End Of Transaction Input' for the function ID 'BRNRECON'.

The HOST keeps a track whether savings EOD execution is completed for each branch and date. After completion, the HOST marks the savings EOD execution as completed for that

application date and branch. The batch program 'BRNRECON' checks if savings EOD is completed and return success. If savings EOD is not mandatory, then 'BRNRECON' is not maintained as a mandatory function

4. Common Operations

4.1 Introduction

This chapter details the common procedures and operations that should be followed while processing transactions in Savings. This chapter is divided into the following sections:

- Clearing a User
- Authorizing a transaction
- Initiating a Customer Session

The following operations are also discussed:

- Opening a Branch
- Opening a Vault
- Opening a Till

4.2 Workflow Task List

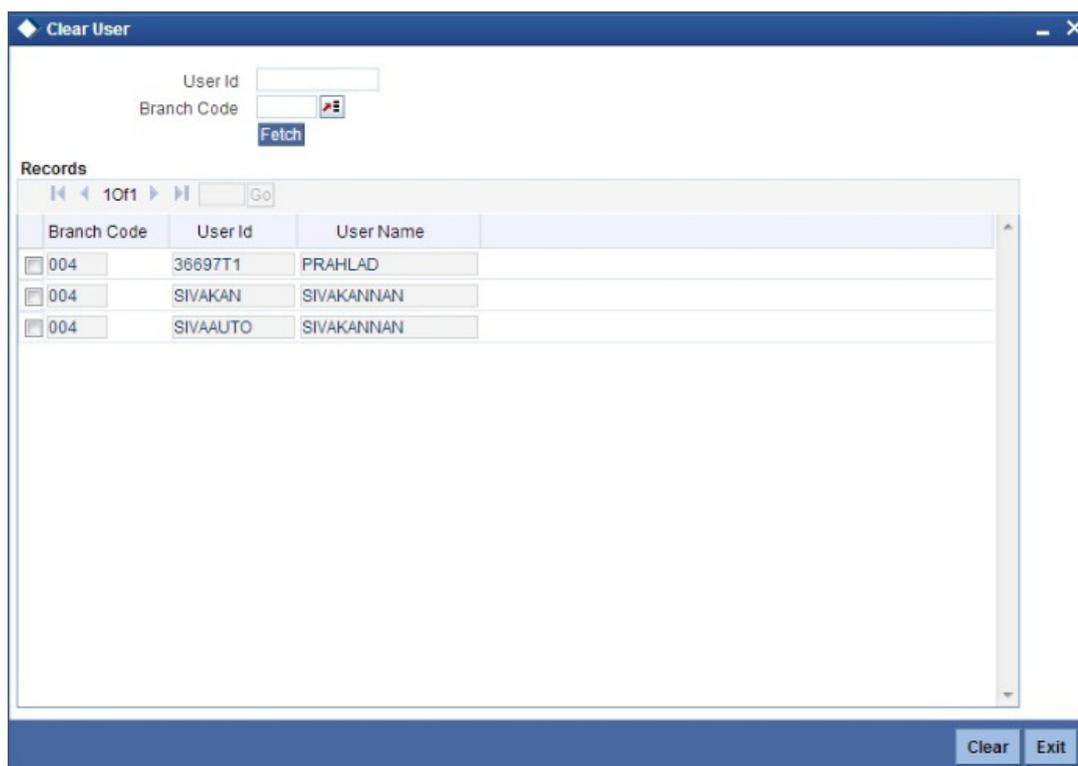
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

- Number of pending transactions
- Number of transactions that are assigned to the logged in users
- Number of transactions that are yet to be assigned
- Number of transactions that have failed
- Number of transactions that are complete
- Number of transactions that are reversed

4.3 Clearing a User

Sometimes you may require to force-logout a user from Savings. You can do this if you are a supervisor with the necessary rights to logout a user from the branch. The supervisor also has the facility to force log off all the users at any given point of time. Typically, the force-logout right is given to only one administrator role user in the branch.

You can invoke the 'Clear User' screen by typing 'CLRU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The following screen will be displayed:



You can search for the users based on the following parameters:

- User ID
- Branch Code

Once you have specified the parameters click 'Fetch' button. The system lists the following details of the users who have logged into the application:

- Branch Code
- User ID
- User Name

To force log out a user, check the box against the relevant user record and click 'Clear' button. The system will display a message to confirm the clear operation. To force log out all the users in a page, check the box against the header row, which will select all the users in the page. Further click the 'Clear' button. The selected users are logged off from the application.

4.4 Authorizing a Transaction

Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

4.4.1 Manual Assignment

The maker can opt for either the local authorization or the remote authorization for the transaction that is submitted with one or more overrides.

Local Authorization

The supervisor can authorize the transactions from the teller screen by entering the ID and password. In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:



The authorizer can only view the transaction details here. He or she will have to enter the following details:

Userid

Specify the user ID of the authorizer.

Password

Enter the password to authorize or reject the transaction.

Token ID

Specify the Token ID. The system validates the user by calling external system using the hooks maintained in Oracle FLEXCUBE. The system displays an error message if the user authentication or token ID validation fails.

Note

If the value of property TWO_FACTOR_AUTH_ENABLED is 'N' in property file, then 'Token ID' field will not be displayed on the Local Authorization screen. If the value of the property file is 'Y', then the 'Token ID' field is displayed.

Remarks

Specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.

You can view the override messages by clicking 'Override Messages'.

Note

Local Authorization option is not available when user authentication is via Single Sign On (SSO).

Remote Auth

In this type, the Maker will assign the transaction to an authorizer using the following screen. This screen will appear during the appropriate stage as per the Workflow definition.

Information	Maker Remarks
Maker Remarks	Assigned
Remarks	

[Override Messages](#)

Ok Reject

In this screen, the Maker has to specify the name of the authorizer and then click the 'Assign' button. Upon successful assignment, a confirmation message "Successfully assigned to OFFICER" with the name of the assignee is displayed.

The authorizer, to whom the Maker assigns the transaction, will see the same in the pending Tasks List from where he/she can fetch the transaction for approval or rejection, as the case may be.

Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

4.4.2 Auto Assignment

If the Workflow for the transaction is configured for 'Auto Assign' at this stage, it will assign the transaction to all the eligible authorizers as per the assignment criteria. All the eligible supervisors will be able to see the transactions in their pending Tasks List. The transaction will be locked by the first supervisor who fetches it from the Task List. The supervisor will then have to Approve/Reject the transaction. This is similar to remote authorization in case of manual assignment.

4.4.3 Displaying Overrides and Errors

In case of any errors or overrides, the same will be displayed on the main screen in separate window.

The overrides have to be authorized by the supervisor and depending on the Workflow structure, will be 'Manual – Local/Remote' or 'Auto'. By default, remote authorization will be selected. However, you can select local authorization. When you click 'Local Auth' button, the 'Local Authorization' screen is displayed. The Maker is required to take appropriate action on the main transaction screen.

You can also reject the override for certain transactions like cheque withdrawal and inhouse cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction albeit without reversing charges.

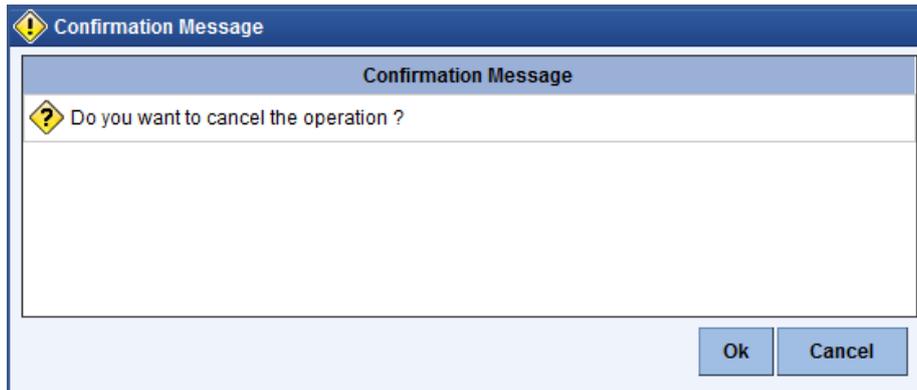
Note

Reject option will be applicable only for functions 1013 (Cheque Withdrawal) and LOCH (In-House Cheque Deposit). If you reject an override, the process will remain in Enrich stage.

During advice printing, the system will print reject advice if the 'Reject Processing Required' option and the 'Reject' option are set to 'Y' at the branch function definition level. The advice will be printed using a factory shipped reject advice template.

4.4.4 Reversing a Transaction

You can reverse a completed transaction by clicking the reverse icon. When you click the reverse icon, a confirmation message will appear before reversing the transaction asking whether you want to reverse the transaction or not. If you have clicked the reverse icon by mistake, then you can cancel it by clicking the 'NO' button on the confirmation window. You can proceed with reversal of transaction by clicking 'YES' button.



4.5 Initiating a Customer Session

In Savings, you have the facility to process multiple transactions for the same customer without having to key in the customer and account details every time. You can achieve this by starting a Customer Session after logging into the Savings.

To start a Customer Session, go the Customer Search frame and search for a customer.

Customer ←

Customer Name

Customer No

Linked Customers

Identifier Value

Branch

Account Number

[Search](#) [Reset](#)

Search Results

Customer Number	Customer Name
000000024	
000000062	
000000103	PAVIT
000000168	Jason Landless
000000330	Deepak

In this screen, you have to enter any search criteria for whom multiple transactions have to be processed and then click on the 'Search' button. The system will display the details of the selected customer in a format as shown above.

When you click on the hyperlink provided for 'Customer Name' in the screen above, the account details of the customer will be displayed in a separate screen, as shown below also the following customer details are displayed:

- Customer Number
- Branch Code
- Customer Name
- Customer Address
- Birth Date
- Unique Value, if any

The system will list all the accounts created for the selected customer. The following account details are displayed on click of any Account no:

- Account Number
- Branch
- Product Name – the type of account
- Status – the date since when the current account status is effective
- Available Balance
- Current Balance

Instruction ID	Instruction Description

Account Number	Branch Code
00377777777778	003
00377777777779	003
00377777777998	003
0037777777889	003
0036666666888	003

On selecting a loan account, the following summary details of the loan account will be displayed:

- Loan Product
- Loan Account Currency
- Loan Account status
- Total Amount Financed
- Total Amount Disbursed

Customer ←

Customer Name

Customer No ↕

Linked Customers

Identifier Value

Branch ↕

Account Number ↕

[Search](#) [Reset](#)

Search Results

Customer Number	Customer Name
000004186	fgfg

Previous Next

List of Accounts

Account Number	Branch Code
IAD04GBP000418601	019

Previous Next

To set a customer for a session, click 'Start Session' button. The message "Do you want to set this Account Number and Details to the Session?" is displayed.

Click 'OK' if you wish to process multiple transactions for the account. The system will display "Customer session is opened for Account Number 100000001, Customer Number: DMP003IND" message to confirm the same.

The page also contains the customer's Image (including those of other signatories of the account), if available, and the Operating Instructions etc. will be displayed, as shown below:

Customer Photo	Customer Signature
<div style="border: 1px solid #ccc; padding: 5px;"> <div style="background-color: #f2f2f2; padding: 2px;">No Image ▼</div> <div style="text-align: center; padding: 20px;">  </div> <div style="text-align: center; padding: 2px;">◀ ▶</div> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="background-color: #f2f2f2; padding: 2px;">No Signature ▼</div> <div style="text-align: center; padding: 20px;">  </div> <div style="text-align: center; padding: 2px;">◀ ▶</div> </div>

You can go through the signatory details and view all customer Photos and customer signature images using the Links 'Prev' and 'Next'.

If you set an account number and customer details for a session, you need not enter the Customer ID, Account and related fields for any transaction processed during the session. However, you can override the defaulted details by selecting a different Customer ID and/or Account for any transaction, at any point of time.

4.5.1 Ending a Customer Session

To end a customer session, click 'End Session' button in the customer search frame of the screen which will be displayed in place of 'Start Session' button. The system displays a message to confirm the action. Click on 'OK' to proceed or 'Cancel' to continue with the same session.

4.6 Opening the Branch

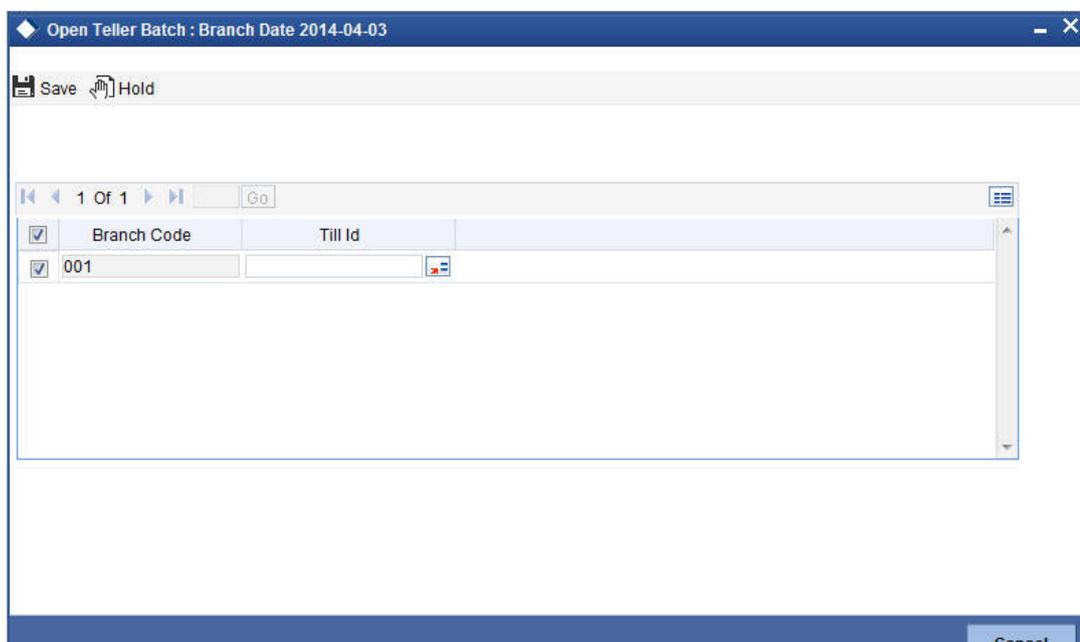
As soon as the EOD (End of Day) activities for the day are completed, the branch automatically moves to the next working/posting date and is ready for Transaction Input (TI stage).

Note

Opening of Branch will have no processing or operational implications.

4.7 Opening a Vault/Till

You can open a Vault or a Till for the branches you have access for through the 'Open Teller Batch/Till' screen. You can invoke this screen by typing '9001' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The option list will display the available Tills (i.e. the Tills that are yet to be used). When you select a Till, the same will be linked to your name and locked in the system.

After selecting the Till Id, click the close icon to continue. The system will display the message “Transaction Completed Successfully” to indicate that the Till has been marked against your user id:

The system will also update the Till status as ‘Locked’. The entries for all the transactions that you initiate will be posted into the Till that is marked for you. Only the user who has opened the Till can use the Till.

The system will display an error message if you do not open a Till for transactions that require an open Till when an event is triggered.

Note

Opening a Till is a one time activity and should typically be done at the beginning of the day.

Similarly, you can perform Vault related transactions ONLY after you have opened a Vault. The system does not perform any validations for opening a Vault. However, you can open a vault only if you have the requisite rights.

4.8 Balancing and Closing a Till

For closing a Till, you (Teller) should ensure that the Till has zero balance at end of day. The balance in the Till should be same as the system count. You will be allowed to close the Till only if both the values match.

You can balance and close a Till through the 'Till Balancing and Closure' screen. You can launch the 'Till Balancing and Closure' screen by typing 'TVCL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following information is available in this screen:

External Reference

This is a system generated sequence number for the transaction.

Till Id

The identification code assigned to the corresponding teller's Till.

Branch Code

The system specifies the code of the corresponding branch.

4.8.1 Specifying Cash Details

The following information is specified in 'Cash Details' tab:

Currency Code

The system displays the currency code.

System Total

The system displays the total value of individual currencies used by the corresponding teller.

Cash Available

The system displays the current balance of the Till.

Shortage/Overage Amount

If the number of units for the individual currencies and the corresponding system count does not match with the denomination details, the system will display the corresponding Shortage or Overage Amount.

Book Overage/Shortage

To book the Overage/Shortage Amount, select the corresponding currency and click on the 'Book Overage/Shortage' button. In case of Shortage amount, it will launch the 7551 screen and in case of Overage amount, it will launch the 7552 screen.

Buy

Select the corresponding currency and click on the Buy button to invoke the 'Buy Cash From Central Bank' screen with the selected currency as the default currency. The function id of this screen is 9009.

Sell

Select the corresponding currency and click on the Sell button to invoke the 'Sell Cash To Central Bank' screen with the selected currency as the default currency. The function id of this screen is 9010.

Denomination Details

Denomination Details provides the following information:

- Currency Code
- Denomination Code
- Units
- Denomination Value
- System Count
- System Total
- Shortage/Overage Units
- Shortage/Overage Amount

Update Overall Position

After booking the shortage/overage units, click the 'Update Overall Position' button to update the system count with the latest shortage/overage units.

4.8.2 TC Details

TC Denomination details are available in 'TC Details' tab. The field values are defaulted with the currency values handled by the corresponding teller.

Till Balancing and Closure : Branch Date 2014-04-03

Save Hold

External Reference Number FJB1409300019873 Till Id

Branch 001

Cash Details TC Details

TC Denomination Details

1 Of 1

Issuer Code	TC Currency	TC Description	System Count	Series	Start Number	End Number	TC Amount
-------------	-------------	----------------	--------------	--------	--------------	------------	-----------

Cancel

The system displays the following information:

- Issuer Code
- TC Currency
- TC Description
- System Count
- TC Count
- Series
- Start Number
- End Number

After capturing the required details, click the 'Cancel' button to continue. If the balancing is correct, the Till is closed. The system will confirm with the message "Transaction Completed Successfully".

For more detail on processing Traveller's Cheque (TC) transactions, refer the 'Instrument Transactions' chapter of this User Manual.

4.9 Teller Totals

You can view the cash and transfer details from the 'Teller Totals' screen. The system will display the vault's cash details for a customer in the corresponding branch. You can invoke the 'Teller totals' screen by typing 'TLTT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Teller Totals' application window. At the top, the title bar reads 'Teller Totals : Branch Date 2011-09-02'. Below the title bar, there is a search area with a text box containing 'Branch Code * 002', a checked 'All' checkbox, and a 'Till Id' field. A 'Query' button is located below the search area. The main area is titled 'Currency Details' and contains a table with the following columns: Currency, Till Id, Opening Balance, Incoming Cash, Outgoing Cash, Total Cash, Cash In #, and Cash Out #. Below the table, there are three input fields: 'Local Currency', 'Transfer Count', and 'Transfer Amount'. An 'Exit' button is located at the bottom right of the window.

The screen consists of the following fields:

Branch Code

The system defaults the Branch Code of the corresponding branch. However, you can modify the branch code as per the requirement.

All

The system checks the 'All' check box, by default. It displays the details of all the Till Ids in the corresponding branch.

Till Id

If you specify a Till Id, you will be able to query the details of the corresponding Till Id.

Currency Details

Currency

The system displays the currency of the cash transaction.

Till Id

The system displays the Till Id of the corresponding Till.

Opening Balance

The system specifies the opening balance of the Till id.

Incoming Cash

The system specifies the incoming cash for the corresponding currency.

Outgoing Cash

The system specifies the outgoing cash for the corresponding currency

Total Cash

The system specifies the total amount available in the corresponding account. The total amount is calculated with the following equation:

Total Cash = Opening balance + (Incoming cash – Outgoing cash)

Cash in#

The system specifies the count of the cash deposits for the corresponding Till.

Cash Out#

The system specifies the count of the cash withdrawals for the corresponding Till.

Local Currency

The system displays the local currency of the logged-in account.

Transfer Count

The system displays the total count of the cheque and transfer transactions.

Transfer Amount

The system displays the total amount of the cheque and transfer transactions.

5. Data Replication

5.1 Introduction

Savings is an interface provider for processing cash transactions. Business logic is not built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The 'Push' based replication methodology is used for reproducing host data in branch. This ensures that only necessary and critical information is available in the branch. This is achieved by a job invoked at host which sends the data to the branch in the form of an XML file. The branch then updates its internal tables with this data. This ensures that all branches have the most up to date data at all times. Note that not all data in host is replicated. Certain tables like static masters, user information and customer/ accounts information are replicated.

The method of replication depends upon the mode of Oracle FLEXCUBE deployment. There are three modes of deployment viz:

- Centralized FCUBS deployment - In 'Centralized' deployment, replication is a seamless process. During authorization process of any host function id whose data has to be replicated, that data is immediately moved to corresponding branch tables. There is no need for manual or automated process to initiate such replication.
- De-Centralized FCUBS deployment – In a 'De-centralized' deployment, data can be replicated on an ad-hoc basis or in bulk. You can query on the data to be replicated and initiate replication onto branch tables.
- Hybrid FCUBS deployment – In 'Hybrid' deployment, certain branches may have a centralized deployment while some others may have a decentralized deployment. In this mode, you can replicate data in bulk.

5.1.1 Maintaining Replication Parameters

You need to maintain the following tables for all branches where data needs to be replicated.

- STTM_FLEXBRANCH_LOC

BRANCH_CODE	LOC_CODE	BRANCH_URL
<Branch Code>	<Branch Code>	URL of the deployed web branch Eg: https://10.10.10.10:1001/ FCUBSApp/Replication- BranchServlet

- STTM_BRANCHLOC_MAP

BRANCH_CODE	LOC_CODE	MAIN_BRANCH	GEN_SCR
<Branch Code>	Refer below	Refer below	Refer below

Note

- Entry in STTM_BRANCHLOC_MAP and STTM_FLEXBRANCH_LOC is required only for de-centralized branches.Y

You need to maintain the following values for de-centralized branch:

- MAIN_BRANCH - If multiple branches use the same schema, then for one branch set this to 'Y' for the rest, set this to 'N'. Decentralised branch entity is can be a standalone branch or a sub branch. If set to 'Y', it indicates a standalone branch. If set to 'N', it indicates a sub branch. If multiple branches use the same schema, then, for one branch set the 'MAIN_BRANCH' as 'Y' and for rest under that branch, set to 'N'.
- LOC_CODE - Location code of the branch. All sub branch location codes will be same as that of their parent standalone branch location code.
-
- GEN_SCR - Y (If you require the Installer to generate the script for insertion of basic maintenance data into the respective decentralised schema, then you need to set this to 'Y'. This is set to 'Y' for all main and sub branches at the decentralised schema. If a branch is being added to an existing set up, then for the earlier branches 'GEN_SCR' has to be set to 'N'.

- CSTB_PARAM

BRANCH_INSTALLED	DEPLOYMENT_MODE
Refer below	Refer below

Note

You need to maintain the following values for centralized set-up:

- BRANCH_INSTALLED - Y
- DEPLOYMENT_MODE - C (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)

You need to maintain the following values for de-centralized and hybrid set-up:

- BRANCH_INSTALLED - Y
 - DEPLOYMENT_MODE - D or H (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)
-

- STTB_BRN_REFRESH_FUNC
- Here function id wise replication is enabled 'Y' or disabled 'N'.
- For decentralized setup, replication has to be enabled for all functions in STTB_BRN_REFRESH_FUNC.

Function	Replication Required
STDSTAFN	Y
CADCHBOO	Y
UPDPRDMN	Y
CLDFNPRD	Y
CSDDEMAN	Y
CADSPMNT	Y
STDWFDEF	Y
CYDCDEFN	Y
DEDRTPRM	Y

Function	Replication Required
DEDTVSET	Y
IFDATMMN	Y
IVDCONFR	Y
SMDFNDSC	Y
SMDROLDf	Y
SMDUSHOL	Y
SMDUSRDF	Y
STDBRANC	Y
STDBRFUN	Y
STDCIF	Y
STDCUSAC	Y
STDDEFAU	Y
STDFNGRP	Y
STDIMAGE	Y
STDTBRAN	Y
DEDBNKCD	Y
CSDISSCD	Y
STDACLGP	Y
GLDCHACC	Y
STDENDMT	Y
STDLOCHL	Y

5.1.2 Data Replication Process

Data replication takes place only if the parameter 'BRANCH_INSTALLED' is set to 'Y'. Replication takes place in the following stages upon successful authorization of any maintenance in host.

The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

- The Function ID that caused the need for replication
- The branch from which the change was made
- Comma separated list of the Primary Key values for the functions ID
- The modification number

- The Savings table into which the record is to be stored
- A running sequence number

The system calls a replication process based on the deployment mode. If the deployment mode is centralized, the system will call the replication process to trigger data replication as and when there is an authorization in host for replicable data. The Savings tables will be automatically updated. If the deployment mode is decentralized, it will call the replication servlet.

5.1.3 Replicating data from Host – Automatic Refresh

In Oracle FLEXCUBE (host), you can submit the records as a job for replication in the branch database through the 'Jobs Browser' screen. You can invoke this screen by typing 'SMSJOBBER' in the field at the top right corner of the Application Browser and clicking the adjoining arrow button. Branch replication job definition will be created as part of the Oracle FCUBS basic setup with the job name as 'BRNRPLI' and startup mode as 'Manual'. The screen shows 'n' number of branch replication jobs where 'n' is the number of branches that require replication. The job name (BRNRPLI) will be prefixed with the unique LOC code. .

Job Name	Job Group	State	Next Fire Time	Scheduler	Error
BRNRPLI101	BRNRPLI	Not Scheduled		SchedulerFactory	

Specify the search parameters and click 'Search' button. The job, which is created with the branch code in its name, runs for the respective branch. Select a particular branch job and click 'Pause' button to pause the job. You can resume the job by selecting the job and clicking the 'Resume' button.

Note

If a new branch is created in for branch replication, then you need to restart the application to view the newly created branch job in this screen.

5.1.4 Replicating data Using Script

Initial replication for decentralized web branch happens during setup in the installer. The Installer automatically generates the data and compiles them into decentralized branch. In order to manually replicate using script generation, you need to follow the steps given below..

- You need to compile the Branch Installation Package in Host schema. The package specification and body names are:
 - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.spc
 - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.sql from shipment media
- After compiling dipks_branch_installation package, you have to execute the procedure pr_start on the same package.
- On successful execution of the procedure will create the branch installation script in work area folder as defined in cstb param.
- Finally you need to run the Installation scripts in required branch schema.

5.1.5 Replicating data from Branch - Ad-hoc basis

You can replicate records from branch manually on an ad-hoc basis using the 'Manual Refresh' screen. This screen displays all maintenances pending replication. You can invoke this screen by typing 'STDBRREF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Branch Code

Specify the branch code to which data should be replicated. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data needs to be replicated in all branches.

Branch Name

Based on the branch code specified, the system displays the name of the branch.

Function ID

Specify the function ID for which a record has been maintained or modified, that should be replicated. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all function IDs needs to be replicated.

Description

Based on the function ID specified, the system displays a brief description of the function ID.

You can fetch replicable records for the given branch and function ID combination by striking <F8> or by clicking 'Query' button.

Function Block

Based on the branch and function ID combination, the system displays the following details for replicable function IDs:

- Branch Code
- Branch Name
- Function ID
- Function Description

Check the box adjoining the desired branch and click 'Fetch Records' button. Based on the function ID specified, the system identifies matching records for replication and displays them in the 'Record Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Functions' button to replicate data of all listed functions.

Record Block

You can view the following details.

Key Description

The Primary Key data to be replicated for the function Id and branch code is listed here.

Host Key

The system displays the primary keys separated by a pipe '|'.

Check the box adjoining the desired record and click 'Fetch Versions' button. Based on the record, the system identifies all details of data that needs to be replicated and displays them in the 'Version Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Records' button to replicate data of all listed records.

Version Block

You can view the following details.

Mod No

The system displays all available versions of the record selected as per the modification number of every record's audit trail.

You can view the changes done in a mod number by selecting the particular mod number and clicking on 'View' button, thereby launching the corresponding Function Id screen with the particular modified data displayed in a different colour.

Time In

The system displays the time at which the version was available for replication.

Time Out

The system displays the time at which the version was replicated.

Replication Status

The system indicates the status of replication. It could be any one of the following:

- U - Unprocessed
- S - Replication Success
- F - Replication Success
- W - WIP
- C - Completed

Select the required record and click 'Replicate Versions' button to replicate data of all listed versions. If multiple rows are selected then only the latest mod number will be replicated. You can also select any of the modifications and initiate replication. On successful replication, the status for any un-replicated older modifications for that key combination will be marked as 'C'.

All records in this frame need to be replicated for a successful replication. Even if one record fails, the system will treat it as a failure for the whole set of records.

You can clear the current query criteria by clicking 'Reset' button.

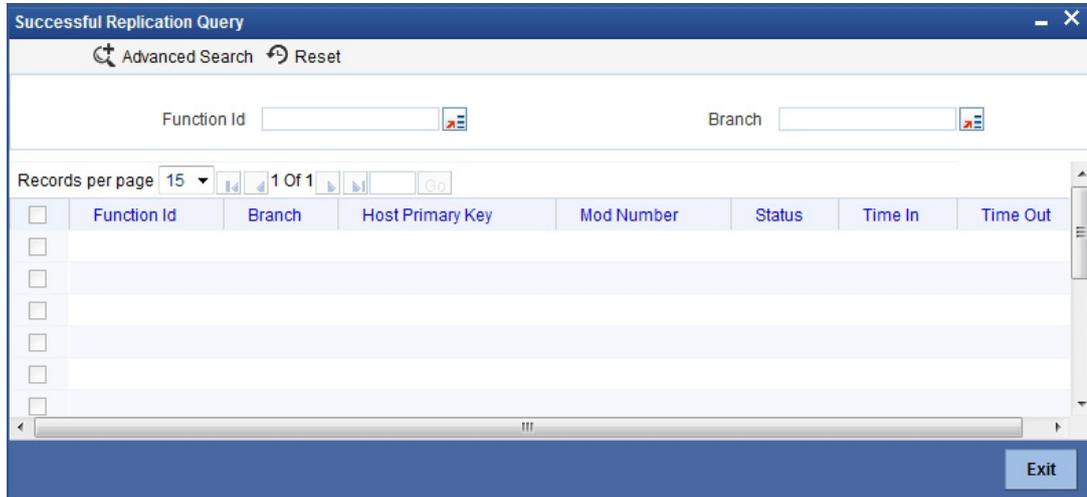
Replicate Common Data Button

Click 'Replicate Common Data' button to replicate the common data such as workflow, role definition, static data. This button is applicable only to centralized set branches. The branch tables are as follows.

Host Table	Branch Table
STTM_BRANCH_WF_DEF_MASTER	FBTB_WF_DEF_MASTER
STTM_BRANCH_WF_DEF_DETAIL	FBTB_WF_DEF_DETAIL
STTB_BRANCH_WF_MASTER	FBTB_WF_MASTER
STTB_BRANCH_WF_DETAIL	FBTB_WF_DETAIL
CSTM_BRANCH_FUNC_DEFN	FBTB_FUNC_DEFN
CSTM_BRN_STAT_FUNC_DEFN	FBTB_STAT_FUNC_DEFN
CSTB_LOV_INFO	FBTB_LOV_INFO
SMTB_FUNC_GROUP	FBTB_FUNC_GROUP
SMTB_FUNCTION_DESCRIPTION	FBTB_FUNCTION_DESCRIPTION
SMTB_MENU	FBTB_MENU
CSTM_BRANCH_LOC_PARAMS	FBTB_PARAMS

5.2 Querying on replicated records

You can view all successfully replicated records using the 'Successful Replication Query' screen. You can invoke this screen by typing 'STSREPQY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can query based on the following details.

Function Id

Specify the function ID for which you want to view the successfully replicated records. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all function IDs needs to be displayed.

Branch

Specify the branch code for which you want to view the successfully replicated records. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all branches needs to be displayed.

You can specify any one or both of the aforementioned criteria. Click 'Search' button.

The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Function Id
- Branch
- Host Primary Key
- Mod No
- Status
- Time In
- Time Out

5.3 Steps to follow during Setup

Centralized Branch Setup

For centralized branch setup, you need to follow the steps given below:

- During setup, you need to select the Branch plug-in in the Installer. Select the mode of deployment as 'Centralized'.

For further details on this point, refer to the installation manuals 'Setting up Database' and 'Setting up Property File'.

- Replicate the common static data using the option 'Host Data Replication' in the Installer.
- Once the set up is complete, for common static data replication, you get one more option with 'STDBRREF' screen, by clicking the button 'Replicate Common Data'. When you subsequently click this button, the Installer replicates only the incremental common static data. Specific steps are not required when new centralized branches are created using 'STDBRANC'.
- During setup, if you have not selected Branch plug-in, then you need to replicate the data using scripts.

For further details on replicating data using scripts, refer to the section 'Replicating data Using Script' in this chapter.

Decentralized Branch Setup

For decentralized branch setup, you need to follow the steps given below:

- During setup, you need to select the Branch plug-in in the Installer. Select the mode of deployment as 'De-centralized'.

For further details on this point, refer to the installation manuals 'Setting up Database' and 'Setting up Property File'.

- Replicate the data to branch schema using the option 'Host Data Replication' in the Installer.
- During setup, if you have not selected Branch plug-in, then you need to replicate the data using scripts.

For further details on replicating data using scripts, refer to the section 'Replicating data Using Script' in this chapter.

6. Maintenances for Savings

6.1 Introduction

Savings requires you to maintain Travelers Cheque (TC) Denominations. The procedure for maintaining these is discussed in the subsequent sections of this chapter.

6.2 Maintaining TC Denomination Details

You can maintain the denomination details for a TC using the 'TC Denominations Maintenance' screen. You can invoke this screen by typing '417' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'TC Denominations Maintenance' application window. At the top, there are input fields for 'External Reference', 'Transaction Branch', 'Issuer Code *', and 'Currency Code *'. Below these is the 'TC Denomination Details' section, which features a table with columns for 'Denomination', 'Denomination Value', and 'Description'. The table currently contains one empty row. Navigation icons are visible above the table, and an 'Exit' button is located at the bottom right of the window.

The following details can be captured here:

External Reference Number

This is an auto generated sequence number.

Transaction Branch

The transaction branch code is displayed here.

Issuer Code

Select the Issuer code of the TC.

Currency Code

Select the transaction currency code.

Click add icon to add a new row to TC denomination maintenance details.

The screenshot shows the 'TC Denominations Maintenance' application window. It features a blue title bar and a white main area. At the top, there are five input fields: 'External Reference', 'Transaction Branch', 'Issuer Code *', 'Currency Code *', and 'Issuer Description'. Below these is a section titled 'TC Denomination Details' which contains a table with three columns: 'Denomination', 'Denomination Value', and 'Description'. The table has one row with empty input fields. At the bottom right of the window is an 'Exit' button.

You can capture the following details specific to TC denomination:

Denomination

Specify the id for the TC.

Denomination Value

Specify the amount of the TC.

Description

Give a small description for the TC.

After entering the details click save button to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process

7. Maintaining Passbook

7.1 Introduction

You can maintain all the details needed for the issuance of passbook at the Bank parameter and account class level. The details maintained at the Bank parameter and account class level will be used for computing and issuing all on the account.

7.2 Maintaining Passbook Details

You can invoke the 'New Passbook Issue' web branch screen by typing '7030' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate

External Reference Number

The system generates and displays the reference number.

Passbook Type

If inventory tracking is allowed at bank level then you will be asked to enter the passbook type. The list of values for passbook type selection will be the list of valid stock catalog codes with instrument type as 'Passbooks'.

Passbook Number

If inventory tracking is allowed at bank level then system will retrieve the next available instrument number based on the passbook type. The retrieved passbook number will be displayed to the user only after the passbook issue is saved.

Note

Passbook issuance is allowed despite the value selected for inventory tracking in bank parameter level

Previous Passbook No

The system displays the previous passbook number for the account.

Previous Passbook Status

The system displays the previous passbook status issued for the account.

Status

The system displays the status as 'active' or 'Reissue & Active'.

Remarks

Enter a short remark about the passbook issue.

Branch Code

The system defaults the code of the current branch here.

Account

Specify the Account Number for which you need a new passbook. The adjoining option list displays the accounts for which the check box 'Passbook' was checked at the account level.

Account Description

The system displays the description of the selected account here.

Customer ID

The system displays the Customer ID based on the selected account.

Click Populate button to view charge and history details of the passbook

Charge Tab

In Charge tab, you can capture details of charges associated with the issuance of a new passbook.

Charge Component

The system displays a short charge description.

Waiver

Check this box if you want to waive charges associated with issuance of new passbook.

Charge Amount

The system computes and displays the charge amount associated with the issuance of passbook. However you can edit it.

Currency

The system displays the currency used. It need not be same as account currency.

Charge in Local Currency

The system displays the charge amount in local currency on successful Issuance of passbook. You cannot modify it.

Exchange Rate

The system displays the applicable exchange rate if the currency used is different from the local currency during SAVE operation. Based on the exchange rate maintained for the cross currency, charge will be calculated and deducted from the customer account. You cannot modify the value.

History Tab

In History tab, you can view the details of the entire passbooks issued for the account.

The system displays the details of all the passbooks issued for the selected account. The following details are displayed:

- Passbook Number
- Issue Date
- Status
- Status Description
- Status Change Date

Passbook details are displayed in descending order based on the date of pass book issuance.

Account Entries

On saving the operation, the charge amount is liquidated. The below given table indicates the accounting entries for the same.

Dr/Cr Indicator	Accounting Role	Amount Tag
DR	Customer account	CHG_AMT
CR	Charge GL mapped	CHG_AMT

7.3 Changing Passbook Status

You can invoke the 'Passbook Status Change' screen by typing '7031' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Passbook Number	Issue Date	Status	Status Description	Status Change Date

External Reference Number

System generates and displays the reference number.

Customer ID

The system displays the Customer ID based on the selected account.

Account Number

Select the account number for which the status has to be modified.

Passbook Number

The system displays the latest passbook number issued for the selected account.

Branch Code

The system displays the branch code based on the account selected.

Issue Date

The system displays the date of issue of the passbook.

Status

You can select the status from the adjoining option list. The system defaults the current status of the passbook from account number

Reason

Enter the reason for applying a new passbook.

The History tab gets populated on clicking Populate button.

Refer the section 'Maintaining Passbook Details' in the chapter titled 'Maintaining Passbook' in this User Manual for details about the 'Passbook Status Change Screen

Note

On closing the account, the passbook status is automatically changed as Account Closed and no further status changes can be made on the same account.

Modifying the status of the passbook will not impact the Account status of the corresponding account.

Printing is allowed only for the open accounts and at least once authorised accounts with passbook facility.

7.4 Passbook Reports

You can invoke the 'Passbook details' screen by typing 'CARPASBK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a 'Passbook Details' dialog box with the following fields and controls:

- Branch * (text input)
- Account * (text input)
- Account Description (text input)
- Passbook Number (text input)
- Status (text input)
- Report Format (dropdown menu, currently set to PDF)
- Report Output (dropdown menu, currently set to Print)
- Printer At (dropdown menu, currently set to Client)
- Printer (text input)
- Ok and Exit buttons at the bottom right.

Branch Code

- The system defaults the branch code as current branch code.

Account

- Select the account from the adjoining option list .It displays all active account numbers for which at least one passbook has been issued.
- Based on the selected account following details get displayed:
 - Account Description
 - Passbook Number
 - Status
- To create report the following report related parameters need to be selected:
 - Report Format
 - Report Output
 - PrinterAt
 - Printer

Click Ok to generate the passbook report based on the given parameters.

8. Cash Transactions

8.1 Introduction

Teller transactions in the Savings module can be classified into four types:

- Cash transactions
- Instrument transactions
- Term Deposits transactions
- General Ledger transactions

This chapter details all the cash-based transactions that can be performed through this module. You can perform the following types of cash-based transactions:

- Cash deposit and withdrawal
- Closing out an Account with Withdrawal
- Denomination exchange in the same currency
- Bill payments – by cash and against account
- Funds transfer request and stop payment
- Foreign exchange sale and purchase – for walk-in customer
- Telegraphic transfer (TT)
 - TT issue – against account, against GL and for walk-in customer
 - TT liquidation – against GL, against account and for walk-in customer
 - TT inquiry
- Transaction Reversal
- Rental Payments for Safe Deposit Box

8.2 Depositing Cash

You can capture a cash deposit transaction through the 'Cash Deposit' screen. You can invoke this screen by typing '1401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The cash deposit can be done in single step or two step process. The single step process is the single screen approach. For the single step cash deposit, the teller accepts the cash and accounting entries are passed in a single step. In two step process, the teller just collects the information and posts the transaction where no accounting entries are passed. The cashier accepts the cash and then the accounting entries are passed in the second step.

Here the teller can capture the following details:

Account Number

Specify the customer account number into which the cash needs to be deposited. You can also select an account number from the list displayed by clicking on the adjoining option list.

Note

In case of multiple accounts with the same account number, the system will display a list of corresponding account branches to select.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

The system displays the description of the account number chosen.

Transaction Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the specified account.

Account Amount

The system displays the transaction amount in terms of account currency.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Net Account Amount

The system displays the net amount to be credited to the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Related Customer

The system displays the related customer.

Customer Name

The system displays the customer name.

Account Currency

The system displays the currency associated with the account.

Transaction Amount

Specify the amount that should be credited to an account in terms of transaction currency. If the account to be credited is a Trust account, this amount should be within the cash deposit limit defined for the credited account class.

Pickup

Click on pickup to default the data the data into the Denominations, Charges, MIS, UDF and Project details. It is mandatory to click on 'Pickup' button before save.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

Token Number

Specify the token number **Narrative**

The system displays 'Cash Deposit'. You can modify it, if required.

The system generates the advice on click of 'OK' button or save after providing all the details.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

8.2.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

Currency Code

The system displays the currency of the account.

Cash Amount

The system displays the amount for which the denominations have to be captured.

Preferred Denomination

Specify the preferred denomination.

Denomination Total

The system displays the total denomination.

Denomination Details

Denomination Code

For every currency, the various denominations are assigned separate denomination codes. These codes are displayed here.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

Click 'OK' to validate the denominations with the cash amount. If you click on 'Cancel' then the data specified will not be available.

8.2.2 Specifying charge details

This block allows you to capture charge related details. Click on 'Charges' button to invoke the following screen.

<input type="checkbox"/>	Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
--------------------------	-------------------	--------	----------	---------------	--------------------------	---------------

Here you can capture the following details:

Charge Component

The system defaults the charge components applicable to the transaction.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Currency

The system displays the currency in which the charge has to be deducted.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in Local Currency

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

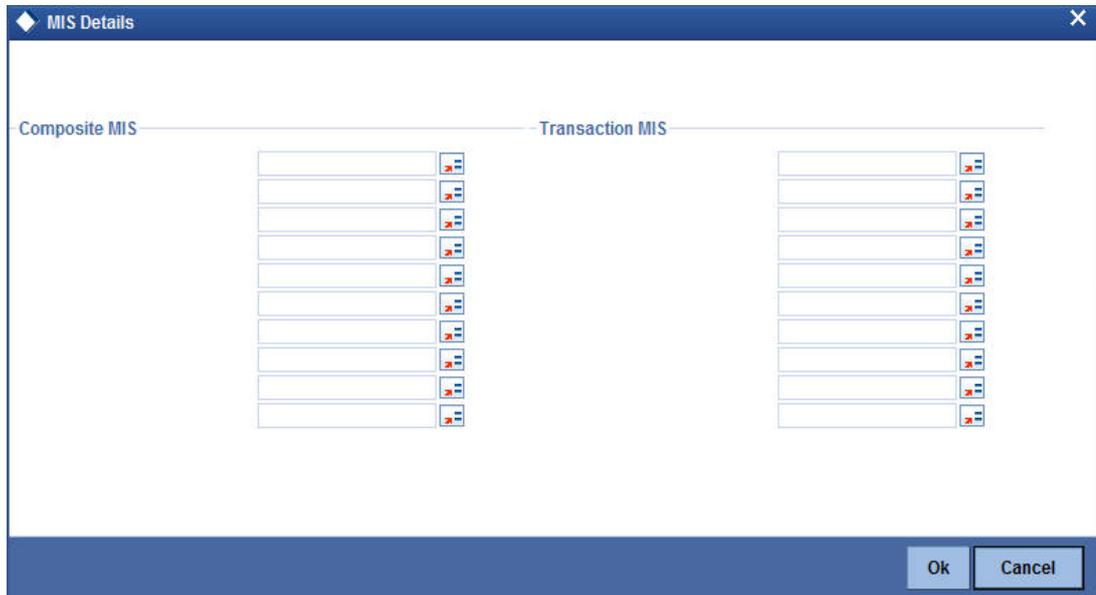
The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

8.2.2.1 Recalculating charges

You can modify the charges by clicking on the charges button. You can edit the charge amount and Click "OK" button. The system displays the new charges in the main screen against 'Total Charge', which subsequently updates the changes in 'Net Account Amount' too.

8.2.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' button to invoke the following screen:



This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to capture the following details:

Transaction MIS

Specify the transaction MIS code.

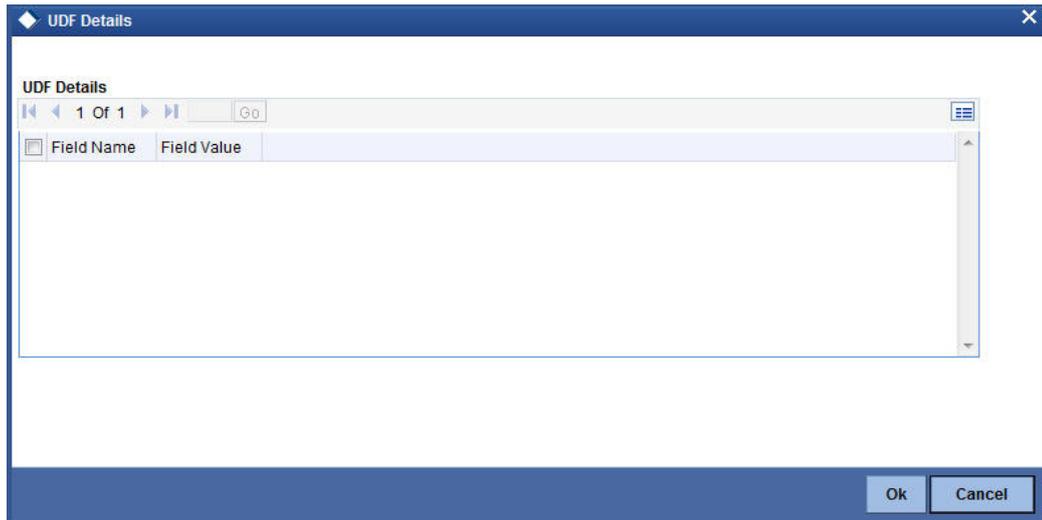
Composite MIS

Specify the composite MIS code.

Refer the 'MIS' User Manual of Oracle FLEXCUBE Host, for further details about MIS.

8.2.4 Specifying UDF Details

You can capture the UDF details under 'UDF' button.



Field Name

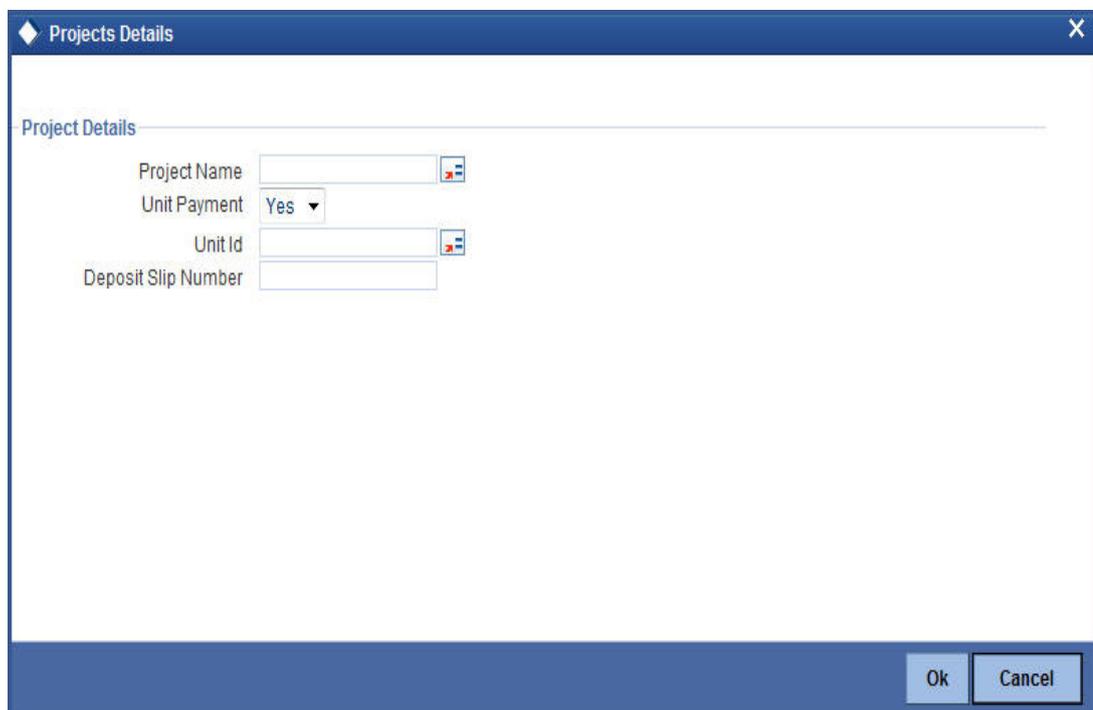
The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

8.2.5 Specifying Project Details

You can capture project details under 'Project Details' button. Note that this button will be applicable only if the cash is being deposited in a Trust account.



Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

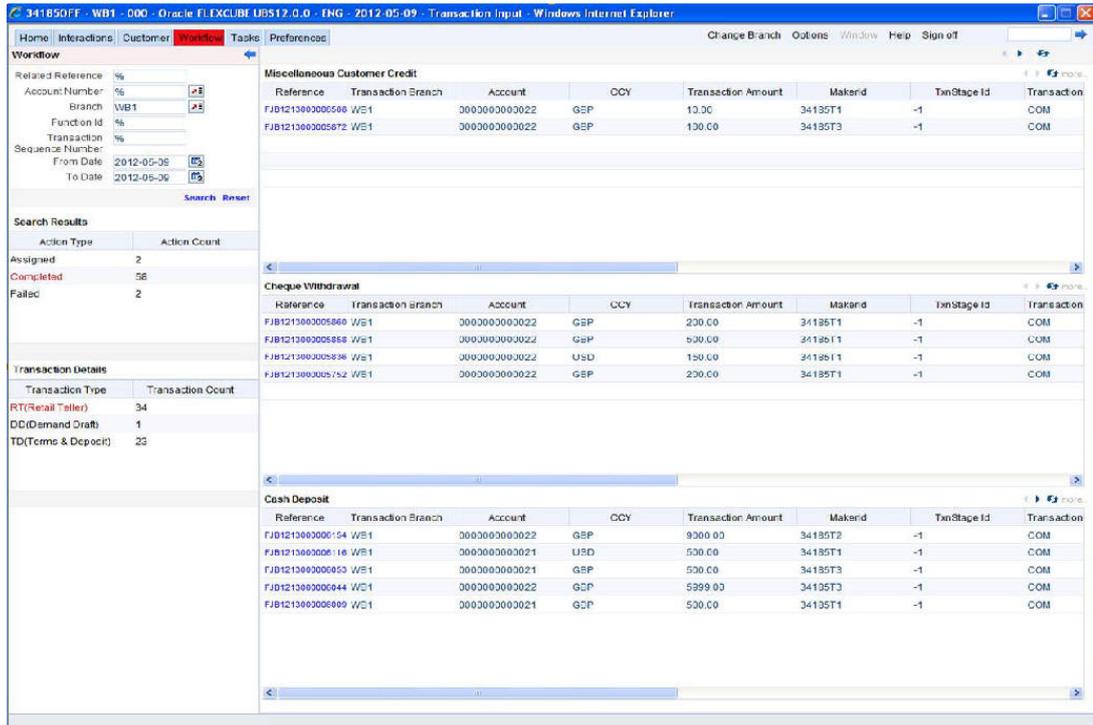
Specify the deposit slip number for the payment.

Click save icon to save the transaction. On saving, the system checks whether the account to be credited is a Trust account or not. If it is a Trust account, the system will check whether the deposit amount is within the deposit limit maintained for the transaction currency at the account class level. If the currency-wise limit has not been maintained, it will verify the deposit amount against the deposit limit maintained for the account class. If the deposit amount exceeds the limit, it will display an error message.

Note

- You have to click on 'Pickup' button after specifying account number and transaction amount. If you save the transaction without clicking on 'Pickup', then the system displays an error message as "Please click on pickup before save".
 - After clicking on 'Pickup' button, if you modify the transaction account, transaction currency, transaction amount or exchange rate then you will have to click on 'Pickup' again.
 - You can click on the OK button after specifying the data in the denomination, charge, MIS, UDF, and project details button for the data to persist. If you close the screen or click on 'Cancel' button after specifying the data, then the data will not persist.
-

The supervisor can view the transactions pending authorization in his or her task list as shown below. You can view this list by choosing the 'Workflow' option in the application.



The person needs to click on the 'Assigned' option to view all transactions assigned to you.

In case of auto assign, the transaction will get assigned to all the eligible authorizers as per the assignment criteria maintained at your branch. All these eligible supervisors will be able to view these transactions in their 'Pending Tasks' lists. The first authorizer to fetch the transaction from his or her task list will lock the same and then can either approve or reject it. This process is similar to the remote authorization flow described earlier. You can view the tasks that are approved by other supervisors in the 'Approved' lists and also you can view the history of authorization in the 'Auth-History' lists.

Irrespective of the supervisor's action (approve or reject), the transaction will be re-assigned to the maker.

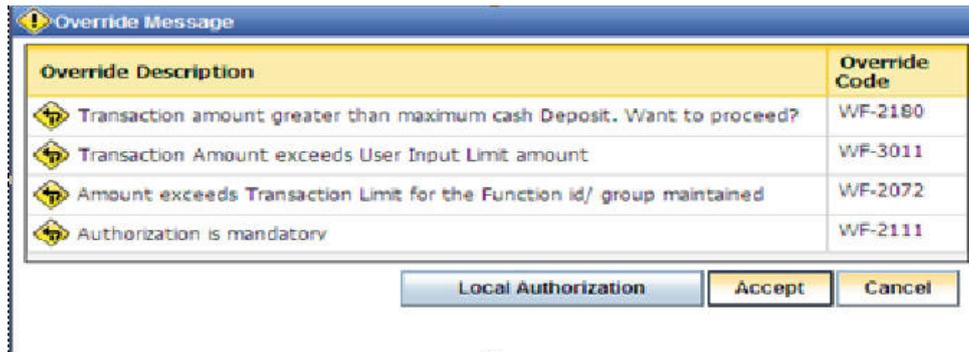
You can fetch and see the response from your task list.

8.2.6 Authorization stage

If the workflow for the transaction is configured as a 'Dual-control', the transaction will have to be authorized by a supervisor before it gets saved as an unauthorized transaction (for manual assign) or as an authorized transaction (for auto-assign) in the Host. In case of manual assign, the system prompts you to get the transaction authorized at your branch. Branch authorization can happen in either of the following ways based on the transaction configuration in the workflow:

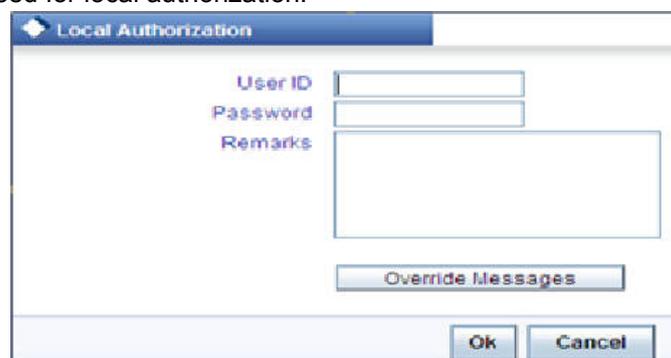
- Local
- Remote

When overrides are raised by the system and have to be approved, the teller will have the option to choose between remote and local authorization. By default remote authorization will be selected. If the teller wants local authorization then the choice has to be made explicitly.



8.2.6.1 Local Authorization

In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:



The authorizer can only view the transaction details here. He or she will have to enter the following details:

User Id

Specify the user ID of the authorizer.

Password

Specify the password with which he or she can either authorize or reject the transaction.

Remarks

The authorizer can specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.

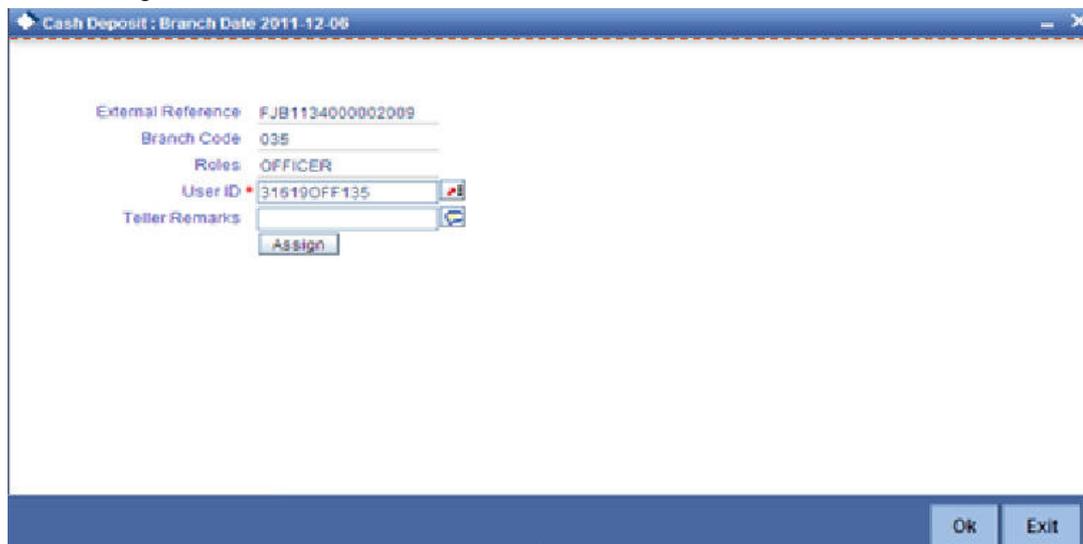
You can view the override messages by clicking 'Override Messages'.

Note

Local Authorization option is not available when user authentication is via Single Sign On (SSO).

8.2.6.2 Remote Authorization

In case of remote authorization, you need to assign the transaction to an authorizer through the following screen:



The screenshot shows a window titled "Cash Deposit : Branch Date 2011-12-06". The window contains the following fields and controls:

- External Reference: FJB1134000002009
- Branch Code: 035
- Roles: OFFICER
- User ID: 31619OFF135 (with a dropdown arrow)
- Teller Remarks: (empty text box)
- Assign button
- Ok and Exit buttons at the bottom right.

This screen is automatically prompted if the transaction workflow is configured as 'Remote Authorization'. This assignment can happen either to a particular role or a particular person. In the screen shown above, it is to a particular person. The system displays the message "Successfully Assigned to <USER ID>" on successful assignment.

The supervisor can view the transactions pending his authorization in his or her 'Assigned Txn' list. In case of auto assign, the transaction will get assigned to all the eligible authorizers as per the assignment criteria maintained at your branch. All these eligible supervisors will be able to view these transactions in their 'Pending Tasks' lists. The first authorizer to fetch the transaction from his or her task list will lock the same and then can either approve or reject it. This process is similar to the remote authorization flow described earlier. You can also view the remarks entered by the teller for that transaction.

Irrespective of the supervisor's action (approve or reject), the transaction will be re-assigned to the maker. The following screen will be displayed to the supervisor:



The screenshot shows an "Information Message" dialog box with the following content:

- Information Message
- Successfully assigned 31619OFF135
- Ok button at the bottom right.

You can fetch and see the response from your task list.

If the supervisor has approved, you can fetch the transaction from your task list and click save icon to save the transaction for submitting it. Post this, the system will post accounting entries for the transaction and update balances. In case of rejection, the transaction will move to failed queue of the Maker.

8.2.7 Viewing errors and overrides

You can view overrides for the transaction by clicking on the 'Override Messages' link on the 'Remote Authorization' screen. You need to click on 'OK' to close the 'Overrides' window and then take appropriate action on the main screen.

8.2.7.1 Submission stage

Submission of the transaction for saving in the Host can happen in two ways:

- Single-step save – wherein the transaction is saved as 'Auto-authorized' in the Host.
- Two-step save – wherein the transaction is first saved as 'Unauthorized' in the Host and then authorized locally or remotely (as described under 'Authorization stage').

After the transaction is successfully saved and the tills are successfully updated, the message "Transaction completed successfully" is displayed.

8.2.8 Cash Deposit in Two Step Processing

During two step processing, the two step role needs to be defined at workflow level.

Role of Teller

The customer approaches the teller for cash deposit. The teller collects the details from the customer and maintains the details like transaction account and transaction amount, specifies the denomination details and checks the charges if anything needs to be modified or waived. The teller then saves the transaction. The accounting entries are not passed at this stage. The teller can choose to open or not open a till at this stage.

Role of a Cashier

The cashier picks the transaction from the pending queue which is saved by the teller. The customer is then called by referring to the token number available in the transaction. The cashier/vault collects the cash from the customer and checks whether the denominations matches with the entry in the system and then saves the record. The cashier's till gets updated and accounting entries are passed.

The cashier role is performed by CHDP.

Accounting Entry:

Dr Cash GL	Transaction Amount
Cr Customer A/c	Transaction amount less the Charges
Cr Income GL	Charges
Dr Income GL	Tax payable on Charge collected
Cr Tax payable GL	Tax payable on Charge collected

NSF is not applicable when the Charge debit account maintained under the charges tab is a GL.

Note

- You cannot delete the records in 1401 if the first step is completed by the teller.

- Once the teller completes the transaction, it will be in the completed queue and the same record will be available in the pending queue of the cashier. The transaction can be reversed either by teller or cashier.
- If the teller picks the transaction for reversal from the completed queue, then the number of pending records for the cashier will be reduced by one and the number of records in reversal queue gets added up by one for the teller.
- If the cashier picks the transaction for reversal, then the completed queue of the teller gets reduced by one and adds the reversal queue of cashier by one.
- If a token is in use, i.e. one step has been completed by the teller and awaiting for cashier to process, then if same token number is specified, the system displays an error message.

8.3 Withdrawing Cash

You can capture a cash withdrawal transaction through the 'Cash Withdrawal' screen. You can invoke this screen by typing '1001' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Note

When you press the 'Tab' key, you can move from one field to another based on the order of field alignment. The cash withdrawal can be done in single step or two step process. The single step process is the single screen approach. For the single step cash withdrawal, the teller disburses the cash and accounting entries are passed in a single step. In two step process, the teller just collects the information and posts the transaction. In the first step accounting entries will be passed where the customer accounts will get debited. The cashier accepts the cash and then the accounting entries are passed in the second step. In two step process accounting entries will be passed in steps 1 and 2.

Here the teller can capture the following details:

Account Number

Specify the customer account number into which the cash needs to be deposited. Upon keying the account number, the system will default the Account Number, Account Branch and Account Currency for the corresponding account.

Note

In case of multiple accounts with the same account number, the system will pop-up a list of account numbers with account branch to select.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

The system displays the description of the account number chosen.

Transaction Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the specified account.

Account Currency

The system displays the currency of the account.

Transaction Amount

Specify the amount that should be debited from account in terms of transaction currency. If the account to be debited is a Trust account, this amount should be within the cash withdrawal limit defined for the debited account class.

Pickup

Click on pickup to default the data into the Denominations, Charges, MIS, UDF and Project details. It is mandatory to click on 'Pickup' button before save.

Account Amount

The system displays the transaction amount in terms of account currency.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Net Account Amount

The system displays the net amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Related Customer

The system defaults the related customer.

Customer Name

The system defaults the customer name.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

Token No

Specify the token number.

Narrative

The system displays 'Cash Withdrawal'. You can modify it, if required.

Click OK button or save after providing all details to generate advice with token number.

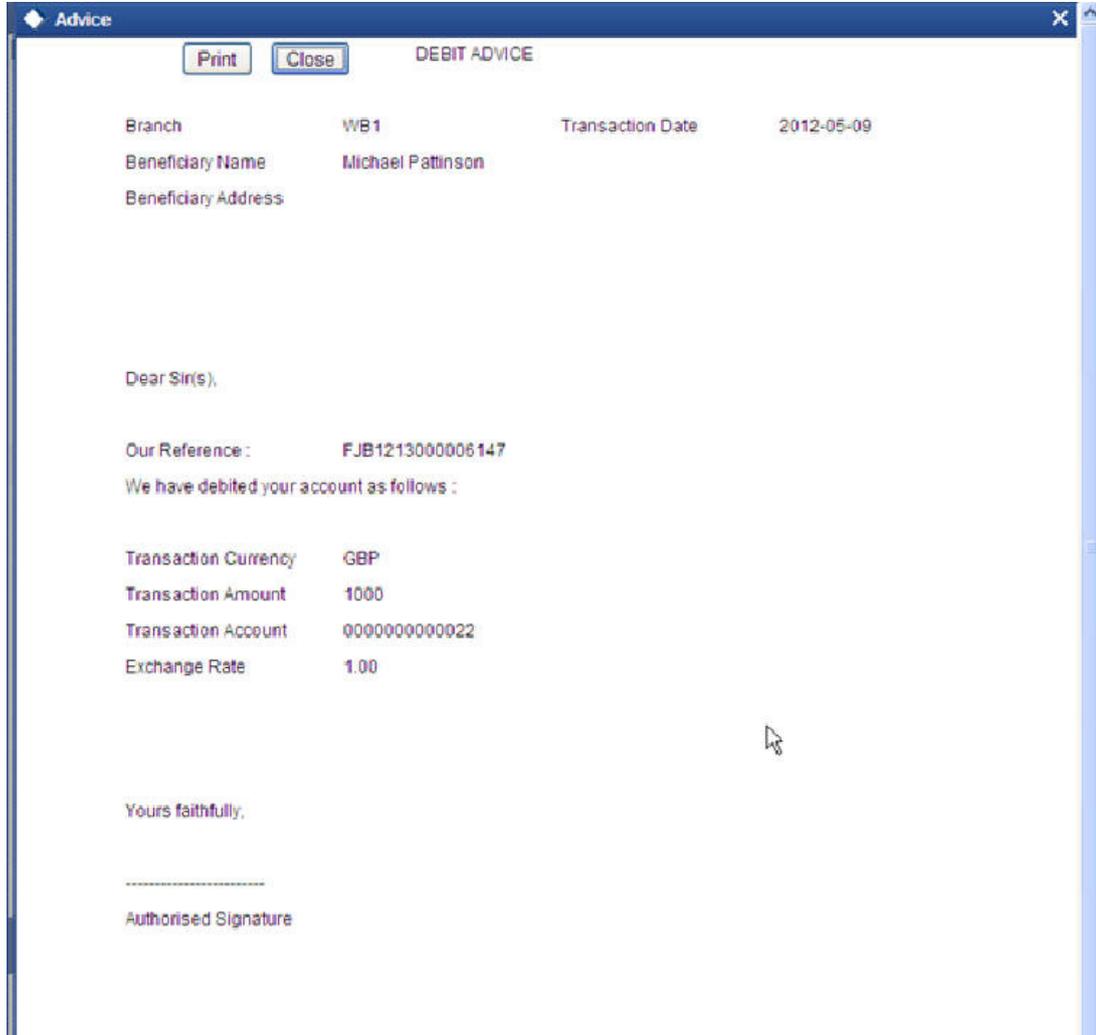
External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Account Amount

Note

You can generate a transaction slip by clicking on 'Generate' button after providing account number, transaction amount and clicking on pickup button. It is produced to the customer to sign and confirm the transaction.



The screenshot shows a window titled 'Advice' with a 'DEBIT ADVICE' header. It contains a form with the following fields and values:

Branch	WB1	Transaction Date	2012-05-09
Beneficiary Name	Michael Pattinson		
Beneficiary Address			

Dear Sir(s),

Our Reference : FJB1213000006147

We have debited your account as follows :

Transaction Currency	GBP
Transaction Amount	1000
Transaction Account	0000000000022
Exchange Rate	1.00

Yours faithfully,

Authorised Signature

8.3.1 Specifying Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Preferred Denomination

The screenshot shows a 'Denomination Details' dialog box. It features a title bar with a diamond icon and a close button. The main area contains two input fields: 'Currency Code' (set to 'GBP') and 'Preferred Denomination' (empty). Below these is a 'Populate' button. To the right, there are two more input fields: 'Cash Amount' (set to '0.00') and 'Denomination Total' (empty). Below these is a 'Clear' button. A table with the following columns: 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount' is shown below the buttons. The table is currently empty. At the bottom right of the dialog are 'Ok' and 'Cancel' buttons.

Specify the denomination code that should be preferred. The system processes the transactions with the preferred denominations. If the transaction amount is less than the preferred denomination, the system will use the low valued denomination than the preferred denomination based on the defaulting rule.

If the preferred denomination is not captured, the system will consider the highest available denomination as the preferred denomination.

If the denomination is not available, the system will display 'Denomination not available' message.

Click 'Populate' button to display the units of currency denomination based on the defaulting rule.

Note

According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.

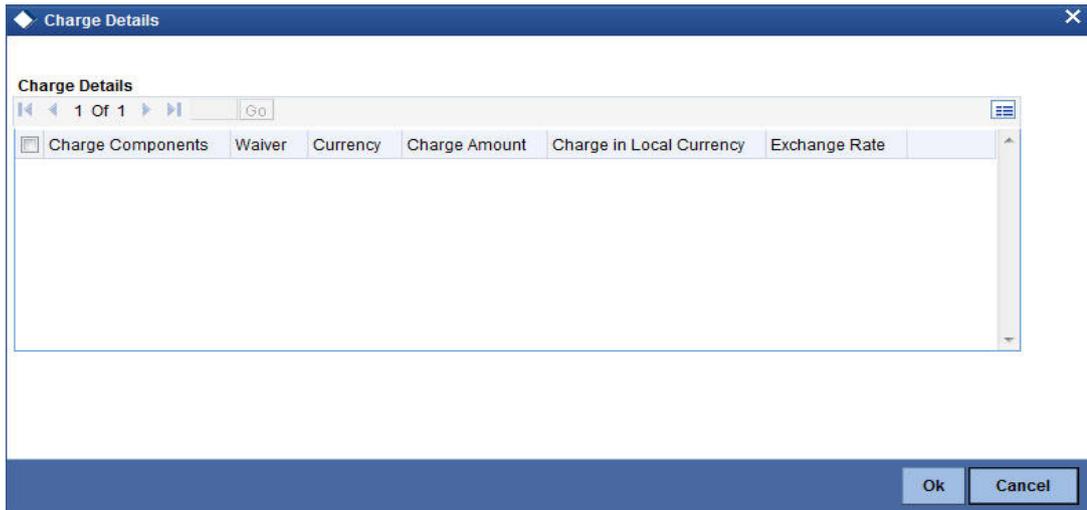
Note

For the preferred denomination, the 'Unit' field will be disabled.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.3.2 Specifying charge details

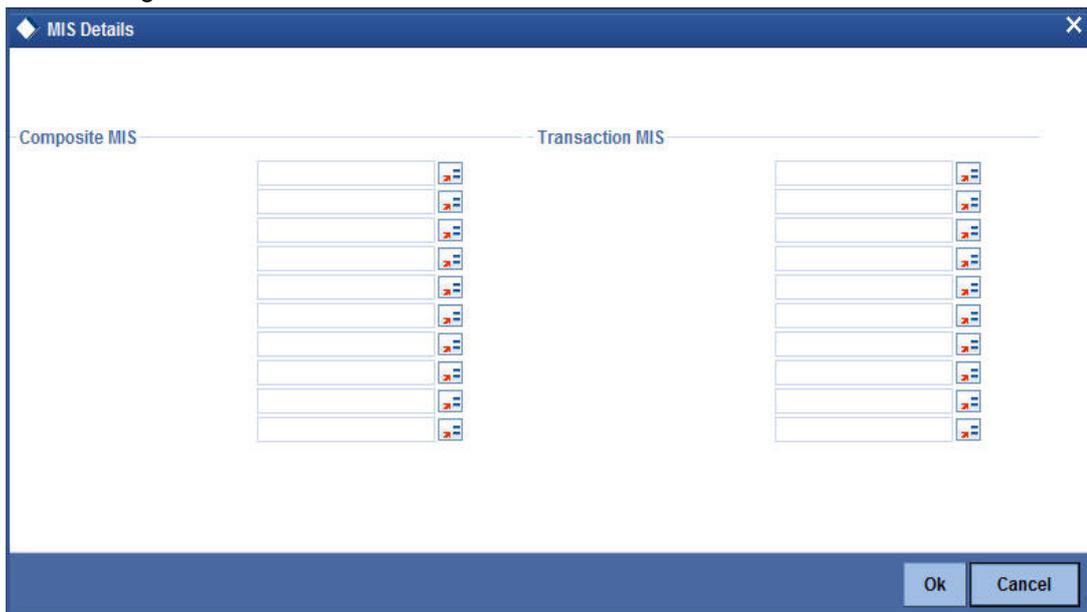
This block allows you to capture charge related details. You need to click on the 'Charges' button to invoke the following screen.



Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.3.3 Specifying MIS details

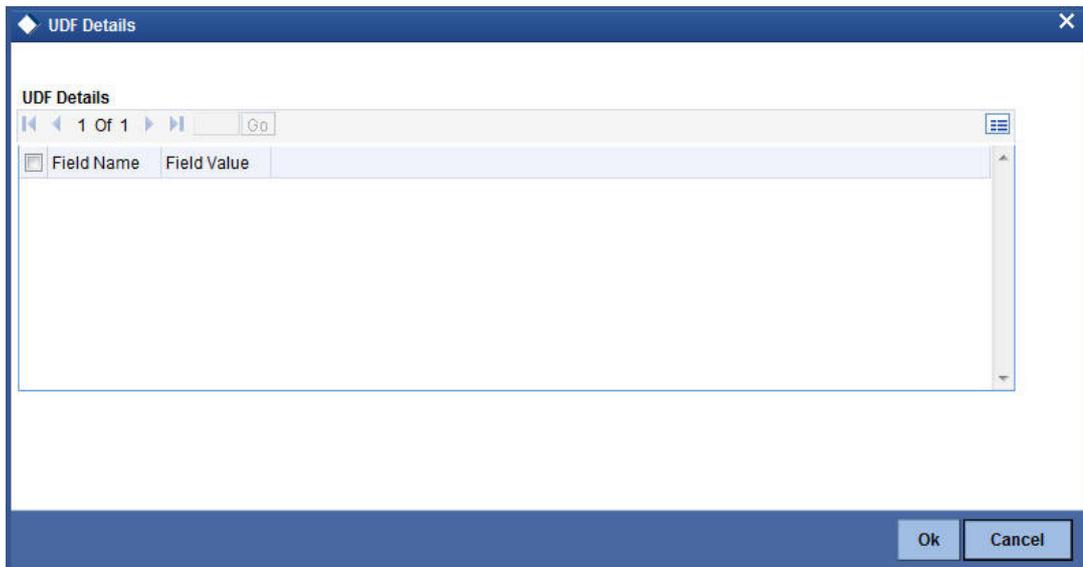
This block allows you to capture details pertaining to MIS. Click on the 'MIS' button to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

8.3.4 Specifying UDF Details

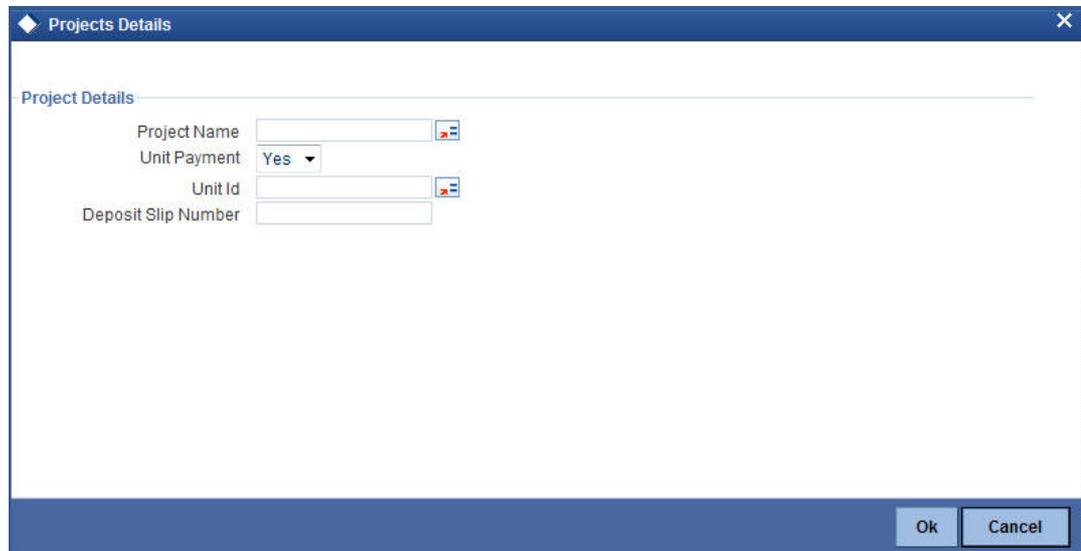
You can capture the UDF details under 'UDF' button.



Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

8.3.5 Specifying Project Details

You can capture project details under 'Project Details' button. Note that this button will be applicable only if the cash is being deposited in a Trust account.



Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon button to go to the next stage. The authorization process is similar to cash deposit.

Note

- You have to click on 'Pickup' button after specifying account number and transaction amount. If you save the transaction without clicking on 'Pickup', then the system displays an error message as "Please click on pickup before save".
 - After clicking on 'Pickup' button, if you modify the transaction account, transaction currency, transaction amount or exchange rate then you will have to click on 'Pickup' again.
 - You can click on the OK button after specifying the data in the denomination, charge, MIS, UDF, and project details button for the data to persist. If you close the screen or click on 'Cancel' button after specifying the data, then the data will not persist.
-

8.3.6 Cash Withdrawal in Two Step Processing

During two step processing, the two step role needs to be defined at workflow level.

Role of Teller

The customer approaches the teller for cash withdrawal. The teller collects the details from the customer and maintains the details like transaction account and transaction amount, and clicks on 'Pickup' button and generates the advice by clicking 'Generate' button. It is not mandatory for the teller to specify the denomination as cash is handed over to customer by the cashier. The system validates the total denomination amount with cash amount and does not update the till of the teller irrespective of till being open or closed. The accounting entries are passed at this stage. It is not mandatory for the teller to open the till at step 1.

The teller role is performed by CHWL.

Accounting Entry:

Dr Customer A/C	Txn amount + Charges
Cr Misc-credit GL	Txn amount
Cr Intermediary GL	Charges

Role of Cashier

The cashier picks the transaction from the pending queue which is saved by the teller. The customer is then called by referring to the token number available in the transaction. The cashier checks whether the denomination button has got the values by confirming with the customer. If the data persist in the button, the cashier will cross check with the physical

denominations in hand. If respective denomination is not available then the cashier will make required changes in the denominations and click 'OK' and save the transaction. If the data is not available in the denominations tab, then the cashier should update the denomination details and save the record. The cashier's till gets updated and accounting entries are passed.

The cashier role is performed by CHW2.

Accounting Entry:

Dr Misc-Credit GL	Txn amount
Cr Cash GL	Txn amount
Dr Intermediary GL	Charges
Cr Income GL	Charges
Dr Income GL	Tax payable on Charge
Cr Tax payable GL	Tax payable on Charge

NSF is not applicable when the Charge debit account maintained under the charges tab is a GL.

Note

- You cannot delete the records in 1001 if the first step is completed by the teller.
 - Once the teller completes the transaction, it will be in the completed queue and the same record will be available in the pending queue of the cashier. The transaction can be reversed either by teller or cashier.
 - If the teller picks the transaction for reversal from the completed queue, then the number of pending records for the cashier will be reduced by one and the number of records in reversal queue gets added up by one for the teller.
 - If the cashier picks the transaction for reversal, then the completed queue of the teller gets reduced by one and adds the reversal queue of cashier by one.
 - If a token is in use, i.e. one step has been completed by the teller and awaiting for cashier to process, then if same token number is specified, the system displays an error message
-

By default the cash deposit and cash withdrawal will follow the single screen approach.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

Refer the corresponding section under 'Depositing Cash' for further details.

8.4 Transferring Cash

You can capture a cash transfer transaction through the 'Cash Transfer' screen. You can invoke this screen by typing '1405' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

8.4.1 **Specifying PC Details**

You can capture the PC details under 'PC Details' tab.

Counterparty Name

Specify the name of the counterparty.

Counterparty Address 1

Specify the address 1 of the counterparty.

Counterparty Address 2

Specify the address 2 of the counterparty.

Counterparty Address 3

Specify the address 3 of the counterparty.

Counterparty Bank Code

Specify the counterparty bank code.

Counterparty Account Number

Specify the external counter party account number.

Counterparty Account Type

Select the counterparty account type from the drop-down list. Following are the options available in the drop-down list: 10 - Savings Bank

- 11 - Current Account
- 12 - Overdraft
- 13 - Cash Credit

- 14 - Loan Account
- 40 - NRE
- 50 - Cash
- 51 - Credit Card

Sender To Receiver Information 1

Specify the sender to receiver information 1.

Sender To Receiver Information 2

Specify the sender to receiver information 2.

Sender To Receiver Information 3

Specify the sender to receiver information 3.

Clearing Network

Specify the clearing network details.

Customer Name

Specify the customer name.

If transaction account has not been entered then you need to enter the walk-in customer name otherwise the system will default the customer name of the transaction account.

Customer Address 1

Specify the customer address 1.

If transaction account has not been entered then you need to enter the address 1 of the walk-in customer otherwise the system will default the customer address.

Customer Address 2

Specify the customer address 2.

If transaction account has not been entered then you need to enter the address 2 of the walk-in customer otherwise the system will default the customer address.

Customer Address 3

Specify the customer address 3.

If transaction account has not been entered then you need to enter the address 3 of the walk-in customer otherwise the system will default the customer address.

Communication Mode

Select the mode of communication to the customer to intimate about the beneficiary account credit. Following are the options available:

- Mobile
- E-mail

Mobile Number/Email ID

Specify the mobile number or the e-mail ID based on the communication mode selected.

If transaction account has been entered then system will default the corresponding customer's mobile number or e-mail ID.

On authorization of this transaction, the system will automatically create the outgoing payment transaction in PC module for the amount of (Transaction amount – Total Charges).

After this process, any operations on branch transaction or outgoing payment transaction will be handled independently.

Refer the section titled 'Depositing Cash' for further details.

8.5 Closing out Withdrawal by Cash

You can capture a close out withdrawal transaction through the 'Close Out Withdrawal by Cash' screen. You can invoke this screen by typing '1301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Account Number	RT10008111018	Account Branch	RT1
Account Description	RT1 - Sangita	Account Currency	GBP
Account Amount	4925		
Customer	00008111		
Narrative	Close Out Withdrawal By Cash		
External Reference	FJB1328000019932		

Here you can capture the following details:

Account Number

Specify the account number that needs to be closed. The adjoining option list displays all the accounts maintained in the Host. You can select the appropriate account number.

Account Branch

The current logged-in branch code is displayed here.

Account Description

The system displays a brief description on the selected account.

Account Currency

The system displays the account currency here.

Account Amount

The system displays the available amount in the account.

Customer ID

The system displays the customer ID based on the account specified.

Narrative

The system defaults 'Close Out Withdrawal by Cash' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

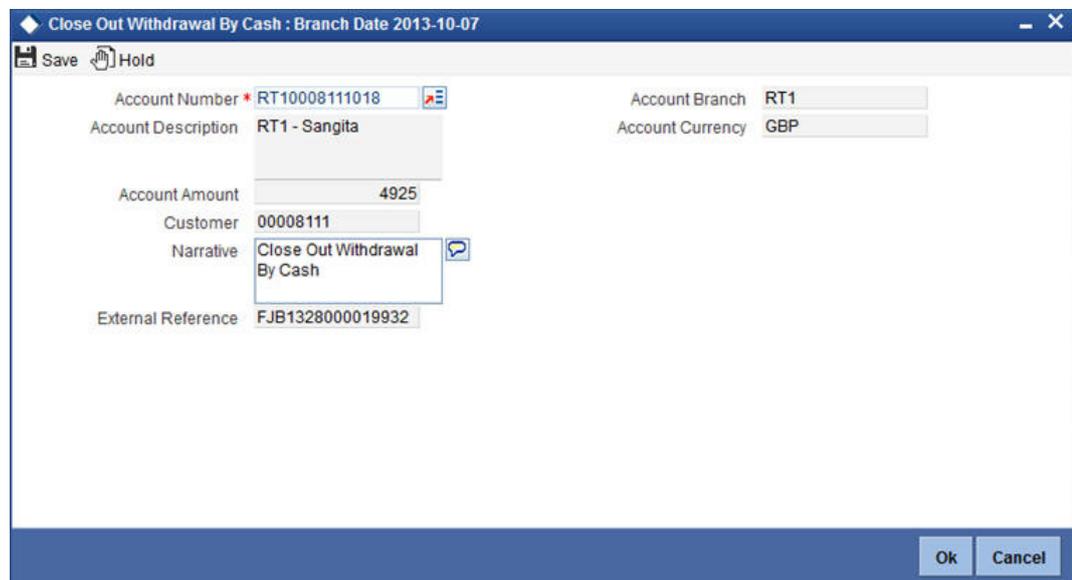
Click save icon to go to the next stage.

Note

The Close out Withdrawal of Account transactions are processed without any change till the 'Branch Available' status is marked as 'Yes'. If the branch available status is 'No' or branch date is ahead of host date, the transactions are not allowed.

Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



The screenshot shows a software window titled "Close Out Withdrawal By Cash : Branch Date 2013-10-07". The window contains a form with the following fields and values:

Field	Value
Account Number	RT10008111018
Account Branch	RT1
Account Description	RT1 - Sangita
Account Currency	GBP
Account Amount	4925
Customer	00008111
Narrative	Close Out Withdrawal By Cash
External Reference	FJB1328000019932

At the top left of the form are "Save" and "Hold" buttons. At the bottom right are "Ok" and "Cancel" buttons.

In addition to the details, captured in the previous stage, the system defaults the following details:

Account Title

The system displays a brief title for the chosen account.

Customer ID

The system displays the customer ID based on the account specified.

Account Currency

The system displays the account currency here.

Account Amount

The system displays the net cash to be disbursed to the customer after deducting the applicable charges.

Note

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

Enrichment stage - 2

The system displays the following screen on clicking the 'Proceed' button.

The screenshot displays the 'Close Out Withdrawal By Cash' form for Branch Date 2013-10-07. The form includes the following fields and sections:

- Account Information:** Account Number (RT10008111018), Account Description (RT1 - Sangita), Account Amount (4,925.00), Customer (00008111), Narrative (Close Out Withdrawal By Cash), and External Reference (FJB1328000019932).
- Transaction Summary:** Account Currency (GBP), Total Charge (290.00), and Transaction Amount (4635).
- Denomination Section:** Includes tabs for MIS and UDF, Currency Code (GBP), Preferred Denomination (empty), Total (empty), and buttons for 'Populate' and 'Clear'.
- Denomination Details Table:** A table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table lists denominations from GP1 to GP100.
- Charges Section:** A section at the bottom of the form.

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> GP1	1.00		
<input type="checkbox"/> GP2	2.00		
<input type="checkbox"/> GP5	5.00		
<input type="checkbox"/> GP10	10.00		
<input type="checkbox"/> GP20	20.00		
<input type="checkbox"/> GP50	50.00		
<input type="checkbox"/> GP100	100.00		

In addition to the data defaulted from the previous stage, you can capture the following information here:

8.5.0.1 Specifying Denomination Details

This block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.5.1 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.

The screenshot shows the 'Charge Details' window with the following data:

Payout Type	Currency	Offset Branch
Online Closeout Charge	GBP	RT1
Cash	GBP	RT1

Charge Components	Waiver	Charge Currency	Charge Amount	Exchange Rate	General Ledger
Cash withdrawal char	<input type="checkbox"/>	GBP	100.00		313500001
VCXVC	<input type="checkbox"/>	GBP	20.00		313500001
VCBVB	<input type="checkbox"/>	GBP	40.00		313500001
GFH	<input type="checkbox"/>	GBP	50.00		313500001
FGFG	<input type="checkbox"/>	GBP	60.00		313500001

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.5.2 Specifying the MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'Close Out Withdrawal By Cash:Brach Date 2013-10-07' window with the following fields and tabs:

Account Number: _____ Currency: _____
 Account Description: _____ Total Charge: _____
 Account Amount: _____ Transaction Amount: _____
 Customer: _____
 Narrative: Close Out Withdrawal E
 External Reference: _____

Tabs: Denomination | Charges | **MIS** | UDF

Composite MIS: _____ Transaction MIS: _____

Charges: _____

8.5.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Specify the following details.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.6 Exchanging Denominations

A customer may approach your bank to exchange currency denomination. That person may or may not be an actual bank customer (with a valid CIF or customer account). He or she may give you two notes of USD 50 each and ask for 10 notes of USD 10 each. This transaction involves only denomination exchange from your till. The total value in the till will remain the same. Hence there won't be any accounting entries for this exchange. However, the denomination count in the till will change and hence it needs to be updated. You can capture such a transaction through the 'Denomination Exchange' screen. You can invoke this screen by typing 'DENM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch Code

The system displays the current logged-in branch code.

Transaction Currency

Specify the currency in which your customer wishes to exchange denominations. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

8.6.1 Specifying Denomination Details

This block allows you to capture exact details of the denominations being exchanged.

Currency Code

Specify the currency in which the transaction is being performed. You can select the appropriate code from the adjoining option list.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination.

By default, a positive value is considered to be an inflow unit. To reverse this default behaviour and to enter the units for denominations going out, you can specify a negative value. The summation of the total amount should be zero.

If the total value is not zero, the system will display an error message.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.7 Paying a Bill by Cash

This module allows you to undertake cash transactions for payments of all the utility bills. To enter into such transactions, you need to invoke the 'Bill Payment by Cash' screen. You can invoke this screen by typing '1025' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Bill Payment by Cash". The window has a standard Windows-style title bar with a diamond icon on the left and minimize, maximize, and close buttons on the right. Below the title bar, there are two buttons: "New" and "Enter Query". The main area of the window contains a form with two columns of input fields. The left column includes: "External Reference", "Consumer Number", "Bill Date *", "Transaction Currency *", and "Institution Id *". The right column includes: "Product" (with a dropdown menu showing "BPCH"), "Bill Number *", "Bill Currency *", "Bill Amount *", and "Narrative". At the bottom right of the window, there is an "Exit" button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here.

Product Code

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

Consumer Number

Specify the consumer number for the transaction.

Bill Number

Specify the bill number here.

Bill Date

Specify the date on which the bill has been issued. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Bill Currency

Specify the currency in which the bill should be paid. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Currency

Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Institution Id

Specify the unique ID corresponding to the institution towards which the bill payment is being made. You can select the appropriate code from the adjoining option list that displays all the institution codes maintained in the system.

Bill Amount

Specify the amount that should be paid towards the bill.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, the following details are displayed:

Exchange Rate

The system displays the exchange rate used to convert the bill amount in the bill currency to transaction currency. If the transaction currency is the same as the bill currency, the system will display the exchange rate as '1'.

Charges

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount inclusive of the bill amount and the charges.

Note

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

8.7.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.7.2 Specifying Charge Details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
	<input type="checkbox"/>				

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.8 Paying a Bill against Account

You can capture a bill payment transaction against account through the 'Bill Payment (Against Account)' screen. You can invoke this screen by typing '1075' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product Code

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

Bill Number

Specify the bill number here.

Consumer Number

Specify the consumer number for the transaction.

Bill Date

Specify the date on which the bill has been issued. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Institution Id

Specify the unique ID corresponding to the institution towards which the bill payment is being made. You can select the appropriate code from the adjoining option list that displays all the institution codes maintained in the system.

Bill Currency

Specify the currency in which the bill should be paid. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Bill Amount

Specify the amount that should be paid towards the bill.

Account Number

Specify the account number of the customer against which the bill should be paid. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

Account Branch

The branch where the chosen account resides is displayed here.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
	<input type="checkbox"/>				

In addition to the details defaulted from the previous stage, the system displays the following:

Account Currency

The system displays the currency in which the chosen account is maintained.

Customer ID

The system displays the customer ID based on the account specified.

Account Title

The system displays a brief title for the chosen account.

Exchange Rate

The system displays the exchange rate used to convert the bill amount in bill currency to transaction amount in transaction currency. If the transaction currency is the same as the bill currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount inclusive of the bill amount and the charges.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

8.8.1 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.8.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' for further details.

8.8.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.9 Requesting for Funds Transfer

You can transfer funds in a particular currency from one account to another using the 'Account to Account Transfer' screen. The funding account and the beneficiary account can be in different currencies and can belong to different branches.

You can invoke this screen by typing '1006' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Account to Account Transfer : Branch Date 2014-04-02

Save Hold

From Account Details

From Account Number * From Account Branch 001
From Account Description From Account Amount *
From Account Currency GBP

To Account Details

To Account Number * To Account Branch 001
To Account Description To Account Amount
To Account Currency GBP

Additional Details

Narrative Fund Transfer from <From> External Reference FJB1409200019514

Ok Cancel

Here you can capture the following details:

From Account Details

From Account Number

Specify the account that should be debited for the funds transfer. After specifying the account number, the system will display the From Account Branch and From Account Currency.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with associated account branches. Choose the appropriate one.

From Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

From Account Description

The system displays the description of the account number chosen.

From Account Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

From Account Amount

Specify the transferrable amount in the currency associated with the From Account.

To Account Details

To Account Number

Specify the account that should be credited for the funds transfer. After specifying the account number, the system will display the To Account Branch and To Account Currency. In case of multiple accounts with the same account number, the system will display a list of account numbers with associated account branches. Choose the appropriate one.

To Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

To Account Description

The system displays the description of the account number chosen.

To Account Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

To Account Amount

To Account Number is a read-only field displaying the transferrable amount in the currency associated with the To Account.

Additional Details

Narrative

The system displays 'Funds Transfer from <From Account Number> to <To Account Number>'. Once you specify the 'From Account Number' and 'To Account Number', the system replaces the account numbers respectively.

Click the OK button to go to the next stage.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic. The Host system identifies a branch transaction with the external reference number.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the information defaulted from the previous stage, the following details are displayed here:

From Account Currency

The currency in which the 'From Account' is maintained is displayed.

Customer ID

The system displays the customer ID based on the account specified.

Exchange Rate

The system displays the exchange rate used to convert the from account currency into to account currency. If the from account currency is the same as the to account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

To Amount

Specify the amount that should be credited to the account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

8.9.1 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.9.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'Funds Transfer Request' window with the 'MIS' tab selected. The form contains the following fields and sections:

- From Account Details:** From Account Number, From Account Description, From Account Currency, From Account Branch, From Account Amount.
- To Account Details:** To Account Number, To Account Description, To Account Currency, To Account Branch, To Account Amount.
- Additional Details:** Narrative, External Reference, Product (FTRQ), Customer ID, Customer Name, Exchange Rate, Total Charge, Total From Account Amount.
- Buttons:** Recalculate, Ok, Exit.
- Tabs:** Charges, MIS, UDF, Project Details.
- Tables:** Composite MIS, Transaction MIS.

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

8.9.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Funds Transfer Request

New Enter Query

From Account Details

From Account Number [] From Account Branch []
 From Account Description [] From Account Amount []
 From Account Currency []

To Account Details

To Account Number [] To Account Branch []
 To Account Description [] To Account Amount []
 To Account Currency []

Additional Details

Narrative [] External Reference []

Product **FTRQ** Total Charge []
 Customer ID [] Total From Account Amount []
 Customer Name [] **Recalculate**
 Exchange Rate []

Charges MIS **UDF** Project Details

UDF Details

1 Of 1

Field Name	Field Value

Ok Exit

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

8.9.4 **Specifying Project Details**

You can capture project details under 'Project Details' tab. Note that this tab will be applicable only if the funds are being transferred to a Trust account.

The screenshot shows the 'Funds Transfer Request' window with the following sections and fields:

- From Account Details:** From Account Number, From Account Branch, From Account Description, From Account Amount, From Account Currency.
- To Account Details:** To Account Number, To Account Branch, To Account Description, To Account Amount, To Account Currency.
- Additional Details:** Narrative, External Reference, Product (FTRQ), Customer ID, Customer Name, Exchange Rate, Total Charge, Total From Account Amount, and a 'Recalculate' button.
- Project Details:** Project Name, Unit Payment (Yes), Unit Id, and Deposit Slip Number.

Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to save the transaction. On saving, the system checks whether the accounts mentioned in the 'from' and 'to' leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the entries will not be posted. Instead the transaction will be logged for the netting batch. On authorisation, the transaction will be made available for the netting batch if logged for netting batch. The rest of the authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.10 Making a Stop Payment

Based on a customer's request, you can stop a cheque drawn on an account maintained in your bank. You can capture such a transaction through the 'Stop Payment' screen. You can invoke this screen by typing '1056' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Stop Payment". At the top left, there are two buttons: "New" and "Enter Query". The main area of the window is a form with two columns of input fields. The left column contains: "External Reference", "Account Number *", "Stop Payment Type" (a dropdown menu currently showing "Amount"), "Start Cheque Number", "Effective Date *", "Narrative", and "Account Title". The right column contains: "Branch", "End Cheque Number", "Amount", "Expiry Date", and "Currency *". At the bottom right of the window, there is a blue button labeled "Exit".

Here you can capture the following details:

External Reference Number

The system generates and displays a reference number for the transaction as soon as the screen is invoked.

Branch

The system displays the branch code where the chosen account resides.

Account Number

Specify the account on which the stop payment needs to be imposed. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

Stop Payment Type

Specify whether the stop payment is on the amount of a cheque or a cheque drawn on an account. The drop-down list displays the following values:

- Amount
- Cheque

Select the appropriate one.

Start Cheque Number

In case of a stop payment on a cheque, you need to specify the cheque number of the first leaf.

End Cheque Number

In case of a stop payment on a cheque, you need to specify the cheque number of the last leaf.

Note

The above two fields are applicable in cases wherein the customer has lost a cheque book. So in order to prevent misuse, you can capture the cheque numbers of the lost cheque book and impose a stop payment on all cheques in that book.

Effective Date

Specify the date from which you wish to impose the stop payment. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Expiry Date

Specify the date until which the stop payment needs to be active. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Amount

Specify the amount based on which you wish to impose a stop payment. This field is applicable only if the 'Stop Payment Type' is specified as 'Amount'.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "Stop Payment". At the top left, there are icons for "New" and "Enter Query". The form contains the following fields:

- External Reference
- Account Number *
- Stop Payment Type (dropdown menu showing "Amount")
- Start Cheque Number
- Effective Date *
- Narrative
- Account Title
- Branch
- End Cheque Number
- Amount
- Expiry Date
- Currency *

An "Exit" button is located at the bottom right of the window.

In addition to the details defaulted from the previous stage, you can view the following details:

Account Title

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency in which the account is maintained.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

8.10.1 Specifying Charge Details

You can specify charge details under the 'Charge Details' tab. You can specify the following details here:

Charge Components

Specify the charge component name.

Waiver

Check this box to indicate that charge is waived.

Charge Amount

The system displays the computed charge amount.

Currency

The system displays the charge currency.

Charge in Local Currency

Specify the charge in local currency.

Exchange Rate

The system displays the exchange rate if the transaction currency and account currency are different.

Refer the corresponding section under 'Depositing Cash' for further details.

8.11 Selling Foreign Exchange to a Walk-in Customer

You can sell a foreign currency to a walk-in customer in return for the equivalent amount in another currency. To achieve this you need to invoke the 'FX Sale (Walk-in)' screen by typing '8203' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "FX Sale (Walk in)". The window has a menu bar with "New" and "Enter Query" options. The main area contains a form with the following fields:

- External Reference
- Currency Sold *
- Beneficiary Name
- Beneficiary Address
- Amount Sold *
- Product: FXSW
- Passport/IC Number
- Narrative
- Currency Received *

An "Exit" button is located in the bottom right corner of the window.

Here you can capture the following details:

Product

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Currency Sold

Specify the currency that you are selling to the customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Amount Sold

Specify the amount that is being sold in the sold currency.

Currency Received

Specify the currency that you have received from the customer in return for the currency sold. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Narrative

Here, you can enter your remarks pertaining to the transaction.

Beneficiary Name

Here, you can capture the beneficiary customer's name.

Passport/IC No

Here, you can enter the passport or other unique identification number of the beneficiary.

Beneficiary Address

Here, you can capture the address of the beneficiary customer.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can view the following details:

Currency Received Rate

The system displays the exchange rate to be used for the foreign exchange sale.

Charges

The system displays the charge to be levied on the customer for the transaction.

Amount Received

Based on the exchange rate and amount bought, the system computes and displays the amount that needs to be received from the customer in the received currency.

8.11.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.11.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.11.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

8.11.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.12 Purchasing Foreign Exchange from a Walk-in Customer

You can buy a foreign currency from a walk-in customer in return for the equivalent amount in another currency. To achieve this you need to invoke the 'FX Purchase (Walk-in)' screen by typing '8004' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

Product

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Currency Bought

Specify the currency that you have received from the customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Amount Bought

Specify the amount that is being purchased in the bought currency.

Currency Paid

Specify the currency that you are paying the customer in return for the currency bought. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Narrative

Here, you can enter your remarks pertaining to the transaction.

Beneficiary Name

Here, you can capture the beneficiary customer's name.

Passport/IC No

Here, you can enter the passport or other identification number of the beneficiary.

Beneficiary Address

Here, you can capture the address of the beneficiary customer. Click save icon button to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

FX Purchase (Walk in)

New Enter Query

External Reference
Currency Bought
Currency Paid
Transaction Currency Rate
Beneficiary Name
Beneficiary Address

Product FXPW
Amount Bought *
Charges
Narrative
Amount Paid
Passport/IC Number

Recalculate

Denomination FX Denomination Details Charges MIS UDF

Currency Code
Preferred Denomination

Total

Populate Clear

Denomination Details

1 Of 1 Go

Denomination Code	Denomination Value	Units	Total Amount
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Exit

In addition to the details defaulted from the previous stage, you can view the following details:

Transaction Currency Rate

The system displays the exchange rate to be used for the foreign exchange purchase.

Charges

The system displays the charge to be levied on the customer for the transaction.

Amount Paid

Based on the exchange rate and amount bought, the system computes and displays the amount that needs to be paid to the customer in the paid currency.

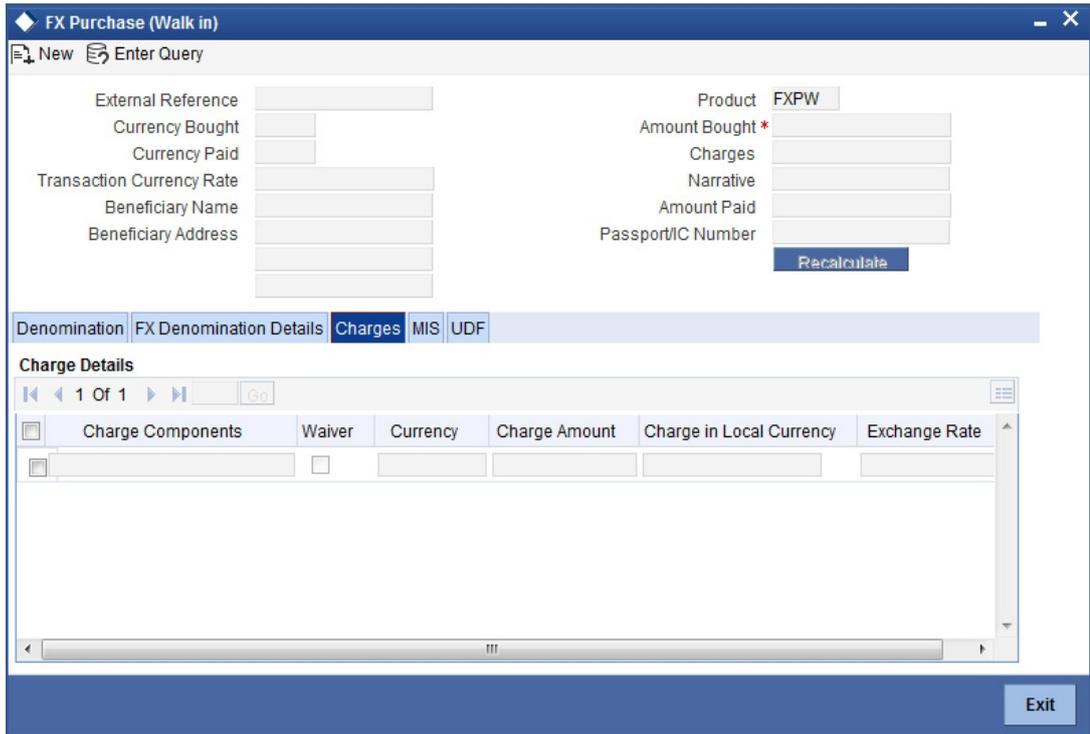
8.12.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.12.2 Specifying charge details

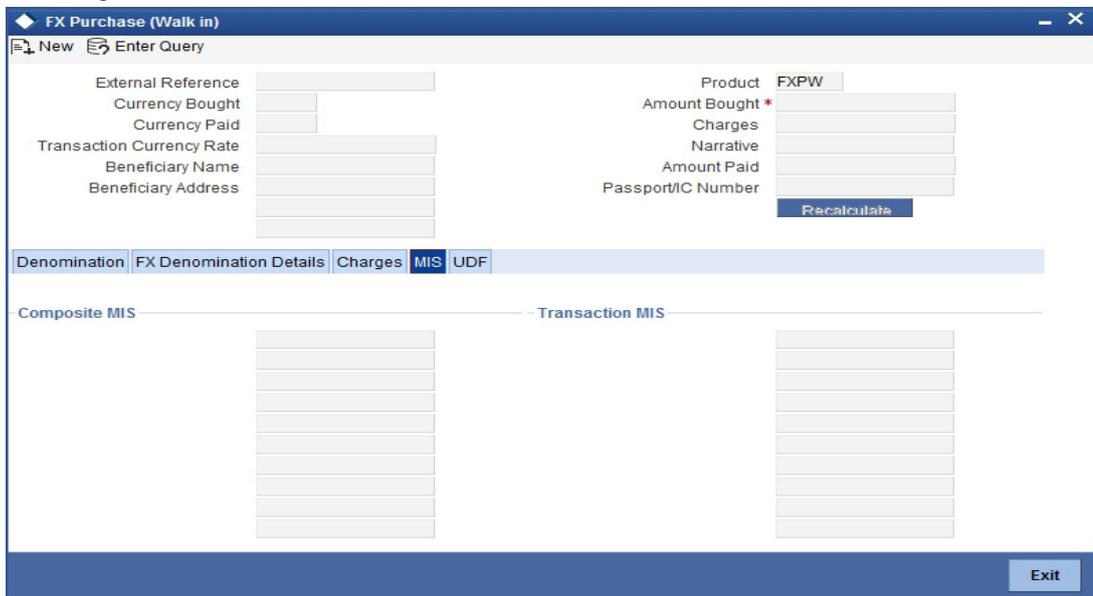
This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.



Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.12.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

8.12.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.13 Purchasing FX against Account

Oracle FLEXCUBE facilitates purchase of foreign currency from the branch using CASA account. While purchasing, you can maintain denomination details for the foreign currency amount. On completion of the transaction successfully, the system generates an advice for the same.

You can generate the details from the purchase of foreign currency by crediting CASA account using 'FX Purchase against Account' screen. You can invoke 'FX Purchase against Account' screen by typing '8207' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following parameters here:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

FX Currency

Specify a valid currency purchased by the customer from the adjoining option list. The option list displays list of foreign currencies maintained by the bank.

Beneficiary Name

Specify the name of the beneficiary customer.

Beneficiary Address

Specify the address of the beneficiary customer which should appear in the advice.

FX Amount

Specify the amount of the foreign currency purchased by the customer.

Product

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

Branch Code

The system displays the branch code of the current branch here.

Account Branch

The system displays the branch code of the branch to which the specified customer account belongs.

Passport/IC Number

Specify the passport or unique identification number of the beneficiary.

Narrative

Specify additional remarks pertaining to the transaction, if any.

Account

Specify a valid CASA account to be debited for the FX sale from the adjoining option list. The option list displays the customer accounts maintained in the system.

Account Description

Specify the description of the specified customer account.

Account Currency

Currency of the specified customer account is defaulted here.

Click save icon button to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found right, the system generates the FX purchase details based on the input data and displays the following screen.

The screenshot shows the 'FX Purchase against Account' application window. The window title is 'FX Purchase against Account'. The interface includes the following elements:

- Top Bar:** 'New' and 'Enter Query' buttons.
- Input Fields:**
 - External Reference
 - FX Currency *
 - Currency Rate
 - Beneficiary Name
 - Account *
 - Account Description
 - Account Currency
 - Account Branch
 - Beneficiary Address
 - Product: FXPA
 - FX Amount *
 - Charges
 - Amount
 - Passport/IC Number
 - Narrative
 - Net Amount
- Buttons:** 'Recalculate' (blue), 'Populate' (blue), 'Clear' (blue), and 'Exit' (blue).
- Denomination Section:** Includes 'Denomination', 'Charges', 'MIS', and 'UDF' tabs. Below are 'Currency Code' and 'Preferred Denomination' fields, and a 'Total' field.
- Denomination Details Table:**

Denomination Code	Denomination Value	Units	Total Amount

In addition to the parameters defaulted from the previous stage, you can maintain the following:

Currency Rate

The current exchange rate of the currency is defaulted here.

Charges

The charge amount in account currency, if any, associated with the retail teller product FXSP is defaulted here.

Amount

The actual amount equivalent to the foreign currency which is credited to the customer account is defaulted here.

Net Amount

Sum of the actual amount credited and the charges in account currency is defaulted here.

Recalculate

Click the 'Recalculate' button to recalculate the amount after modifications to values, if any.

8.13.1 FX Denomination Details Tab

You can maintain currency denominations involved in the actual FX currency purchased.

Refer the section titled 'Specifying Denomination Details' under 'Depositing Cash' for further details.

8.13.2 Charges Tab

You can maintain the charge related details of the transaction. Click on the 'Charges' tab to invoke the following screen:

Refer the section titled 'Specifying Charge Details' under 'Depositing Cash' for further details.

8.13.3 MIS Tab

You can maintain the MIS related details of the transaction. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS Details' under 'Depositing Cash' for further details.

8.13.4 UDF Tab

You can capture the UDF related details of the transaction. Click on the 'UDF' tab to invoke the following screen.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click 'Save' to save the transaction. The authorization process is similar to cash deposit.

Refer 'Authorization Stage' section under 'Depositing Cash' for further details.

8.14 Issuing a TT against Account

You can issue a Telegraphic Transfer drawn on your branch against an account through the 'TT Issue Against Account' screen. You can invoke this screen by typing '8318' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the External Reference Number is displayed.

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

Instrument Currency

Specify the TT currency or select a currency for the TT from the list of values.

Account Currency

Specify the currency of the account or select the account currency from the list of values.

Payable Branch

Specify the branch where the transfer amount should be paid out.

Account Number

Specify the account number of the customer or select an account number from the list of values.

TT Amount

Specify the transfer amount.

Banker's Cheque Date

The date on which the instrument is issued is displayed here.

Serial Number

Specify the serial number printed on the TT.

Passport/IC Number

Specify the passport number or any unique identification number of the customer.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

Beneficiary Address

Specify the address of the beneficiary.

Click save icon to go to the next stage.

Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed: T

The screenshot displays the 'TT Issue against Account' window. It features a top navigation bar with 'New' and 'Enter Query' options. The main area is divided into two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount *, Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name *, Beneficiary Address, and Passport/IC Number. The right column includes: Issuing Branch, Instrument Type, Instrument Status, Bank code, Transaction Branch, Account Number, Customer Name, Account Currency, Account Amount, Exchange Rate, Charges, and Narrative. A 'Recalculate' button is located at the bottom right of the input fields. Below this is a tabbed interface with 'Charges', 'MIS', and 'UDF' tabs. The 'Charges' tab is active, showing a 'Charge Details' table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table currently shows one row with a checkbox in the 'Charge Components' column. An 'Exit' button is located at the bottom right of the window.

In addition to the details defaulted from the previous stage, you can capture the following information:

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the transfer currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

8.14.1 Specifying charge details

Click on the 'Charges' tab to capture charge related details.

TT Issue against Account

New Enter Query

External Reference
 TT Currency
 TT Amount *
 Instrument Number
 Telegraphic Transfer Date
 Payable Branch
 Serial Number
 Beneficiary Name *
 Beneficiary Address
 Passport/IC Number

Issuing Branch
 Instrument Type
 Instrument Status
 Bank code
 Transaction Branch
 Account Number
 Customer Name
 Account Currency
 Account Amount
 Exchange Rate
 Charges
 Narrative

Recalculate

Charges MIS UDF

Charge Details

1 Of 1 Go

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate

Exit

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' for further details in this manual.

8.14.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

TT Issue against Account

New Enter Query

External Reference
 TT Currency
 TT Amount *
 Instrument Number
 Telegraphic Transfer Date
 Payable Branch
 Serial Number
 Beneficiary Name *
 Beneficiary Address
 Passport/IC Number

Issuing Branch
 Instrument Type
 Instrument Status
 Bank code
 Transaction Branch
 Account Number
 Customer Name
 Account Currency
 Account Amount
 Exchange Rate
 Charges
 Narrative

Recalculate

Charges MIS UDF

Composite MIS

Transaction MIS

Exit

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details in this Manual.

8.14.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot displays the 'TT Issue against Account' application window. The window title is 'TT Issue against Account'. At the top, there are buttons for 'New' and 'Enter Query'. The main area is divided into two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount*, Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name*, Beneficiary Address, and Passport/IC Number. The right column includes: Issuing Branch, Instrument Type, Instrument Status, Bank code, Transaction Branch, Account Number, Customer Name, Account Currency, Account Amount, Exchange Rate, Charges, and Narrative. A 'Recalculate' button is located below the right column. Below the input fields, there is a tabbed interface with 'Charges', 'MIS', and 'UDF' tabs. The 'UDF' tab is active, showing a 'UDF Details' section with a table. The table has two columns: 'Field Name' and 'Field Value'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.15 Issuing a TT against GL

You can issue a Telegraphic Transfer against a GL account for your customer through the 'TT Issue against GL' screen. You can also invoke this screen by typing '8317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number and the Instrument Type of the transaction are displayed.

You need to specify the following details:

Bank Code

Specify the bank code or select a bank code from the list of values.

Instrument Currency

Specify the TT currency or select a currency for the TT from the list of values.

Payable Branch

Specify the branch where the transfer amount should be paid out.

General Ledger Number

Specify the account number of the GL against which a TT is issued.

Account Title

The system displays a brief title for the chosen account.

Banker's Cheque Date

The date on which the instrument has been issued is displayed here.

TT Amount

Specify the transfer amount.

Serial Number

Specify the Serial number printed on the TT.

Passport/IC No

Specify the customer's passport number or identification number.

Narrative

Specify description/remarks for the transaction. This is not mandatory.

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

Click save icon to move to the next stage.

Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The screenshot shows a software window titled "TT Issue against GL". At the top, there are buttons for "New" and "Enter Query". The main area contains two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount *, Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name *, Beneficiary Address, and Passport/IC Number. The right column includes: Instrument Type, Bank code, General Ledger Number, General Ledger Currency, General Ledger Title, Exchange Rate, Charges, General Ledger Amount, and Narrative. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table contains one row of data. At the bottom right of the window is an "Exit" button.

In this stage, the above screen is displayed with the following information:

Txn Ccy Rate

The system displays the transaction currency.

Charges

The system computes the charges applicable for the transaction and displays it here.

TT Amount

The system displays the TT amount.

Total Amount

The system displays the total amount of the transaction.

8.15.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Capturing a Cash Deposit' in this manual for further details.

8.15.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

The screenshot shows the 'TT Issue against GL' window with the 'MIS' tab selected. The window contains two columns of input fields for MIS details. The left column includes: External Reference, TT Currency, TT Amount *, Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name *, Beneficiary Address, and Passport/IC Number. The right column includes: Instrument Type, Bank code, General Ledger Number, General Ledger Currency, General Ledger Title, Exchange Rate, Charges, General Ledger Amount, and Narrative. A 'Recalculate' button is located below the right column. At the bottom, there are tabs for 'Charges', 'MIS', and 'UDF', and an 'Exit' button.

Refer the section titled 'Specifying MIS details' under 'Capturing a Cash Deposit' in this manual for further details.

8.15.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows the 'TT Issue against GL' window with the 'UDF' tab selected. The window contains the same input fields as the previous screenshot. Below the input fields, there is a 'UDF Details' section with a table. The table has two columns: 'Field Name' and 'Field Value'. The table is currently empty. A 'Recalculate' button is located below the input fields. At the bottom, there are tabs for 'Charges', 'MIS', and 'UDF', and an 'Exit' button.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.16 Issuing a TT to a Walk-in Customer

You can issue a Telegraphic Transfer to any walk-in customer through the 'TT Issue (Walk-In)' screen. You can invoke this screen by typing '8316' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "TT Issue against Walk in". The window has a menu bar with "New" and "Enter Query" options. The main area contains a form with the following fields and values:

External Reference		Instrument Type	TTW
TT Currency *		Bank code *	
TT Amount *		Transaction Currency *	
Telegraphic Transfer Date *		Narrative	
Payable Branch *			
MICR Number			
Beneficiary Name *			
Beneficiary Address			
Passport/IC Number			

An "Exit" button is located in the bottom right corner of the window.

When you invoke the screen, the External Reference Number and instrument type of the transaction are displayed.

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

Instrument Currency

Specify the currency in which the TT is being issued.

Payable Branch

Specify the branch where the TT amount should be paid out.

Transaction Currency

Specify the currency in which the customer is making the payment.

Demand Draft Amount

Specify the amount for which the TT needs to be drawn in the transfer currency.

Banker's Cheque Date

The date on which the instrument has been issued is displayed here.

MICR Number

Specify the MICR number of the instrument.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favor the telegraphic transfer is done.

Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

Beneficiary Address

Specify the address of the beneficiary in whose favor the telegraphic transfer is done.

Click save icon to go to the next stage.

Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The screenshot shows a software interface for issuing a Telegraphic Transfer (TT) against a walk-in customer. The window title is "TT Issue against Walk in". The interface is divided into several sections:

- Transaction Details:** Includes input fields for External Reference, TT Currency, TT Amount (marked with an asterisk), Telegraphic Transfer Date, Instrument Number, Payable Branch, MICR Number, Beneficiary Name (marked with an asterisk), Beneficiary Address, and Passport/IC Number. On the right side, there are fields for Instrument Type (pre-filled with "TTW"), Bank code, Transaction currency, Exchange Rate, Charges, Total Amount, and Narrative. A "Recalculate" button is located below the Narrative field.
- Currency Denominations:** A section with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". It contains fields for Currency Code, Preferred Denomination, and Total. "Populate" and "Clear" buttons are present.
- Denomination Details:** A table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table shows one row with empty fields. Navigation controls (back, forward, 1 of 1, Go) are visible above the table.
- Exit:** A button located at the bottom right of the window.

In addition to the details defaulted from the previous stage, you can capture the following information:

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the transfer currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the TT amount.

8.16.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' in this manual for further details.

8.16.2 Specifying charge details

Click on the 'Charges' tab to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual for further details.

8.16.3 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' in this manual for further details.

8.16.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.17 Liquidating a TT against GL

You can liquidate a telegraphic transfer drawn on your branch against a GL through the 'TT Liquidation Against GL' screen. You can invoke this screen by typing '8320' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

Issue Branch

The branch where the TT has been issued is displayed based on the instrument number specified.

Click save icon to go to the next stage.

Enrichment Stage

On clicking save icon, the system validates the branch code and instrument number specified. The following screen will be displayed:

You can capture the following information:

Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

The system displays the current branch code (where the transaction is being captured).

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

Liquidation Mode

This indicates the mode of liquidation of the TT transaction. You can select the mode of liquidation to any of the values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

GL Currency

The GL currency is defaulted to the instrument currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Liquidation Date

The system displays the date on which the transaction is posted.

GL account no

Specify the GL into which the amount should be liquidated.

Instrument Currency

Displays the currency in which the instrument was issued.

TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

Issue Date

The system displays the date on which the TT was issued.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport/IC No

The passport number or a unique identification number of the customer is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

8.17.1 Specifying charge details

This block allows you to capture charge related details.

8.17.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows the 'TT Liquidation against GL' application window. The title bar includes a diamond icon, the text 'TT Liquidation against GL', and standard window controls. Below the title bar are 'New' and 'Enter Query' buttons. The main area is divided into two columns of input fields. The left column includes: External Reference, Instrument type (with 'TTG' entered), Branch, Instrument Status (with a dropdown menu showing 'Payment'), Narrative, Payable Branch, Beneficiary Name, Beneficiary Address, and Passport/LC Number. The right column includes: Bank Code, Transaction Branch, General Ledger Number, Instrument Number, Issue Date, TT Amount, Exchange Rate, General Ledger Currency, Telegraphic Transfer Date, Account Amount, and Charges. A 'Recalculate' button is located below the right column. Below the input fields is a tabbed interface with 'Charges', 'MIS', and 'UDF' tabs. The 'UDF' tab is active and displays a table with the following structure:

Field Name	Field Value

At the bottom right of the window is an 'Exit' button.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.18 Liquidating a TT against Account

You can liquidate a TT against an account through the 'TT Liquidation Against Account' screen. You can invoke this screen by typing '8321' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

Issue Branch

The branch where the TT has been issued is displayed based on the instrument number specified. However, you can also select the branch of issue from the adjoining option list.

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

Click save icon to go to the next stage.

Enrichment Stage

On clicking save icon, the system validates the branch code and instrument number specified. The following screen will be displayed:

Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the TT has to be liquidated is displayed here.

Liquidation Mode

Specify the liquidation mode. You can choose any of the following values available in the drop-down list:

- Payment
- Refund
- Cancel

TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

Account Currency

The currency of the chosen account is displayed here.

TT Currency

Specify the TT currency or select a currency for the TT from the list of values.

TT Amount

The system displays the TT amount.

Liquidation Date

The system displays the date on which the transaction is posted.

Issue Date

The system displays the date on which the TT was issued.

Account Number

Specify the account into which the TT should be liquidated.

Account Branch

The branch to which the account belongs is displayed here.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport / IC No

The passport number or a unique identification number of the customer is displayed here.

Narrative

You can enter remarks for the transaction.

Specifying charge details

This block allows you to capture charge related details.

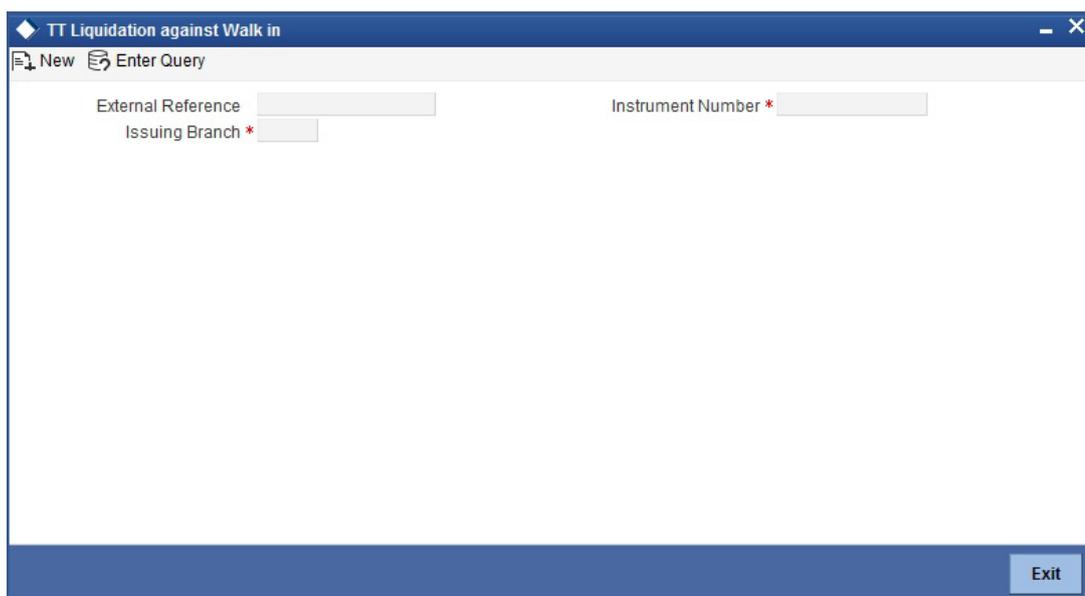
Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.19 Liquidating a TT for a Walk-in Customer

You can liquidate a Telegraphic Transfer for a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'TT Liquidation (Walk-In)' screen. You can invoke this screen by typing '8319' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a software window titled "TT Liquidation against Walk in". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are three input fields: "External Reference", "Instrument Number *", and "Issuing Branch *". The "Instrument Number" and "Issuing Branch" fields have asterisks indicating they are mandatory. In the bottom right corner, there is an "Exit" button.

On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

Issue Branch

The branch where the TT has been issued is displayed. However, you can also select the branch of issue from the adjoining option list.

Click save icon to go to the next stage.

Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The following details will be displayed on invoking this screen:

Liquidation Mode

The system displays the liquidation mode of the TT. However, you can change it.

The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Bank Code

The clearing bank code is displayed here.

TT Currency

The system displays the currency in which the TT has been issued.

Instrument Amount

The amount for which the cheque amount has been issued is displayed here.

Issue Date

The system displays the date on which the TT was issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Payable Branch

The branch where the transfer amount is being paid out (current branch) is displayed here.

TT Status

The status of the transaction is displayed here.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

Narrative

Here, you can enter remarks pertaining to the transaction.

Txn Currency

Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the Host.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

8.20 Inquiring on a TT Transaction

You can query a Telegraphic Transfer transaction for a specified branch and Instrument Number. This can be done by using the 'TT Inquiry' screen. You can invoke this screen by typing '7795' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Instrument Number

Specify an instrument number of the TT transaction that needs to be queried.

Issue Branch

Specify a branch for which you wish to query the TT transaction. Or select a branch from the list of values.

After you specify the above details, click 'Ok' button.

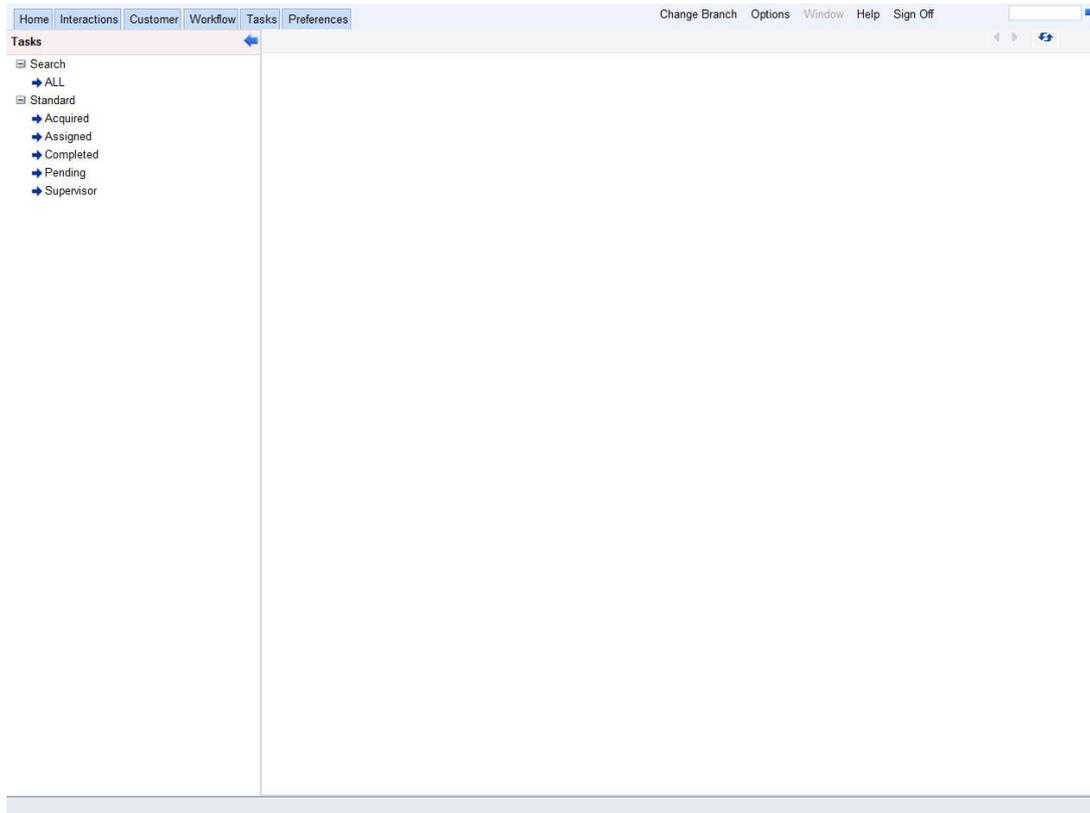
The system will display the following details based on the instrument number:

- Transaction Amount
- TT Currency
- Instrument Status

- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number
- Beneficiary Address

8.21 Transaction Reversal

You can reverse financial transactions that have been initiated by you. The transactions that have been completed successfully are available in the 'Completed' list.



You can select the transaction that needs to be reversed by clicking on it.

Here you will be able to view all the transaction details. Click save icon to reverse the transaction. The accounting entries will be reversed (i.e. negative amounts will be posted into the accounts). This will update the till balance for the currencies, wherever applicable. The system will display the message "Transaction Completed Successfully".

8.22 Disbursing Loan Manually By Cash

You can manually disburse loan amount by cash using the 'Loan Disbursement by Cash' screen. You can invoke this screen by typing '5001' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:

Specify the following details:

External Reference Number

The system displays a unique number.

Product

The retail teller product code 'LDCH' is displayed in this field.

Loan Account Branch

Specify the loan account branch from which the amount is to be disbursed. You can also select the appropriate branch from the adjacent option list. The list displays all the branches maintained in the system.

Loan Account

Specify the loan account number from which the amount is to be disbursed. You can also select the appropriate account number from the adjacent option list. The list displays all the valid loan accounts maintained in the system.

Disbursement Currency

Specify the currency of the disbursement amount. You can also select the appropriate currency from the adjacent option list. The list displays all the currencies maintained in the system. The denomination tracking will be against this currency.

Disbursement Amount

Specify the disbursement amount.

Narrative

Specify any remarks for the transaction.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:

The details specified in the first screen are displayed here. However, you can capture the following details:

Disbursement Amount

The disbursement amount mentioned in the first screen is displayed here. However, you can modify the same. Specify the disbursement amount and click 'Recalculate' button to calculate the total cash being disbursed.

Total Cash Disbursed

The total cash disbursed, after deducting the charges is displayed.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.

Note

The total amount of all the denominations must be equal to the total cash being disbursed.

- You cannot reverse these transactions from Savings module
- Manual disbursement through Savings module can be done only for manual disbursement loan accounts

8.23 Repaying Loan Manually By Cash

You can manually repay retail loan amount by cash using the 'Repayment towards Loan' screen. You can invoke this screen by typing '5401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:

The screenshot shows a software window titled "Cash Deposit". At the top left, there are icons for "New" and "Enter Query". Below these are three input fields: "External Reference Number", "Loan Account Branch", and "Financing Account". To the right of these fields is a "Product" dropdown menu with "LRCH" selected. Below the input fields is a navigation bar with "1 Of 1" and a "Go" button. The main area of the window is a large empty table with a vertical scrollbar on the right. At the bottom right, there is an "Exit" button.

Here, you query the loan details by specifying the following:

Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Click 'Save' button. The total amount financed, disbursed, the total outstanding amount for each component and currency is displayed in the following screen:

The screenshot shows the 'Cash Deposit' form with the following fields and values:

- External Reference: [Empty]
- Loan Account Branch *: [Empty]
- Financing Account *: [Empty]
- Amount Financed: [Empty]
- Amount Disbursed: [Empty]
- Product: LRCH
- Repayment Currency *: [Empty]
- Repayment Amount *: [Empty]
- Narrative: [Empty]

The table below the fields is empty:

Component Name	Component Currency	Outstanding Amount

Specify the following in this screen:

Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Repayment Currency

Specify the currency of repayment amount. You can also select the appropriate currency from the adjacent option list. The list displays all the valid currencies maintained in the system. The denomination tracking will be against this currency.

Repayment Amount

Specify the amount to be repaid.

Narrative

Specify any remarks for the transaction.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:

Specify the following in this screen:

Repayment Amount

The amount mentioned in the input screen is displayed here. However, you can modify the same. Specify the amount to be repaid and click 'Recalculate' button to calculate the total cash being amount.

Total Cash Amount

The total amount to be paid after including all the charges is displayed here.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Note

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.

Note

- The total amount of all the denominations must be equal to the total cash amount being paid.
 - You cannot reverse these transactions from Savings module.
-

8.24 Processing Safe Deposit Box Rentals

Your customer can pay rental for the safe deposit box either by cash or from the account. The cash payment is processed through the 'Safe Deposit Rental By Cash' screen as detailed below:

8.24.1 Input Stage

You can invoke the 'Safe Deposit Rental By Cash' screen by typing '3401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The following screen is displayed:

In this screen, select the Contract Reference Number of the transaction from the option list and click the save icon. The transaction will move on the next stage.

8.24.2 Enrichment Stage

On clicking the save icon, the system will display the following screen:

In this screen, the system will display the following details:

- External Reference Number
- Product
- Contract Reference Number
- Value Date
- Due Date
- Next Due Date
- Payment Currency

- Payment Amount

You can enter the following details:

Narrative

Enter additional information for the transaction.

Settlement Account

The system will display the account selected at the contract level. You can modify this, if required.

Settlement Branch

The system will display the branch selected at the contract level. You can modify this, if required.

Settlement Currency

The system will display the currency selected at the contract level. You can modify this, if required.

You can save the transaction by clicking the save icon. The following screen will be displayed:

In this screen, you can enter the details pertaining to denomination, MIS and UDF:

8.24.2.1 Denomination Details

Enter the following detail:

Preferred Denomination

Specify the denomination in which the cash should be paid.

After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish to modify these details, you may do so by clicking 'Clear', specifying the preferred currency and then clicking the 'Populate' button.

Refer the corresponding section under 'Depositing Cash' for details on MIS and UDF

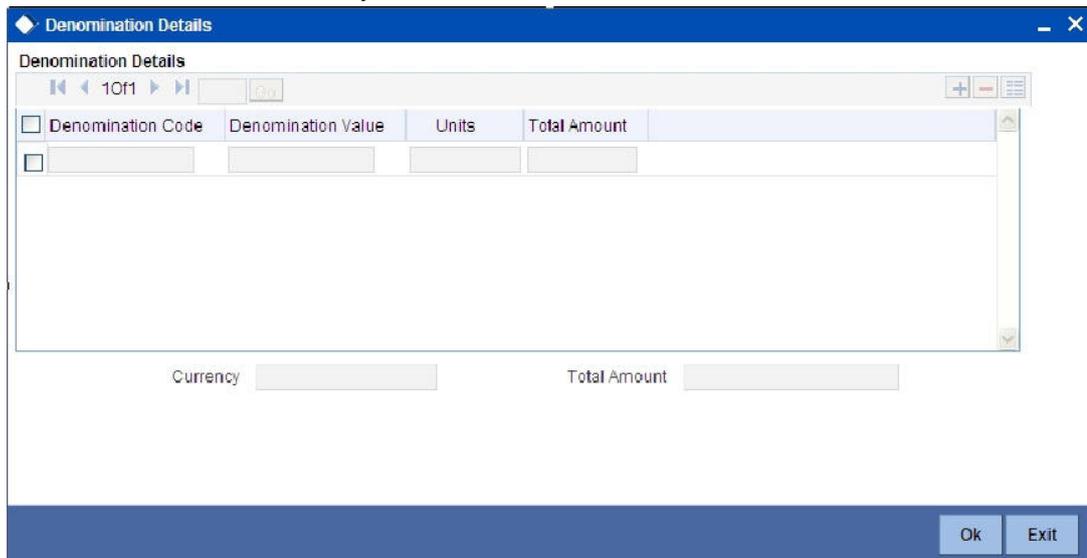
Refer the chapter 'Operations' in the Deposit Locker User Manual for details on payment through account.

Click the save icon. The following screen is displayed:



8.25 Viewing Availability of Denomination in Till

You can view the count of denomination units available in Till in the 'Denomination Count for Transaction Currency' screen. You can invoke this screen using the key combination 'Ctrl+T' only if the main screen contains 'Denomination' tab and the code of the currency is specified in the main screen. For enabling 'Ctrl+T' key combination for this feature, check 'Display Denomination Details' at the system level.



Here you can view the following details:

- Denomination Code – The denomination ID as specified in Currency definition.
- Denomination Value – The absolute value of the denomination code.
- Units Available – The count of denominations in the system.

8.26 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day in the 'Till Vault Position Query' screen. You can invoke this screen by typing 'TVQR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow.

Here you can view the following details:

Branch Code

The system displays the current branch code.

Till/Vault ID

The system displays the identification of the currently logged in user.

Currency Details

Currency Code

The system displays the code of the currency available in the Till.

Opening Balance

The system displays the opening balance in the Till for the day.

Incoming Cash

The system displays the incoming cash in the Till for the day.

Outgoing Cash

The system displays the outgoing cash in the Till for the day.

Total Cash

The system displays the total cash currently available in the Till.

Check one of the Till details record to view the following currency details:

Denomination Details

Denomination ID

The system displays the denomination code for the currency in the selected till details record.

Denomination Value

The system displays the value of the corresponding denomination ID.

Opening Balance

The system displays the opening balance in the till for the day in terms of denominations.

Incoming Cash

The system displays the incoming cash in the Till for the day in terms of denominations.

Outgoing Cash

The system displays the outgoing cash in the Till for the day in terms of denominations.

Total Cash

The system displays the total cash currently available in the Till for the day in terms of denominations.

8.27 Sale of Foreign Currency against CASA Account

You can sell foreign currency from the branch through the CASA account. You can do this by debiting corresponding account currency from CASA account. You can capture this foreign currency sale transaction through the 'FX Sale against Account' screen. You can invoke this screen by typing '8206' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	<input type="text"/>	Product	FXSA
FX Currency *	<input type="text"/>	Branch	<input type="text"/>
Beneficiary Name	<input type="text"/>	Account Branch	<input type="text"/>
Beneficiary Address	<input type="text"/>	Passport/IC Number	<input type="text"/>
	<input type="text"/>	Narrative	<input type="text"/>
	<input type="text"/>	Account *	<input type="text"/>
FX Amount *	<input type="text"/>	Account Description	<input type="text"/>
		Account Currency	<input type="text"/>

Here you can capture the following details:

External reference

This is the unique transaction number generated by the system for each transaction. The host system identifies a branch transaction with the external reference number.

Fx Currency

Specify the foreign currency sold by the bank to the customer from the adjoining option list.

Fx Amount

Specify the total value of the foreign currency sold to the customer.

Beneficiary name

Specify the name of the beneficiary which will be reflected in the advice.

Beneficiary address

Specify the address of the beneficiary.

Product

The system defaults the retail teller product code. The product code for this transaction would be FXSA.

Account

Specify the CASA account to be debited for the foreign currency sale from the adjoining option list.

Account description

The description of the customer account gets defaulted based on the selected account number.

Account branch

The account opening branch detail gets defaulted based on the selected account number.

Account currency

The system displays the currency in which the account is maintained.

Passport/IC no

Specify either the passport number or the unique identification number of the customer.

Narrative

You can input additional remarks for the transaction, if there are any.

In addition to the details captured in the previous stage, the system defaults the following details:

Charges

The system displays the charge amount associated with the retail teller product FXSA in account currency.

Amount Received

The system displays the amount received from the customer account in exchange of the foreign currency amount sold.

Net Amount

It is the sum of actual account currency amount and the charges incurred.

Currency Received Rate

Specify the current exchange rate of the currency.

8.27.1 Specifying FX Denomination Details

In this block, you can capture details of the foreign currency denominations involved in the transaction.

The screenshot shows the 'FX Sale against Account' application window. It features a top navigation bar with 'New' and 'Enter Query' options. The main area is divided into two columns of input fields. The left column includes fields for External Reference, FX Currency (marked with an asterisk), Currency Rate, Beneficiary Name, Account, Account Description, Account Currency, Account Branch, and Beneficiary Address. The right column includes Product (set to 'FXSA'), FX Amount (marked with an asterisk), Charges, Amount, Passport/IC Number, Narrative, and Net Amount. A 'Recalculate' button is located below the right column. Below these fields is a tabbed interface with 'Denomination', 'Charges', 'MIS', and 'UDF' tabs. The 'Denomination' tab is active, showing fields for Currency Code, Preferred Denomination, and Total, along with a 'Populate' and 'Clear' button. At the bottom, there is a 'Denomination Details' table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table currently shows one row with empty fields. An 'Exit' button is located in the bottom right corner of the window.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

8.27.2 Specifying Charge Details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

8.27.2.1 Recalculating Charges

You can modify any of the charges for any of the components. In case of modification, you need to click 'Recalculate' button. The system will compute the new charge amount and display the same. In case you modify the charge details and don't click on this button, the system will trigger the charge recalculation internally, when you click the save button.

8.27.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

8.27.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

Note

ARC Maintenance will be done for the FXSA product with the required accounting entries.

For details on the ARC maintenance, refer the section on ARC Maintenance screen in Utility Payments user manual.

9. Instrument Transactions

9.1 Introduction

As you may recall, the Savings module allows you to perform different types of transactions. This chapter details the various instrument-based transactions that can be performed through this module. You can perform the following types of instrument-based transactions:

- Cheque transactions
 - Cheque deposit and withdrawal
 - Cheque deposit to GL
 - Cheque book request
 - In-house cheque deposit
 - Cheque return
- Traveller's Cheque (TC) transactions
 - TC sale and purchase - against account and for walk-in customer
 - TC sale against GL
- Demand Draft (DD) transactions
 - DD sale against account
 - DD liquidation – against GL, against account and for walk-in customer
 - DD issue – to walk-in customer and against GL
 - DD inquiry
 - DD reprint
- Banker's Cheque (BC) transaction
 - BC sale – against account and against clearing
 - BC issue – against GL and for walk-in customer
 - BC liquidation – against account and against GL
 - BC inquiry
 - BC reprint

9.2 Withdrawing Cash against a Cheque

Your customer can withdraw money from his/her account by issuing a cheque on the account. You can capture such a transaction through the 'Cheque Withdrawal' screen. You can invoke this screen by typing '1013' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you can capture the following details:

Account Number

Specify the customer account into which the cash needs to be deposited.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

Enter a brief description on the account.

Cheque Number

Specify the MICR number displayed on the cheque leaf.

Cheque Date

Specify the date displayed on the cheque leaf.

Transaction Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

Transaction Amount

Specify the amount that should be debited from another account in terms of transaction currency. If the account to be debited is a Trust account, this amount should be within the cash withdrawal limit defined for the debited account class.

Account Currency

The system displays the logged-in currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

Account Amount

The system displays the transaction amount. You cannot modify it..

Narrative

The system displays 'Cheque Withdrawal'. You can modify it, if required.

Click OK button to go to the next stage.

External Reference Number

The system generates and displays a unique number based on the branch-specific sequence number generation logic. The Host system identifies a branch transaction with the external reference number.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows the 'In House cheque Deposit' application window. The window title is 'In House cheque Deposit' and it has standard window controls. The main area contains a form with various input fields: Account Number, Account Branch, Account Description, Cheque Number, Cheque Date, Transaction Currency, Account Currency, Transaction Amount (marked with an asterisk), Account Amount, Narrative, External Reference, Customer ID, Product (set to 'CQWL'), Customer Name, Total Charge, Exchange Rate, Negotiated Cost Rate, Reject Code, and Negotiation Reference. There are 'Recalculate' and 'Populate' buttons. Below the form is a 'Denomination' section with tabs for 'Denomination', 'Charges', 'MIS', and 'UDF'. It includes fields for 'Currency Code', 'Preferred Denomination', and 'Total', with a 'Clear' button. At the bottom is a 'Denomination Details' table with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table shows one row with empty fields. At the bottom right are 'Ok' and 'Exit' buttons.

In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

Account Description

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system calculates the charges applicable to the transaction and displays the amount here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. The system adds the charge amount from the transaction amount and displays the net value.

Customer ID

The system displays the customer ID based on the account that is specified.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

9.2.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Currency Code

The system displays the currency of the account.

Denomination Code

The system defaults the denomination code as maintained in the 'Denomination Maintenance' screen.. For every currency, the various denominations are assigned separate denomination codes..

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like cash withdrawal. To reverse this default behavior, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

9.2.2 Specifying charge details

This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.

The screenshot shows a software window titled "In House cheque Deposit". At the top, there are buttons for "New" and "Enter Query". Below this, there are several input fields arranged in a grid-like fashion:

- Account Number, Account Branch
- Account Description
- Cheque Number, Cheque Date
- Transaction Currency, Account Currency
- Transaction Amount *, Account Amount
- Narrative
- External Reference
- Customer ID, Product (set to CQWL)
- Customer Name
- Total Charge, Exchange Rate
- Negotiated Cost Rate, Reject Code
- Negotiation Reference

A "Recalculate" button is located below the "Negotiation Reference" field. Below the input fields is a tabbed interface with tabs for "Denomination", "Charges" (which is selected), "MIS", and "UDF".

Under the "Charges" tab, there is a section titled "Charge Details" with a table. The table has a header row with the following columns: "Charge Components", "Waiver", "Currency", "Charge Amount", "Charge in Local Currency", and "Exchange Rate". Below the header, there is one row of data with a checkbox in the "Charge Components" column and a checkbox in the "Waiver" column. The rest of the table is empty.

At the bottom right of the window, there are "Ok" and "Exit" buttons.

Here you can capture the following details:

Charge Component

The system displays the charge component that is levied on the transaction.

Waiver

This option is unchecked by default, thereby indicating that the charge needs to be levied. However, you can check this option to waive the charge. If you check this option, you will have to click the 'Recalculate' button to re-compute the net amount to be credited to the account.

Charge Currency

The system displays the currency in which the charge has to be levied.

Charge Amount

The system displays the charge amount in the charge currency. However you can change it. You will then have to recalculate the charge and net transaction amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

Charge Currency

The system displays the currency in which the charge has to be levied.

9.2.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "In House cheque Deposit". At the top left, there are "New" and "Enter Query" buttons. The main area contains several input fields arranged in a grid-like fashion:

- Account Number, Account Branch
- Account Description
- Cheque Number, Cheque Date
- Transaction Currency, Account Currency
- Transaction Amount *, Account Amount
- Narrative
- External Reference
- Customer ID, Product (CQWL)
- Customer Name
- Total Charge, Exchange Rate
- Negotiated Cost Rate, Reject Code
- Negotiation Reference

At the bottom right of this section is a "Recalculate" button. Below the input fields is a tabbed interface with tabs for "Denomination", "Charges", "MIS" (which is selected), and "UDF". Under the "MIS" tab, there are two empty tables: "Composite MIS" and "Transaction MIS". At the bottom right of the window are "Ok" and "Exit" buttons.

You can capture the following details here:

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to capture the following details:

Transaction MIS

Specify the transaction MIS. The adjoining option list displays a list of transaction MIS codes maintained in the system. You can choose the appropriate one.

Composite MIS

Specify the composite MIS. The adjoining option list displays a list of composite MIS codes maintained in the system. You can choose the appropriate one.

9.2.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "In House cheque Deposit". At the top, there are "New" and "Enter Query" buttons. Below are several input fields arranged in two columns:

- Account Number, Account Branch
- Account Description
- Cheque Number, Cheque Date
- Transaction Currency, Account Currency
- Transaction Amount*, Account Amount
- Narrative
- External Reference
- Customer ID, Product (CQWL)
- Customer Name
- Total Charge, Exchange Rate
- Negotiated Cost Rate, Reject Code
- Negotiation Reference

A "Recalculate" button is located below the input fields. Below the input fields is a tabbed interface with tabs for "Denomination", "Charges", "MIS", and "UDF". The "UDF" tab is selected. Underneath, there is a "UDF Details" section with a navigation bar showing "1 Of 1" and a "Go" button. Below the navigation bar is a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

UDF Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

UDF Value

Specify the value for the each UDF that is displayed.

Note

The MIS-related fields displayed here are based on the MIS configuration done at the Host.

Refer the 'MIS' User Manual of Oracle FLEXCUBE Host, for further details about MIS.

Click save icon to save the transaction.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the dual-control operations and the authorization process respectively.

9.2.5 Depositing a Cheque

You can deposit a cheque into your customer's account through the 'Cheque Deposit' screen. You can invoke this screen by typing '6501' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Cheque Deposit' application window. The title bar indicates the branch date as 2019-08-09. The interface includes a toolbar with 'Save' and 'Hold' options. The main form area contains the following fields and values:

- Account Number * (empty)
- Account Branch: 001
- Account Description (empty)
- Cheque Currency * : GBP
- Account Currency * (empty)
- Cheque Amount * (empty)
- Account Amount (empty)
- Clearing Type * (empty)
- Drawer Account Number (empty)
- Cheque Number * (empty)
- Cheque Issue Date (empty)
- Routing Number * (empty)
- Narrative: Cheque Deposit - Cheque no - Cheque Number - Drawer A/C Number - Account Number
- External Reference Number: FJB1315400010457

At the bottom right, there are 'Ok' and 'Cancel' buttons.

Here you can capture the following details:

Account Number

Specify the customer account number into which the cash needs to be deposited.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Description

The system displays the description of the account number chosen.

Cheque Currency

The system displays the local currency. If you specify another account number and tab out of the Account Number field, the system displays the currency associated with the account.

Account Currency

The system displays the currency associated with the account.

Cheque amount

Specify the amount that needs to be deposited to the account; in terms of local currency.

Account Amount

The system displays the cheque amount in terms of account currency.

Clearing Type

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Drawer Account Number

Specify the account number on which the cheque is drawn.

Cheque Number

Specify the MICR number displayed on the cheque.

Cheque Issue Date

To specify the issue date of the cheque, click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message will be displayed stating that the cheque is a stale one. However, a stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Routing Number

Specify the routing number for cheque clearance. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number - Draw-Count Number', the system replaces the field values respectively on tabbing out from the field.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click the OK button to go to the next stage.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen is displayed:

The screenshot shows a software window titled "Cheque Deposit" with a menu bar containing "New" and "Enter Query". The main area is divided into two sections. The top section contains fields for "Account Number", "Account Currency", "Account Description", "Cheque Currency", "Cheque Amount", "Account Amount", "Narrative", "External Reference Number", "Customer Id", "Customer Name", "Instrument type" (a dropdown menu set to "Cheque"), "Exchange rate", "Total Charges", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalc" button is located below these fields. The bottom section has a tabbed interface with "Instrument Details" selected, showing fields for "Clearing Type", "Cheque Number", "Routing Number", "Special Available" (checkbox), "Branch Code", "Bank Name", "Sector Description", "Drawer Account Number", "Cheque Date", "Value Date", "Late Clearing" (checkbox), "Regulation CC Available" (checkbox), "Bank Code", "Sector Code", and "Branch Name". At the bottom right, there are "Ok" and "Exit" buttons.

In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

Customer ID

The system displays the customer ID based on the account specified.

Account Title

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charges

The system calculates the charges applicable to the transaction and displays the amount here.

Account Amount

The system displays the amount to be credited to the account (in the account currency) after calculating the applicable charges. The system deducts the charge amount from the transaction amount and displays the net value.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.2.6 Capturing instrument details

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.

The screenshot displays the 'Cheque Deposit' form in Oracle FLEXCUBE. The form is divided into several sections. The top section contains fields for 'External Reference Number', 'Transaction Currency', 'Account Number', 'Total Charges', 'Customer Id', and 'Narrative'. To the right, there are fields for 'Transaction Amount', 'Account Branch', 'Exchange rate', 'Account Title', and 'Account Currency'. A 'Recalculate' button is located below these fields. Below this is a tabbed interface with 'Instrument Details' selected. The 'Instrument Details' section includes fields for 'Clearing Type', 'Cheque Number', 'Value Date', 'Routing Number', 'Branch Code', 'Bank Name', and 'Sector Description'. To the right of these are fields for 'Drawee Account Number', 'Cheque Date', 'Late Clearing' (checkbox), 'Regulation CC Available' (checkbox), 'Bank Code', 'Sector Code', and 'Branch Name'. An 'Exit' button is located at the bottom right of the form.

The system fetches the following additional details based on your previous inputs:

Bank Code

The system displays the clearing bank code based on the routing number.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Code

The system displays the branch code of the clearing bank, based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Sector Description

The system displays the description of the sector.

Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

9.2.7 Specifying Project Details

You can capture project details under 'Project Details' tab. Note that this tab will be applicable only if the cheque is being deposited into a Trust account.

The screenshot shows the 'Cheque Deposit' application window. The window title is 'Cheque Deposit'. At the top, there are buttons for 'New' and 'Enter Query'. Below this, there are several input fields for transaction details, including 'External Reference Number', 'Transaction Amount', 'Transaction Currency', 'Account Branch', 'Account Number', 'Exchange rate', 'Total Charges', 'Account Title', 'Customer Id', and 'Account Currency'. There is also a 'Narrative' field and a 'Recalculate' button. Below the input fields, there are tabs for 'Instrument Details', 'Charge', 'MIS', and 'UDF'. The 'Project Details' tab is selected, showing fields for 'Project Name', 'Unit Payment' (a drop-down menu with 'Yes' selected), 'Unit Id', and 'Deposit Slip Number'. An 'Exit' button is located at the bottom right of the window.

Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes

- No

Unit ID

Specify the unit ID of the project. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

If you specify the Project Name, the system will display the Unit Ids in the list of values here.

Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to go to the next stage.

Refer the sections titled 'Authorization stage' and 'Submission stage' under 'Withdrawing Cash against a Cheque' for details on the authorization and submission.

9.2.8 Specifying Charge Details

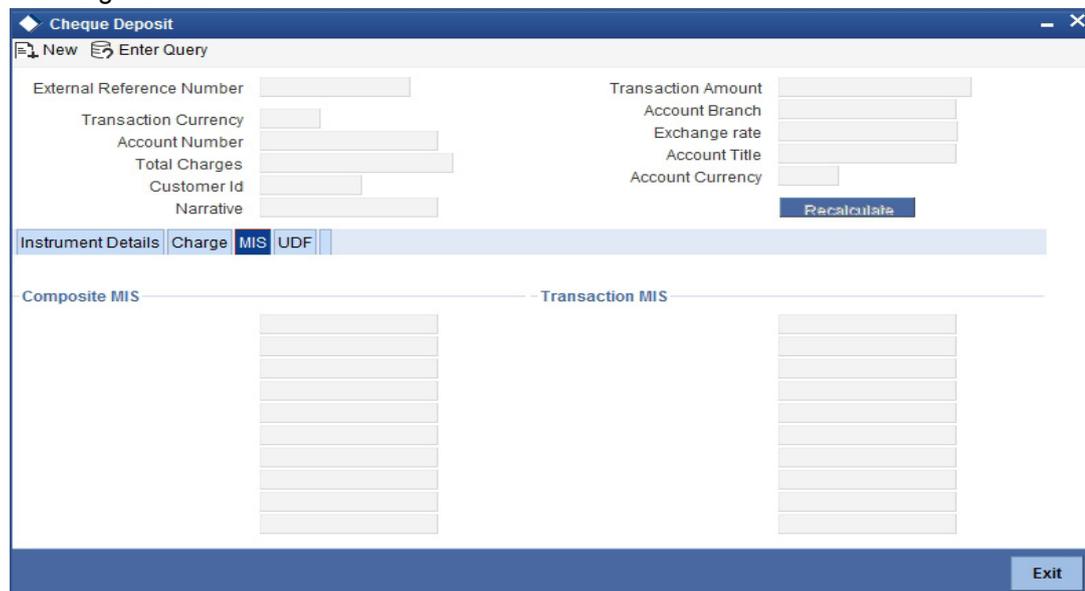
This block allows you to capture charge related details for the transaction.

The screenshot shows the 'Cheque Deposit' application window. At the top, there are 'New' and 'Enter Query' buttons. Below are two columns of input fields: 'External Reference Number', 'Transaction Currency', 'Account Number', 'Total Charges', 'Customer Id', and 'Narrative' on the left; 'Transaction Amount', 'Account Branch', 'Exchange rate', 'Account Title', and 'Account Currency' on the right. A 'Recalculate' button is located below the right column. Below the input fields is a tabbed interface with 'Instrument Details', 'Charge', 'MIS', and 'UDF' tabs. The 'Charge' tab is active, showing a 'Charge Details' section with a table. The table has columns: 'Charge Components', 'Waiver', 'Currency', 'Charge Amount', 'Charge in Local Currency', and 'Exchange Rate'. The table currently contains one row with empty input fields. At the bottom right of the window is an 'Exit' button.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.2.9 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.2.10 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Click to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.3 Depositing a Cheque into a GL

Your customer can deposit a cheque into a GL. You can capture this transaction through the 'Cheque Deposit to GL' screen. You can invoke this screen by typing '6520' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

General Ledger Number

Specify the GL into which the cheque is being deposited. The adjoining option list displays all the GL codes maintained in the system. You can select the appropriate one.

Account Title

On specifying the account number, the corresponding account title (description) is displayed.

General Ledger Currency

Specify the currency of the GL into which the customer is depositing a cheque. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Currency

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Amount

Specify the amount that needs to be deposited into the GL.

Narrative The system defaults the narrative as 'Cheque Return - Cheque no - Cheque Number - Reject Reason'. Once you specify the 'Cheque Number' and 'Reject Reason', the system replaces the field values respectively on tabbing out from the field.

9.3.1 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Clearing Type

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Select the appropriate one.

Cheque Number

Specify the MICR number displayed on the cheque.

Cheque Date

The system defaults the system date as the cheque date. However, you can edit it from the adjoining calendar. The chosen date will then be seen in the 'YYYYMMDD' format.

Routing Number

Specify the routing number for cheque clearance.

Drawee Account Number

Specify the account on which the cheque is drawn.

Check Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the GL currency, the system will display the exchange rate as '1'.

Total Charges

The system displays the service charges applicable to the transaction.

General Ledger Amount

The system adds the charges to the transaction amount and displays the total amount that will be credited to the GL.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Note

Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.3.2 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Refer the section titled 'Specifying instrument details' and 'Capturing instrument details' under 'Depositing a Cheque' for further details about maintaining instrument details for this transaction.

9.3.3 Specifying charge details

This block allows you to capture charge related details for the transaction. Click on the 'Charge Details' tab to view the following screen:

The screenshot shows a software window titled "Cheque Deposit to GL". At the top, there are "New" and "Enter Query" buttons. Below this, there are two columns of input fields. The left column includes: External Reference Number, Transaction Currency, General Ledger Number, General Ledger Currency * (with a red asterisk), Exchange rate, and Narrative. The right column includes: Transaction Amount, General Ledger Amount, Total Charges, Account Title, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields. Below the input fields is a tabbed interface with "Instrument Details", "Charge" (selected), "MIS", and "UDF". Under the "Charge" tab, there is a "Charge Details" section with a table. The table has a header row with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. Below the header, there is one data row with input fields for each column. At the bottom right of the window is an "Exit" button.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.3.4 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'Cheque Deposit to GL' application window. The title bar reads 'Cheque Deposit to GL'. Below the title bar, there are two buttons: 'New' and 'Enter Query'. The main area is divided into two columns of input fields. The left column contains: 'External Reference Number', 'Transaction Currency', 'General Ledger Number', 'General Ledger Currency *', 'Exchange rate', and 'Narrative'. The right column contains: 'Transaction Amount', 'General Ledger Amount', 'Total Charges', 'Account Title', 'Negotiated Cost Rate', and 'Negotiation Reference'. Below these fields is a 'Recalculate' button. A horizontal tab bar is located below the input fields, with tabs for 'Instrument Details', 'Charge', 'MIS' (which is selected), and 'UDF'. Below the tab bar, there are two sections: 'Composite MIS' and 'Transaction MIS', each containing a vertical list of empty input fields. At the bottom right corner of the window is an 'Exit' button.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

9.3.5 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.4 Depositing an In-house Cheque

You can capture deposit transactions for cheques issued by your bank to your customers through the 'In House Cheque Deposit' screen. You can invoke this screen by typing 'LOCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

From Account Details

From Account Number

Specify the drawer account number. The adjoining option list displays all the accounts maintained in the logged-in branch. You can choose the appropriate one.

From Account Branch

The system displays the current logged in branch. This means that you will be able to specify an account that resides in the current branch only.

From Account Description

The system displays the description of the account number chosen.

From Account Currency

The system displays the currency of the drawer account.

From Account Amount

Specify the transferrable amount in the currency associated with the From Account.

Cheque Number

Specify the cheque number.

Cheque Date

Specify the cheque date from the adjoining calendar.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product

The system displays the code of the retail teller product that will be used in the Host for processing the transaction.

To Account Number

Specify the beneficiary account that needs to be credited with the cheque amount. The adjoining option list displays all the accounts maintained across different branches in the Host. You can choose the appropriate one. However, the option list will display the values only on specifying the 'to account branch' field.

If you have already specified the branch codes for the beneficiary account in the 'To Account Branch' field, the option list will display only those accounts that belong to the chosen branch.

To Account Branch

Specify the branch where the beneficiary account resides. The adjoining option list displays all the branch codes maintained in the system. You can choose the appropriate one.

To Account Currency

The system displays the currency of the beneficiary account.

Amount

Specify the amount for which the cheque has been drawn.

Narrative

Here, you can enter remarks for the transaction.

Cheque Number

Specify the number on the cheque that has been drawn.

Cheque Date

The system defaults the cheque date. However, you can modify it by clicking the adjoining button and selecting from the calendar.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details. The following screen will be displayed:

The screenshot shows the 'In House cheque Deposit' form. It is divided into several sections:

- From Account Details:** From Account Number *, From Account Branch, From Account Description, From Account Currency, Cheque Number *, Cheque Date *
- To Account Details:** To Account Number *, To Account Branch, To Account Description, To Account Amount
- Additional Details:** Narrative, External Reference, Customer ID, Exchange Rate, Reject Code, Product (LOCH), Recalculate button
- Charge Details:** A table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, Exchange Rate. It shows 1 of 1 records.

Buttons: Ok, Exit

In addition to the details defaulted from the previous stage, you can view the following information:

Customer ID

The system displays the drawer customer's CIF based on the value in the 'From Account' field.

From Amount

The system displays the amount debited from the beneficiary account.

To Amount

The system displays the amount credited to the beneficiary account.

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

9.4.1 Specifying Charge Details

This block allows you to capture charge related details for the transaction.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.4.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "In House cheque Deposit". It is divided into several sections:

- From Account Details:** Includes fields for From Account Number *, From Account Description, From Account Currency, From Account Branch, From Account Amount *, and Cheque Date *.
- To Account Details:** Includes fields for To Account Number *, To Account Description, To Account Currency, To Account Branch, and To Account Amount.
- Additional Details:** Includes fields for Narrative, External Reference, Customer ID, Exchange Rate, Reject Code, and Product (set to "LOCH"). A "Recalculate" button is located below the Product field.
- Charges:** A tabbed interface with "MIS" selected and "UDF" as an alternative.
- Tables:** Two empty tables, "Composite MIS" and "Transaction MIS", are positioned at the bottom.
- Buttons:** "Ok" and "Exit" buttons are located in the bottom right corner.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.4.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

The screenshot shows a software window titled "In House cheque Deposit". It contains several sections of input fields:

- From Account Details:** From Account Number *, From Account Description, From Account Currency, From Account Branch, From Account Amount *, Cheque Number *, Cheque Date *
- To Account Details:** To Account Number *, To Account Description, To Account Currency, To Account Branch, To Account Amount
- Additional Details:** Narrative, External Reference, Customer ID, Exchange Rate, Reject Code, Product (LOCH), and a Recalculate button.

At the bottom, there are tabs for "Charges", "MIS", and "UDF". The "UDF" tab is active, showing a "UDF Details" table with columns "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction. On saving, the system checks whether the accounts mentioned in the 'from' and 'to' leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the entries will not be posted. Instead the transaction will be logged for the netting batch. On authorisation, the transaction will be made available for the netting batch if logged for netting batch.

Refer the section 'Maintaining Netting Group' in the chapter 'Accounts for Inter-Branch Transactions' in the Core Services User Manual for further details about netting.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

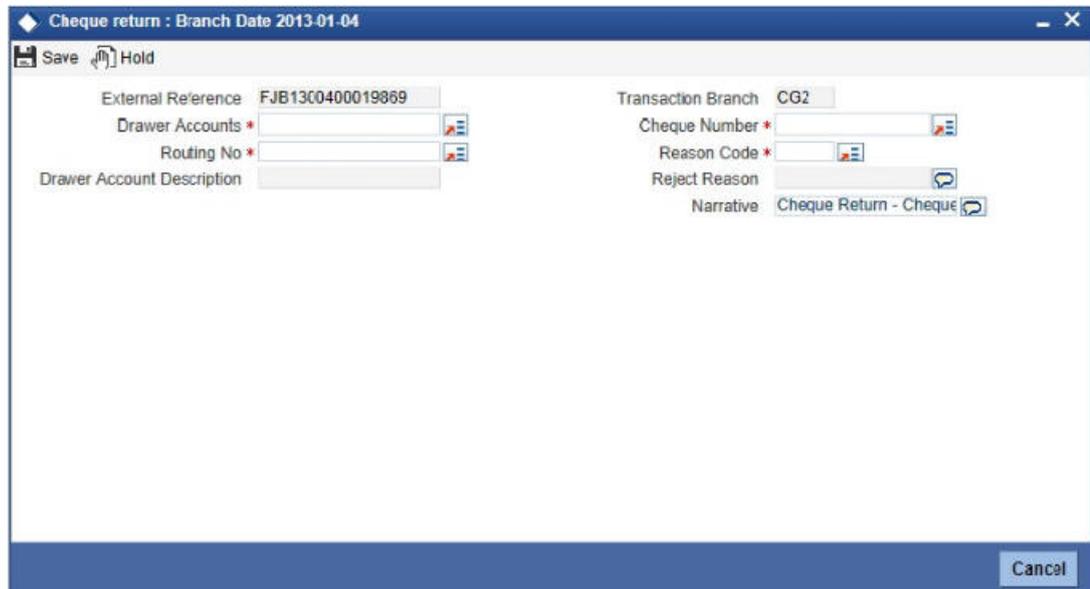
The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process

9.5 Tracking a Cheque Return

A cheque transaction may not be successfully completed for want of funds in the drawer account or if the drawer account is invalid. You can cancel a cheque issued on such an account through the 'Cheque Return' screen. You can invoke this screen by typing '6560' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Transaction Branch

The current logged branch code is displayed here.

Drawee Accounts

Specify the drawee account number. The adjoining option list displays a list of drawee account number. You can choose the appropriate one.

Drawer Account Description

The system displays the description of the specified drawer account number based on the details maintained at 'Customer Account Maintenance' level.

Routing No

Once the drawee account number is specified, you can select the routing number from the adjoining option list. Alternately, you can choose a routing number along with the Branch codes and Bank Codes from the adjoining list and view the corresponding cheque number and account number.

Cheque Number

Specify the cheque number that needs to be tracked for return. The adjoining option list displays all the cheques that have been issued in the branch along with the corresponding routing number and the beneficiary account. You can choose the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Return - Cheque no - Cheque Number - Reject Reason'. Once you specify the 'Cheque Number' and 'Reject Reason', the system replaces the field values respectively on tabbing out from the field.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. The following screen will be displayed:

The screenshot shows a software interface for 'Cheque Return'. It features a blue header bar with the title 'Cheque Return' and window control buttons. Below the header, there are two tabs: 'New' and 'Enter Query'. The main area contains two columns of input fields. The left column includes: External Reference, Remitter Account, Drawer Account Description, Beneficiary Account, Account Description, Routing No, Instrument Currency, and Value Date. The right column includes: Transaction Branch, Instrument Number, Reason Code (marked with a red asterisk), Reject Reason, Instrument Amount, and Narrative. Below the input fields is a section titled 'Charge Details' which contains a table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table has one row with a checkbox in the 'Charge Components' column and a checkbox in the 'Waiver' column. At the bottom right of the form is an 'Exit' button.

In addition to the above details, the system displays the following details:

- Remitter Account
- Beneficiary Account
- Customer Name
- Value Date
- Instrument Currency
- Instrument Number
- Reject Reason
- Instrument Amount

In addition to it, you can enter the following field:

Reason Code

Specify the reason code. The adjoining option list displays the list of all the reason codes maintained in the system. You can choose the appropriate one.

Charge Details

System displays the following details under 'Charge Details' section:

- Charge Component
- Charge Currency

- Charge in Local Currency
- Exchange Rate

Waiver

Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

Note

If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reason code then the cheque will be rejected.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

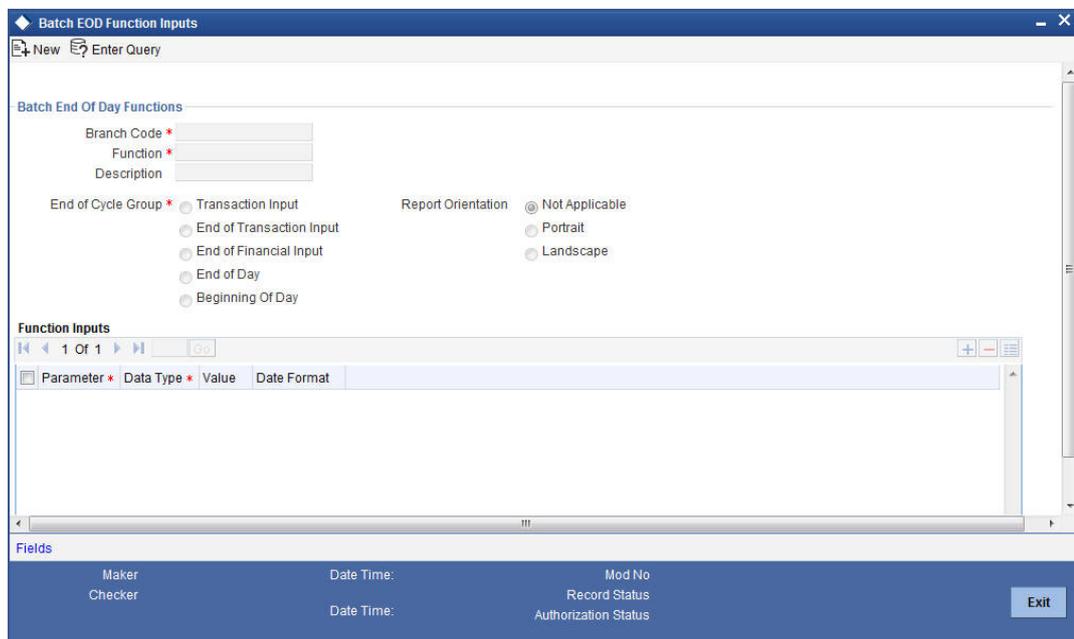
Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.6 Cheque Return Batch

You can process the cheque return in bulk using an intraday batch in Oracle FLEXCUBE. For this, you need to first maintain the batch as an intraday batch in the system.

9.6.1 Maintaining Function Input Details

You need to maintain the required batch program in 'Batch EOD Function Input' screen. To invoke this screen, type BADEODFE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Specify the following details:

Function ID

Specify CGREJECT. This is the function ID for running the intraday batch for cheque return.

End of Cycle Group

Select 'Transaction input'.

Report Orientation

Select 'Not Applicable'.

Function Input

You need to map the following parameters.

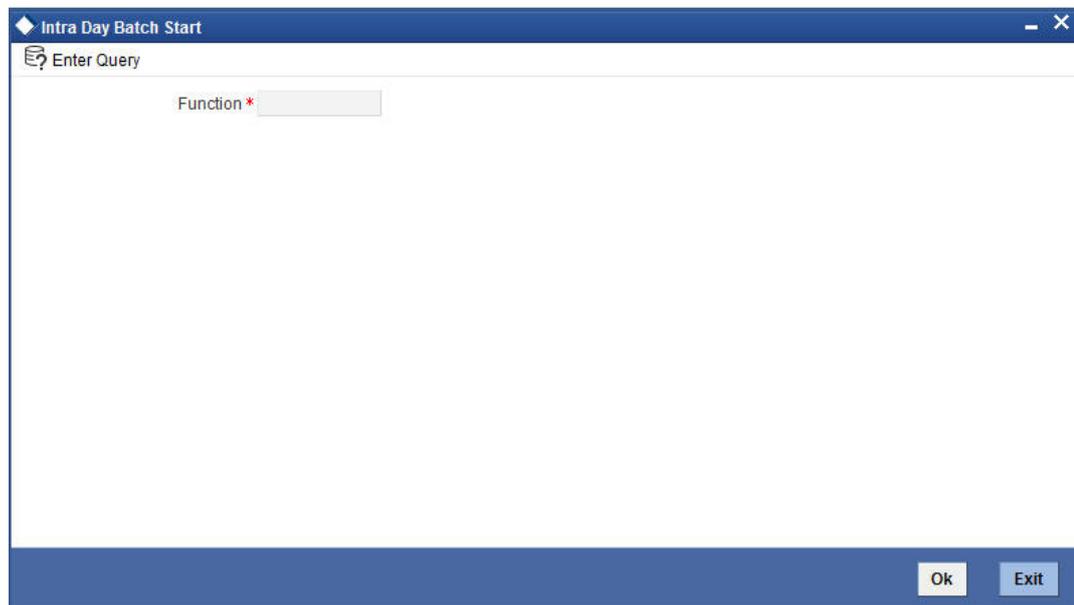
Parameter	Data Type	Value
ACTION CODE	VARCHAR2	RETURN
EXTERNAL SYSTEM	VARCHAR2	Name of the external system for which the cheque returns are being uploaded
FUNCTION ID	VARCHAR2	6560

Once you have specified the details, save the maintenance.

For further information on this screen, refer to the section 'Specifying Data Values for EOD Functions' in chapter 'Automated End of Cycle Operations' of the Automated End of Day user manual.

9.6.2 Triggering Cheque Return Processing Batch

You can invoke 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Select the function ID of the batch to be executed. Click 'OK' button. The system triggers the batch process.

The batch will pick up the unprocessed cheque return records and start processing the records one by one.

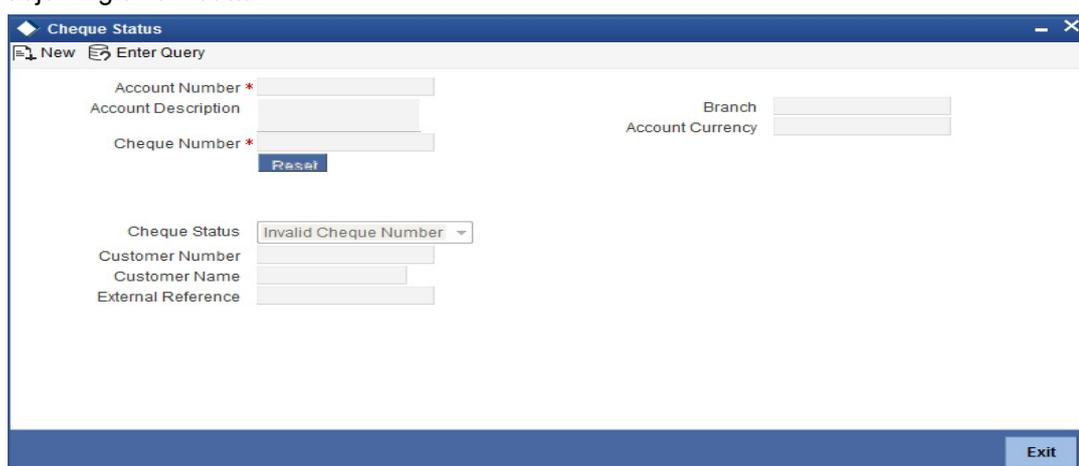
Before passing the cheque return record to the main processing routine, the system validates the entered data against the data stored in the database. If the entered data does not match with the data stored in the database, the system logs the error and proceeds to the next record.

You can input the charge component and charge amount/waiver for a cheque return. The charge component thus entered must be maintained in the 'Arc Maintenance' screen for the charge product mapped to the clearing product of the cheque being returned. The charge product, which should be an RT product, is mapped to the clearing product using the screen 'Online Charge Product Maintenance' (STDCHGMN). If it is not maintained, then the system will log appropriate error for the particular cheque return and proceed to the next cheque return record.

If you do not input any charge component for the cheque, then the system will check if any charge component has been maintained in 'Arc Maintenance' screen for the charge product mapped to the clearing product. If it is maintained, then system will pick that charge component and amount and process the record.

9.7 Querying Cheque Status

You can query the details of a cheque by specifying the customer's account number and cheque number in the 'Cheque Status Inquiry' screen. You can invoke this screen by typing 'CQIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

Account Number

Specify the account number. The adjoining option list displays all the valid account numbers maintained in the account branch selected. You can choose the appropriate one.

Account Branch

Specify the branch code. The adjoining option list displays all the valid branch codes maintained in the system. You can choose the appropriate one.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the chosen account is displayed here.

Cheque Number

Specify the cheque number. The adjoining option list displays all the valid cheque numbers maintained in the account number selected. You can choose the appropriate one. Click 'Reset' button once you specify the account number and cheque number. The following details will be displayed in the screen:

- Account Title
- Customer Number
- Account Currency
- Cheque Status

Note

Validation will be done to check if the account number specified is a valid number.

9.8 Selling a TC against an Account

You can issue a Traveller's Cheque (TC) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'TC Sale (Against A/C)' screen by typing '1009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number		Issuing Branch	
Instrument Type	TCA	Instrument Status	INIT
Account Currency *		TC Currency *	
Account *		TC Amount *	
Issuer Code *		Narrative	
Account Branch *			
Account Title			

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued to customers against their savings account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Branch

Specify the branch in which the customer account is maintained for issuing the TC from the adjoining option list.

Account

Specify the customer account against which you are issuing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Currency

The transaction currency of the specified customer account is displayed here.

TC Currency

The transaction currency of the specified customer account is displayed here.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

TC Sale against Account

New Enter Query

External Reference Number
Issuer Code
Instrument type
Instrument Status
TC Currency
TC Amount *
Narrative
Beneficiary Name
Beneficiary Address

Issuing Branch
Account Branch
Account
Account Currency
Related Customer Id
Customer Name
Exchange Rate
Total Charge
Account Amount

Recalculate

TC Denominations Charges MIS UDF

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count	₹

Exit

In addition to the details defaulted from the previous stage, you can capture the following details:

Batch Number

The teller entry batch number is displayed.

Related Customer ID

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Customer Name

The customer name pertaining to the related customer ID is displayed here.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Recalc

Click 'Recalc' button to update amount/charge details.

9.8.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details through the following fields:

TC Description

Select the TC denomination from the adjoining option list. The list displays all the TC denominations maintained in the branch system.

TC Denomination

The number of available units in the denomination is displayed.

Currency

The TC Currency is displayed here.

Count

Enter the number of TCs against each denomination in Count.

Series

Select the TC series from the option list.

Start Number

Specify the starting serial number of TC against each denomination and press TAB.

The following details are displayed:

End Number

The system displays ending serial number of TCs against each denomination based on the TC count you have specified.

TC Amount

The system displays the TC amount based on the value of denomination and the number of TCs against that denomination.

System Count

The count of denominations available in the system is displayed.

9.8.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot displays the 'TC Sale against Account' application window. The window title is 'TC Sale against Account'. At the top, there are buttons for 'New' and 'Enter Query'. Below this, there are two columns of input fields for various details:

- Left column: External Reference Number, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount *, Narrative, Beneficiary Name, Beneficiary Address.
- Right column: Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, Account Amount.

A 'Recalculate' button is located at the bottom right of the input fields. Below the input fields, there is a tabbed interface with four tabs: 'TC Denominations', 'Charges' (which is selected and highlighted in blue), 'MIS', and 'UDF'. Under the 'Charges' tab, there is a section titled 'Charge Details' with a navigation bar showing '1 Of 1' and a 'Go' button. Below the navigation bar is a table with the following columns: 'Charge Components', 'Waiver', 'Currency', 'Charge Amount', 'Charge in Local Currency', and 'Exchange Rate'. The table currently contains one row with empty input fields. At the bottom right of the window, there is an 'Exit' button.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.8.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'TC Sale against Account' window with the 'MIS' tab selected. The top section contains input fields for: External Reference Number, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount *, Narrative, Beneficiary Name, Beneficiary Address, Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, and Account Amount. A 'Recalculate' button is located at the bottom right of this section. Below the tabs are two empty table areas: 'Composite MIS' and 'Transaction MIS'. An 'Exit' button is at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.8.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows the 'TC Sale against Account' window with the 'UDF' tab selected. The input fields and 'Recalculate' button are the same as in the previous screenshot. The 'UDF Details' section is now active, showing a table with the following structure:

Field Name	Field Value
Enter Query	

The table has a navigation bar above it showing '1 Of 1' and a 'Go' button. An 'Exit' button is at the bottom right of the window.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.9 Selling a TC against a GL

You can issue a Traveller's Cheque (TC) for your customer against General Ledger account. In order to capture this transaction, you need to invoke the 'TC Sale (Against GL)' screen by typing '8205' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number	Instrument Type	TCG
TC Currency *	Instrument Status	INIT
TC Amount *	Branch	
Narrative	General Ledger Number *	
Issuer Code *	General Ledger Currency *	
	General Ledger Description	

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

TC Currency

Specify the currency of the TC.

General Ledger Currency

Specify the currency of the GL against which the TC is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

TC Amount

Specify the amount for which the TC is being issued.

General Ledger Number

Specify the GL against which you are issuing the TC. The adjoining option list displays all the GL accounts maintained in the system. Select the appropriate one.

GL Description

The system displays the description of the GL account number chosen.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following details:

Customer Number

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into GL account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Beneficiary Name

Specify the name of the beneficiary in whose favour the TC is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Recalc

Click 'Recalc' button to update amount/charge details.

9.9.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.9.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows the 'TC Sale (Against GL)' application window. The 'Charges' tab is selected, and the 'Charge Details' section is visible. The 'Charge Details' section contains a table with the following columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table is currently empty, showing only the header row. The 'Charge Components' column has a checkbox next to it. The 'Waiver' column has a checkbox. The 'Currency' column has a text input field. The 'Charge Amount' column has a text input field. The 'Charge in Local Currency' column has a text input field. The 'Exchange Rate' column has a text input field. The table is currently empty, showing only the header row. The 'Charge Components' column has a checkbox next to it. The 'Waiver' column has a checkbox. The 'Currency' column has a text input field. The 'Charge Amount' column has a text input field. The 'Charge in Local Currency' column has a text input field. The 'Exchange Rate' column has a text input field. The table is currently empty, showing only the header row. The 'Charge Components' column has a checkbox next to it. The 'Waiver' column has a checkbox. The 'Currency' column has a text input field. The 'Charge Amount' column has a text input field. The 'Charge in Local Currency' column has a text input field. The 'Exchange Rate' column has a text input field.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.9.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'TC Sale (Against GL)' window with the 'MIS' tab selected. The window is divided into several sections:

- Header:** 'TC Sale (Against GL)' with 'New' and 'Enter Query' buttons.
- Input Fields:**
 - External Reference Number
 - Issuer Code
 - TC Currency *
 - TC Amount *
 - Exchange Rate
 - Narrative
 - Beneficiary Name
 - Beneficiary Address
 - Instrument Type
 - Instrument Status
 - Customer Number
 - Transaction Branch
 - General Ledger Number
 - General Ledger Description
 - General Ledger Currency *
 - Total Charge
 - Total Amount
- Buttons:** 'Recalculate' and 'Exit'.
- Navigation:** 'TC Denominations', 'Charges', 'MIS', and 'UDF' tabs.
- Table Area:** A table with two columns: 'Composite MIS' and '- Transaction MIS'. The table is currently empty.

Refer the section titled 'Specifying MIS details' under *Withdrawing Cash against a Cheque* for further details.

9.9.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows the 'TC Sale (Against GL)' window with the 'UDF' tab selected. The window layout is similar to the previous screenshot, but with the following changes:

- Navigation:** The 'UDF' tab is now selected, and 'TC Denominations', 'Charges', and 'MIS' are unselected.
- Table Area:** The table is titled 'UDF Details' and has a header with 'Field Name' and 'Field Value' columns. The table is currently empty.
- Buttons:** 'Recalculate' and 'Exit' buttons are present.

Refer the section titled 'Specifying the UDF details' under *Withdrawing Cash against a Cheque* for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.10 Selling a TC to a Walk-in Customer

You can sell a TC to any walk-in customer through the 'TC Sale (Walk-In)' screen. You can invoke this screen by typing '8204' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number		Instrument Status	INIT
TC Currency *		Transaction currency *	
TC Amount *		Narrative	
Branch		Instrument Type	TCW
Issuer Code *		Transaction Date	

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued to walk-in customers is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Date

Enter the date of issue of the TC. This is deemed to be the application date by default, and can be changed if necessary.

TC Currency

Specify the currency in which the TC is being issued.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

The screenshot shows the 'TC Sale (Walk in)' application window. It features a top navigation bar with 'New' and 'Enter Query' options. The main area is divided into several sections:

- Transaction Details:** Includes fields for External Reference Number, Instrument Type, TC Currency, TC Amount (marked with an asterisk), Narrative, Beneficiary Name, and Beneficiary Address. On the right, there are fields for Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A 'Recalculate' button is located below these fields.
- Denomination Details:** A tabbed interface with 'Currency Denominations', 'TC Denominations', 'Charges', 'MIS', and 'UDF'. The 'Currency Denominations' tab is active, showing 'Currency Code', 'Preferred Denomination', and 'Total' fields, along with a 'Populate' and 'Clear' button.
- Table:** A table with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. It shows one row of data.

An 'Exit' button is located in the bottom right corner of the window.

In addition to the details defaulted from the previous stage, you can capture the following details:

Exchange Rate

The system displays the exchange rate used to convert the TC currency into transaction currency. If the TC currency is the same as the transaction currency, the system will display the exchange rate as '1'.

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Actual Amount

The system adds the charge amount to the TC amount and displays the total transaction amount.

Recalc

Click 'Recalc' button to update amount/charge details.

9.10.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

The screenshot shows the 'TC Sale (Walk in)' application window. The top section contains various input fields for transaction details, including External Reference Number, Instrument Type, TC Currency, TC Amount (marked with an asterisk), Narrative, Beneficiary Name, and Beneficiary Address. On the right side, there are fields for Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account, Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A 'Recalculate' button is located at the bottom right of this section. Below the input fields is a navigation bar with tabs for 'Currency Denominations', 'TC Denominations' (which is selected), 'Charges', 'MIS', and 'UDF'. The 'TC Denomination Details' section features a table with columns: Description, Denomination, Currency, Count, Series, Sys Count, and €. The table currently shows one row with empty fields. At the bottom right of the window is an 'Exit' button.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.10.2 Specifying Currency Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

9.10.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.10.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.10.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows the 'TC Sale (Walk in)' application window. The 'UDF' tab is selected, displaying a form with the following fields:

- External Reference Number
- Instrument Type
- TC Currency
- TC Amount *
- Narrative
- Beneficiary Name
- Beneficiary Address
- Issuing Branch
- Instrument Status
- Issuer Code
- Transaction currency
- TC Amount in Account
- Currency
- Transaction Date
- Exchange Rate
- Total Charge
- Actual Amount

A 'Recalculate' button is located below the 'Actual Amount' field. Below the form is a navigation bar with tabs: 'Currency Denominations', 'TC Denominations', 'Charges', 'MIS', and 'UDF'. The 'UDF' tab is active, showing a table with the following structure:

Field Name	Field Value

An 'Exit' button is located at the bottom right of the window.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.11 Purchasing a TC against an Account

You can purchase a TC through the 'TC Purchase (Against A/C)' screen. You can invoke this screen by typing '1409' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Account Number

Specify the customer account against which you are purchasing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Branch

Specify the Branch in which the customer account needs to be selected for issuing the TC. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

TC Currency

Specify the currency of the TC.

TC Amount

Specify the amount as indicated on the TC instrument being purchased.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Currency

The transaction currency of the chosen customer account is displayed here.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "TC Purchase against Account". It contains several input fields for data entry, organized into two columns. The fields include: External Reference, Instrument Type (with "TCA" entered), Issuer Code, TC Currency, Account Branch, Exchange Rate, Related Customer Id, Customer Name, Issuing Branch, Instrument Status (with "LIQD" entered), Narrative, TC Amount * (with an asterisk), Account, Account Currency, TC Amount in Account, Currency, Total Charge, and Total Amount. A "Recalculate" button is located below the Total Amount field. Below the input fields is a tabbed interface with "TC Denomination" selected. Under this tab, there is a "TC Denomination Details" section with a table. The table has columns: Description, Denomination, Currency, Count, Series, and Sys Count. The table is currently empty. At the bottom right of the window is an "Exit" button.

In addition to the details defaulted from the previous stage, you can capture the following details:

Related Customer ID

The system displays the customer ID based on the account specified.

Customer Name

Customer name pertaining to the Related customer ID will be defaulted and displayed here.

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system deducts the charge amount from the TC amount and displays the total transaction amount.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

9.11.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.11.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows the 'TC Purchase against Account' application window. The 'Charge' tab is selected under 'TC Denomination'. The form includes the following fields:

- External Reference
- Instrument Type: TCA
- Issuer Code
- TC Currency
- Account Branch
- Exchange Rate
- Related Customer Id
- Customer Name
- Issuing Branch
- Instrument Status: LIQD
- Narrative
- TC Amount *
- Account
- Account Currency
- TC Amount in Account
- Currency
- Total Charge
- Total Amount

A 'Recalculate' button is located below the 'Total Amount' field. Below the form is a 'Charge Details' table with the following columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table shows one row with a checkbox in the 'Charge Components' column and a 'Go' button in the top right corner. An 'Exit' button is located at the bottom right of the window.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.11.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'TC Purchase against Account' window with the 'MIS' tab selected. The window includes the following fields:

- External Reference
- Instrument Type: TCA
- Issuer Code
- TC Currency
- Account Branch
- Exchange Rate
- Related Customer Id
- Customer Name
- Issuing Branch
- Instrument Status: LIQD
- Narrative
- TC Amount *
- Account
- Account Currency
- TC Amount in Account
- Currency
- Total Charge
- Total Amount

Below the fields is a 'Recalculate' button. A tab bar at the bottom shows 'TC Denomination', 'Charge', 'MIS', and 'UDF'. The 'MIS' tab is active, displaying a table with two columns: 'Composite MIS' and 'Transaction MIS'. The table is currently empty.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.11.4 Specifying UDF Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'TC Purchase against Account' window with the 'UDF' tab selected. The window includes the same input fields as the previous screenshot. The 'UDF' tab is active, displaying a table with two columns: 'Field Name' and 'Field Value'. The table is currently empty.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.12 Purchasing a TC from a Walk-in Customer

You can liquidate a TC from a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'TC Purchase (Walk - In)' screen. You can invoke this screen by typing '8003' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "TC Purchase (Walk in)". The window has a dark blue header with a diamond icon and a close button. Below the header, there are two buttons: "New" and "Enter Query". The main area of the window is a form with several input fields. On the left side, there are fields for "External Reference Number", "Instrument Type" (with the value "TCW"), "Instrument Status" (with the value "LIQD"), "TC Currency *" (with a red asterisk), "TC Amount *" (with a red asterisk), "Beneficiary Name", and "Beneficiary Address". On the right side, there are fields for "Issuing Branch", "Transaction currency *" (with a red asterisk), "Narrative", and "Issuer Code *" (with a red asterisk). At the bottom right of the window, there is a blue button labeled "Exit".

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

TC Currency

Specify the currency of the TC.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify as indicated on the TC instrument being purchased.

Narrative

Here, you can enter remarks about the transaction.

Beneficiary Name

Specify the name of the beneficiary of the transaction.

Beneficiary Address

Specify the address of the beneficiary of the transaction.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following details:

Exchange Rate

The system displays the exchange rate used to convert the TC currency into transaction currency. If the TC currency is the same as the transaction currency, the system will display the exchange rate as '1'.

Related Customer ID

System displays the customer ID applicable to walk-in customers.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Passport/IC Number

Specify the customer's passport number or any other identification number.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

9.12.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

9.12.2 Specifying Currency Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

The screenshot shows the 'TC Purchase (Walk in)' application window. It features a top navigation bar with 'New' and 'Enter Query' options. The main form area contains several input fields for transaction details, including External Reference Number, Issuer Code, TC Currency, TC Amount (marked with an asterisk), Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. On the right side, there are fields for Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount, along with a 'Recalculate' button. Below the main form, there are tabs for 'Currency Denominations', 'TC Denominations', 'Charges', 'MIS', and 'UDF'. The 'Currency Denominations' tab is active, showing fields for Currency Code, Preferred Denomination, and Total, with 'Populate' and 'Clear' buttons. At the bottom, there is a 'Denomination Details' section with a table and a 'Go' button. The table has columns for Denomination Code, Denomination Value, Units, and Total Amount. The 'Exit' button is located in the bottom right corner.

Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

9.12.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows the 'TC Purchase (Walk in)' application window. At the top, there are 'New' and 'Enter Query' buttons. Below are several input fields for transaction details, including External Reference Number, Issuer Code, TC Currency, TC Amount (marked with a red asterisk), Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. On the right side, there are fields for Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount, along with a 'Recalculate' button. A tabbed interface at the bottom includes 'Currency Denominations', 'TC Denominations', 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is active, displaying a 'Charge Details' table with the following columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table currently shows one row with empty fields. An 'Exit' button is located at the bottom right of the window.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

9.12.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'TC Purchase (Walk in)' application window with the 'MIS' tab selected. The top section contains the same input fields as the previous screenshot. The 'MIS' tab is active, and the window displays two tables: 'Composite MIS' and 'Transaction MIS'. Both tables have multiple empty rows for data entry. An 'Exit' button is located at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

9.12.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "TC Purchase (Walk in)". At the top, there are buttons for "New" and "Enter Query". The main area is divided into two columns of input fields. The left column includes: External Reference Number, Issuer Code, TC Currency, TC Amount *, Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. The right column includes: Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount. A "Recalculate" button is located below the Total Amount field. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window is an "Exit" button.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.13 Making Cross Border Payments

You can make cross border payment using the 'Cross-Border Payment By AC' screen.

Here you can capture the following details:

Transfer Type

Specify the type of transfer, i.e., whether the transfer is a bank transfer or a customer transfer.

Charge Whom

Specify the entity that will bear the charges. The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product Code

The system displays the code of the retail teller product that will be used for processing the transaction.

Branch

The system displays the logged-in branch code.

Transaction Date

Specify the date when the transaction was initiated.

Transaction Branch

Specify the branch where the transaction is carried out.

Book Date

Specify the booking date.

From Account Currency

Specify the currency of the account from where the payment is made.

From Amount

Specify the amount that will be transferred from the sender's account.

From Account Number

Specify the sender's account number.

From Account Branch

Specify the branch of the sender's account.

Route Code

Specify the route code of the transaction.

After you specify the above details, click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a window titled "Scheme" with a dark blue header and a light blue footer. The main area is a form with four tabs: "Transfer Details" (selected), "Messaging Info", "Customer Transfer Info", and "Charge Details". The "Transfer Details" tab contains the following fields:

External Reference Number	<input type="text"/>	Account with Institution	<input type="text"/>
Product	<input type="text"/>		<input type="text"/>
Transaction Branch	<input type="text"/>		<input type="text"/>
From Amount	<input type="text"/>		<input type="text"/>
From Account Branch	<input type="text"/>	Ultimate Beneficiary	<input type="text"/>
Customer ID	<input type="text"/>		<input type="text"/>
Country of Agent Bank	<input type="text"/>		<input type="text"/>
Correspondent Account	<input type="text"/>		<input type="text"/>
Branch	<input type="text"/>		<input type="text"/>
Transaction Date	<input type="text"/>		<input type="text"/>
Transfer Currency	<input type="text"/>		<input type="text"/>
From Account Currency	<input type="text"/>		<input type="text"/>
From Account Number	<input type="text"/>		<input type="text"/>
Narrative	<input type="text"/>		<input type="text"/>
Route Code	<input type="text"/>		<input type="text"/>
Account Description	<input type="text"/>		<input type="text"/>
Receiver	<input type="text"/>		<input type="text"/>
Credit Value Date	<input type="text"/>		<input type="text"/>
Debit Value Date	<input type="text"/>		<input type="text"/>
Type	<input type="text" value="BANK TRANSFER"/>		<input type="text"/>

An "Exit" button is located in the bottom right corner of the window.

In this screen, in addition to the details defaulted from the previous stage, the system allows you to capture information on the following:

Customer ID

The system displays the customer ID based on the account that is specified.

Account Title

The system displays a brief title for the chosen account.

This screen provides following details:

- Transfer Details
- Messaging Info
- Customer Transfer Info

9.13.1 Specifying the Transfer Details

In the transfer details tab, you can capture the following information:

Agent Bank

Specify the bank through which the transaction is being carried out.

Beneficiary AC No

Specify the account number of the beneficiary.

Beneficiary Details

Specify the beneficiary details

Agent Bank Addr

Specify the address of the agent bank.

Cr Value Date

System displays the credit value date.

Dr Value Date

System displays the credit value date.

9.13.2 Specifying the Messaging Information

In the Messaging Info tab, you can capture the following information:

Ordering Customer

Specify details of the ordering customer.

Sender To Receiver Info

Specify the sender to receiver information of the transaction.

Charge Whom

Specify the entity that will bear the charges.

The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

Payment Details

Specify the payment details

Narrative

Provide a description for the transaction.

9.13.3 Specifying the Customer Transfer Details

In the Customer Transfer Info tab, you can capture the following:

Bank Operation Code

Specify the Bank Operation Code. The values in the drop-down list are:

- CRTS
- SPAY
- SSTD

- SPRI

Instruction Code

Specify the instruction code for the transaction.

Envelope Contents

Specify the contents of the envelope.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

Once the transaction is complete, you can reverse the accounting entries of the transaction, if required.

For more information on reversing a transaction, refer the section 'Transaction Reversal' under the 'Cash Transaction' manual.

9.14 Selling a DD Issue against an Account

You can issue a Demand Draft (DD) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'DD Issue Against Account' screen by typing '1014' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid"

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "DD Issue against Account : Branch Date 2014-04-02". The window contains several sections for data entry:

- DD Details:** Fields for DD Date *, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, DD Currency, DD Amount *, Instrument Number, and MICR Number.
- Beneficiary Details:** Fields for Beneficiary Name * and Verification Number.
- Funding Details:** Fields for Account Number, Account Description, Account Branch, Account Currency, and Account Amount.
- Delivery Details:** Checkboxes for "Dispatch by Post / Courier" and "Use Account Address", and an "Address" field.
- Additional Details:** Fields for Narrative, Customer ID, Customer Name, Exchange Rate, External Reference, and Charges. A "Recalculate" button is located below the Charges field.

At the bottom of the window, there is a "Charges" section with tabs for "MIS" and "UDF". Below this is a "Charge Details" table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table shows one row of data. At the bottom right of the window are "Ok" and "Exit" buttons.

In addition to the information defaulted from the previous stage, you can view the following details:

Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.

Note

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
 - Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
 - If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
 - This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.
-

9.14.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.14.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

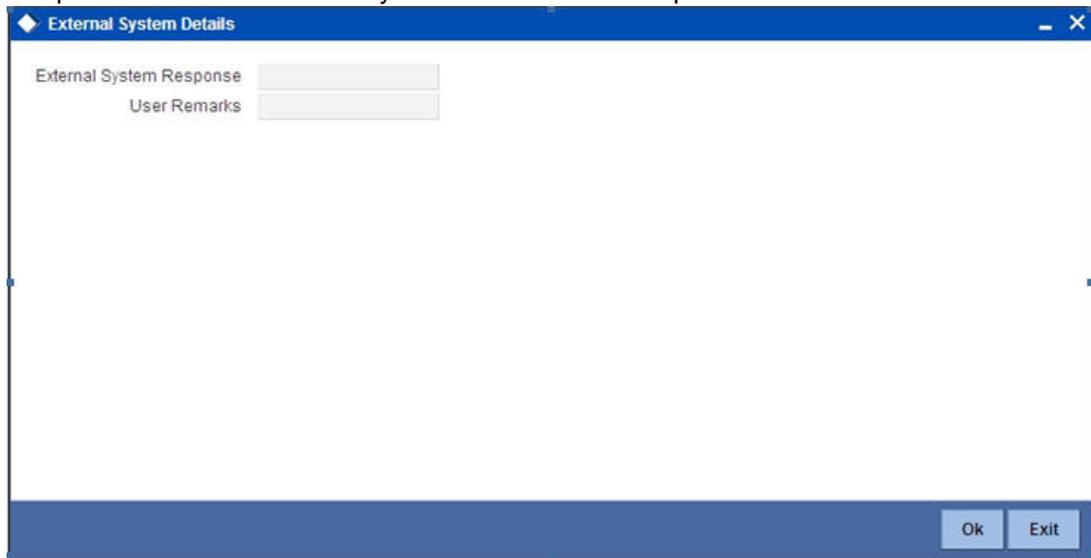
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.15 Viewing OFAC Check Response

OFAC check enables the application to call an external web service to perform black list check for customer and customer accounts and give warnings appropriately while transacting with black listed customers. You can also capture your remarks before overriding the black list warning.

Click 'OFAC Check' button in 'Bills and Collections - Contract Input - Detailed' screen to view the OFAC check response in the 'External System Detail' screen. On clicking 'OFAC Check' button, system will build the request XML and call the web service. The 'External System details' screen displays the response is received from the external system and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. This button can be made visible while carrying out the actual customization. Request building response interpretation in the database layer needs to be done as part of customization to enable this.



Here, you can view /capture the following details:

External System Response

The response from the external system regarding the black listed customer is displayed here.

User Remarks

Specify your remarks regarding the black listed customer here.

9.16 Issuing DD against Cheque

You can issue a Demand Draft (DD) for your customer against an in-house cheque drawn on his/her savings account. In order to capture this transaction, you need to invoke the 'DD Issue Against Cheque' screen by typing '8330' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid"

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Cheque Number

Specify the number of the cheque being drawn for DD sale.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Cheque Date

Specify the date of the cheque from the adjoining calendar.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "DD Issue against Cheque" with a menu bar containing "New" and "Enter Query". The window is divided into several sections:

- DD Details:** Fields for DD Date *, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, DD Currency, DD Amount *, Instrument Number, and MICR Number.
- Beneficiary Details:** Fields for Beneficiary Name * and Verification Number.
- Funding Details:** Fields for Account Number, Account Description, Cheque Number, Account Branch, Account Currency, Account Amount, and Cheque Date.
- Delivery Details:** Checkboxes for "Dispatch by Post / Courier" and "Use Account Address", followed by an "Address" field.
- Additional Details:** Fields for Narrative, Customer Number, Customer Name, Exchange Rate, External Reference, Charges, Instrument type (DDC), and Instrument Status (INIT). A "Recalculate" button is located below these fields.

At the bottom, there is a "Charges" section with tabs for "MIS" and "UDF". Below the tabs is a "Charge Details" table with a grid showing columns for Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table currently shows one row with empty cells. At the bottom right of the window are "Ok" and "Exit" buttons.

In addition to the information defaulted from the previous stage, you can view the following details:

Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.

9.16.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.16.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot displays the 'DD Issue against Cheque' application window. The window title is 'DD Issue against Cheque' and it has a menu bar with 'New' and 'Enter Query' options. The main area is divided into several sections:

- DD Details:** Includes fields for DD Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, DD Currency, DD Amount, Instrument Number, and MICR Number.
- Beneficiary Details:** Includes Beneficiary Name and Verification Number.
- Funding Details:** Includes Account Number, Account Description, Cheque Number, Account Branch, Account Currency, Account Amount, and Cheque Date.
- Delivery Details:** Includes a checkbox for 'Dispatch by Post / Courier' and an 'Address' field with a checkbox for 'Use Account Address'.
- Additional Details:** Includes Narrative, Customer Number, Customer Name, Exchange Rate, External Reference, Charges, Instrument type, Instrument Status, DDC, and INIT.

At the bottom, there are tabs for 'Charges', 'MIS', and 'UDF'. The 'MIS' tab is currently selected. Below the tabs are two empty table areas labeled 'Composite MIS' and 'Transaction MIS'. At the bottom right, there are 'Ok' and 'Exit' buttons.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.16.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

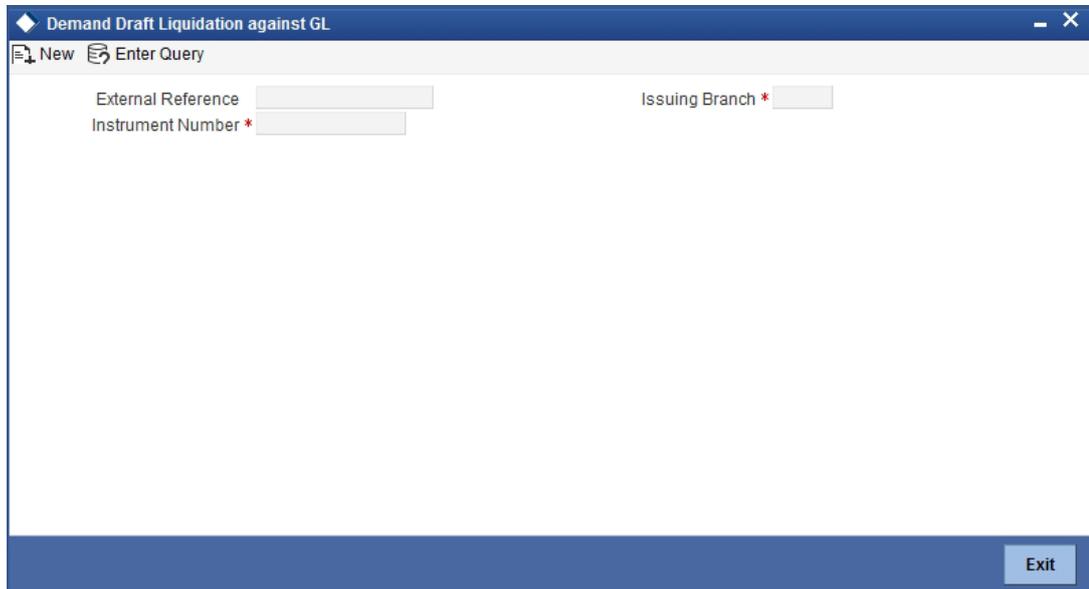
For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.17 Liquidating a DD against a GL

You can liquidate a DD drawn on your branch against a GL through the 'DD Liquidation against GL' screen. You can invoke this screen by typing '8311' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a software window titled "Demand Draft Liquidation against GL". At the top, there is a menu bar with "New" and "Enter Query" options. Below the menu bar, there are four input fields: "External Reference", "Instrument Number *", "Issuing Branch *", and an unlabeled field. An "Exit" button is located in the bottom right corner of the window.

Here you can capture the following details:

DD Details

Instrument Number

Select the instrument number of the DD that should be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details**Beneficiary Name**

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details**Liquidation Mode**

Specify the mode of liquidation from the adjoining drop-down list.

GL Number

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

GL Description

The system displays the description of the specified GL account.

GL Currency

The currency of the chosen GL is displayed here.

GL Amount

The GL amount to be credited to the account is displayed here.

Additional Details**Narrative**

The system defaults the 'DD Liquidation- <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Here you can capture the following additional details:

Instrument Type

The instrument type is displayed here.

Issue Branch

The issue branch is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

General Ledger Number

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

General Ledger Description

The system displays the description of the specified GL account.

Instrument Number

The instrument number is displayed here.

General Ledger Currency

The currency of the chosen GL is displayed here.

Demand Draft Currency

The currency of the DD instrument is displayed here.

Payable Bank

The clearing bank code is displayed here.

Narrative

You can enter remarks for the transaction.

Demand Draft Amount

The amount for which the Demand Draft has been drawn is displayed here.

Issue Date

The system displays the date of issue of the DD.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Payable branch

The branch where the DD has to be liquidated is displayed here.

Demand Draft Number

The issue number of the DD is displayed here.

Verification Number

The system displays the Verification Number details captured during issue.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit. *Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.18 Liquidating a DD against an Account

You can liquidate a DD drawn on your branch against an account through the 'DD Liquidation Against Account' screen. You can invoke this screen by typing '8312' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Demand Draft Liquidation against Account". The window has a standard Windows-style title bar with minimize, maximize, and close buttons. Below the title bar is a menu bar with two items: "New" and "Enter Query". The main content area is white and contains four input fields arranged in a 2x2 grid. The top-left field is labeled "External Reference". The top-right field is labeled "Issuing Branch *". The bottom-left field is labeled "Instrument Number *". The bottom-right field is empty. At the bottom right of the window, there is a blue button labeled "Exit".

Here you can specify the following details:

DD Details

Instrument Number

Select the instrument number of the DD to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details**Beneficiary Name**

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number which was captured during 'Issue'.

Liquidation Details**Liquidation Mode**

Specify the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the chosen account is displayed here.

Account Amount

The amount to be credited to the account is displayed here.

Additional Details**Narrative**

The system defaults the 'DD Liquidation - <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

Input stage – 2

On clicking save icon, the system fetches the details of the chosen instrument and displays them in the following screen:

Here you can capture the following additional details:

Instrument Type

The instrument type is displayed here.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

Liquidation Date

The system displays the date on which the transaction is posted.

Account Currency

The currency of the chosen account is displayed here.

Account Number

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

Instrument Number

The instrument number of the DD that needs to be liquidated is displayed here.

Payable Bank

The clearing bank code is displayed here.

DD Currency

The currency of the DD instrument is displayed here.

DD Amount

The amount for which the DD has been drawn is displayed here.

Narrative

You can enter remarks for the transaction.

Issue Date

The system displays the date of issue of the DD.

Payable Branch

The branch where the DD has to be liquidated is displayed here.

DD Number

The issue number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Verification Number

The system displays the Verification Number details captured during issue.

Click save icon to go to the next stage.**Enrichment stage**

On clicking save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Demand Draft Liquidation against Account

New Enter Query

External Reference

Instrument type

Liquidation Date

Account Currency

Account Number

Customer Name

Payable Bank

Demand Draft Currency

Demand Draft Amount

Total Amount

Total Charge

Beneficiary Name

Beneficiary Address

Issue Branch

Liquidation Mode

Account Branch

Transaction Amount

Instrument Number

Narrative

Issue Date

Exchange Rate

Demand Draft Number

Passport/IC Number

Payment Branch

Recalculate

Charges MIS UDF

Charge Details

1 Of 1 Go

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Exit

In addition to the details defaulted from the previous stage, you can capture the following information:

Total Charges

The system displays the total charges applicable to the transaction.

Total Amount

The system displays the total amount that will be credited to the account.

9.18.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.18.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'Demand Draft Liquidation against Account' application window. The window title is 'Demand Draft Liquidation against Account'. It features a top menu bar with 'New' and 'Enter Query' options. The main area is divided into two columns of input fields. The left column includes fields for External Reference, Instrument type (set to 'DDA'), Liquidation Date, Account Currency, Account Number, Customer Name, Payable Bank, Demand Draft Currency, Demand Draft Amount, Total Amount, Total Charge, Beneficiary Name, and Beneficiary Address. The right column includes fields for Issue Branch, Liquidation Mode (set to 'Payment'), Account Branch, Transaction Amount, Instrument Number, Narrative, Issue Date, Exchange Rate, Demand Draft Number, Passport/IC Number, and Payment Branch. A 'Recalculate' button is located below the right column. Below the input fields is a tabbed interface with three tabs: 'Charges', 'MIS', and 'UDF'. The 'MIS' tab is currently selected. Under the 'MIS' tab, there are two sections: 'Composite MIS' and 'Transaction MIS', each containing a table with multiple empty rows. An 'Exit' button is located in the bottom right corner of the window.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.18.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

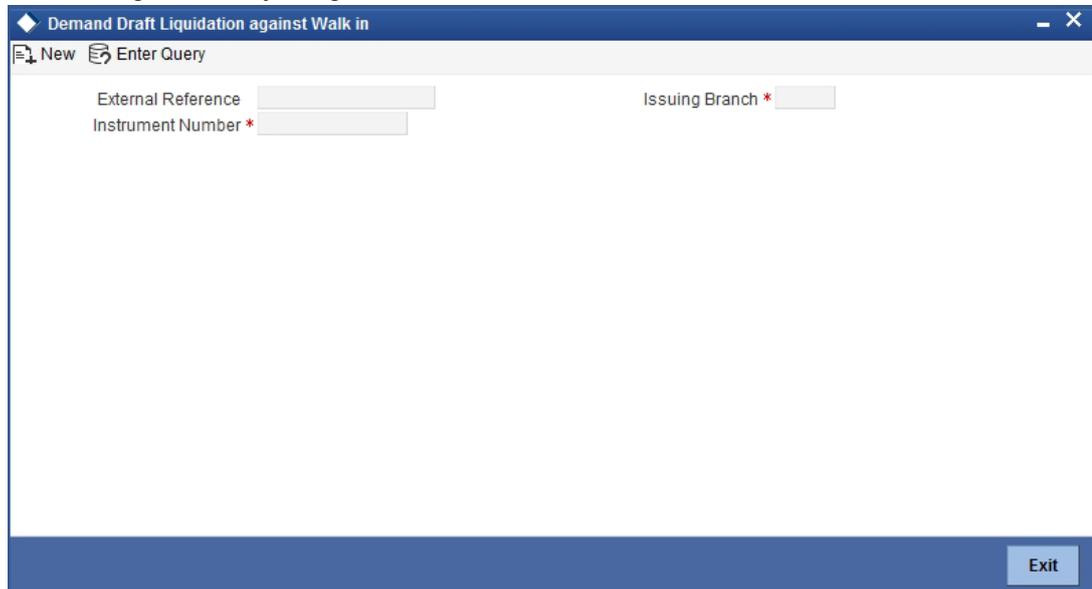
For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.19 Liquidating a DD for a Walk-in Customer

You can liquidate a DD or a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'DD Liquidation Walk-In' screen. You can invoke this screen by typing '8310' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a software window titled "Demand Draft Liquidation against Walk in". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are four input fields: "External Reference", "Instrument Number *", "Issuing Branch *", and an unlabeled field. An "Exit" button is located in the bottom right corner of the window.

Here you can capture the following details:

DD Details

Instrument Number

Select the instrument number of the DD that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select Issue branch code from the adjoining option list.

Issue Branch Name

the system displays the name of the issue branch based on the issue branch code.

Issue Date

The system displays the date of issue of the DD.

DD Currency

The system displays currency of the DD currency captured during 'Issue'.

DD Amount

The system displays the DD amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

DD Status

The system displays the status of the issued DD.

Beneficiary Details**Beneficiary Name**

The system displays the beneficiary in whose favour the DD is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details**Liquidation Mode**

Specify the mode of liquidation from the adjoining drop-down list.

Transaction Currency

Specify the currency in which the customer is making the payment.

Transaction Amount

The system displays the total transaction amount.

Additional Details**Narrative**

The system defaults the DD Liquidation - <Instrument No.> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number. Click save icon to go to the next stage.

Input stage - 2

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

Demand Draft Liquidation against Walk In

New Enter Query

DD Details

Instrument Number *	<input type="text"/>	Payable Bank Code	<input type="text"/>
Issue Branch Code	<input type="text"/>	Payable Bank Name	<input type="text"/>
Issue Branch Name	<input type="text"/>	Payable Branch Code	<input type="text"/>
Issue Date	<input type="text"/>	Payable Branch Name	<input type="text"/>
DD Currency	<input type="text"/>	MICR Number	<input type="text"/>
DD Amount	<input type="text"/>	DD Status	<input type="text"/>

Beneficiary Details

Beneficiary Name	<input type="text"/>	Verification Number	<input type="text"/>
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Liquidation Details

Liquidation Mode	<input type="text" value="Payment"/>	Transaction Amount	<input type="text"/>
Transaction currency *	<input type="text"/>		

Additional Details

Narrative	<input type="text"/>	External Reference	<input type="text"/>
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Ok Exit

In addition to the details defaulted from the previous stage, you can capture the following information:

Branch

The branch code is displayed here.

Liquidation Type

The liquidation type of the DD is displayed here.

Liquidation Mode

The system displays the liquidation mode of the DD. However, you can change it. The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Payable Bank

The clearing bank code is displayed here.

Instrument Number

The instrument number is displayed here.

Payable Branch

The branch where the DD amount is being paid out (current branch) is displayed here.

DD Currency

The system displays the currency in which the DD has been issued.

Issue Date

The system displays the date on which the DD has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the DD has been drawn is displayed here.

DD Amount

The amount for which the DD has been issued is displayed here.

DD Number

The MICR number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Any other information captured for the transaction is displayed here.

Verification Number

The system displays the verification number details captured during issue.

Click save icon to go to the next stage.

Enrichment stage

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

Exchange Rate

The system displays the exchange rate for the transaction if the DD currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

9.19.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

9.19.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

The screenshot shows the 'Demand Draft Liquidation against Walk In' application window. The window is titled 'Demand Draft Liquidation against Walk In' and has a 'New' button and an 'Enter Query' button. It is divided into several sections: 'DD Details' with fields for Instrument Number, Issue Branch Code, Issue Branch Name, Issue Date, DD Currency, DD Amount, Payable Bank Code, Payable Bank Name, Payable Branch Code, Payable Branch Name, MICR Number, and DD Status; 'Beneficiary Details' with fields for Beneficiary Name and Verification Number; 'Liquidation Details' with fields for Liquidation Mode (set to 'Payment'), Transaction currency, and Transaction Amount; 'Additional Details' with fields for Narrative, External Reference, Exchange Rate, Liquidation Type (set to 'DDW'), and Total Charges, along with a 'Recalculate' button. Below these sections is a 'Denomination' bar with tabs for 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is selected, showing a 'Charge Details' table with columns for Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table contains one row of data. At the bottom right of the window are 'Ok' and 'Exit' buttons.

The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-computed the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.19.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Demand Draft Liquidation against Walk In

New Enter Query

DD Details

Instrument Number *
 Issue Branch Code
 Issue Branch Name
 Issue Date
 DD Currency
 DD Amount

Payable Bank Code
 Payable Bank Name
 Payable Branch Code
 Payable Branch Name
 MICR Number
 DD Status

Beneficiary Details

Beneficiary Name
 Verification Number

Liquidation Details

Liquidation Mode: Payment
 Transaction currency
 Transaction Amount

Additional Details

Narrative
 Liquidation Type: DDW
 Total Charges

External Reference
 Exchange Rate
 Recalculate

Denomination | Charges | MIS | UDF

Composite MIS Transaction MIS

Ok Exit

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

9.19.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.20 Issuing a DD to a Walk-in Customer

You can issue a DD to any walk-in customer through the 'DD Issue Walk-In' screen. You can invoke this screen by typing '8305' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Demand Draft Issue against Walk In". The window contains a form with the following sections and fields:

- DD Details:** DD Date *, Bank Code *, Bank Name, Payable Branch Code *, Payable Branch Name, DD Currency *, DD Amount *, Instrument Number, MICR Number.
- Beneficiary Details:** Beneficiary Name *, Verification Number.
- Funding Details:** Transaction currency *, Transaction Amount.
- Purchaser Details:** Purchaser Name *, Verification Number.
- Delivery Details:** Dispatch by Post / Courier, Address (multi-line text area).
- Additional Details:** Narrative, External Reference.

At the bottom right of the window are "Ok" and "Exit" buttons.

Here you can capture the following details:

DD Details

DD Date

The date of DD issue is displayed here.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the currency of the DD.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid"

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number of the cheques.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details

Transaction Currency

Specify the currency in which the customer is making the payment.

Transaction Amount

The system displays the total transaction amount.

Purchaser Details

Purchaser Name

Specify the name of the purchaser.

Verification Number

Specify the purchaser's verification number.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the DD by post or courier.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the DD currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the DD amount.

9.20.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Demand Draft Issue against Walk In

New Enter Query

DD Details

DD Date Bank Code Bank Name Payable Branch Code Payable Branch Name DD Currency DD Amount * Instrument Number MICR Number

Beneficiary Details

Beneficiary Name * Verification Number

Funding Details

Transaction Currency Transaction Amount

Purchaser Details

Purchaser Name * Verification Number

Delivery Details

Dispatch by Post / Courier Address

Additional Details

Narrative Instrument Type DDW Charges External Reference Transaction Currency Rate

Recalculate

Currency Denominations Charges MIS UDF

Currency Code Preferred Denomination Total

Populate Clear

Denomination Details

1 Of 1

Denomination Code	Denomination Value	Units	Total Amount

Ok Exit

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

9.20.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

Demand Draft Issue against Walk In

New Enter Query

DD Details

DD Date Bank Code Bank Name Payable Branch Code Payable Branch Name DD Currency DD Amount * Instrument Number MICR Number

Beneficiary Details

Beneficiary Name * Verification Number

Funding Details

Transaction Currency Transaction Amount

Purchaser Details

Purchaser Name * Verification Number

Delivery Details

Dispatch by Post / Courier Address

Additional Details

Narrative Instrument Type DDW Charges External Reference Transaction Currency Rate

Recalculate

Currency Denominations **Charges** MIS UDF

Charge Details

1 Of 1

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
	<input type="checkbox"/>				

Ok Exit

The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.20.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "Demand Draft Issue against Walk In". It contains several sections for data entry:

- DD Details:** Fields for DD Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, DD Currency, DD Amount, Instrument Number, and MICR Number.
- Beneficiary Details:** Fields for Beneficiary Name and Verification Number.
- Funding Details:** Fields for Transaction Currency and Transaction Amount.
- Purchaser Details:** Fields for Purchaser Name and Verification Number.
- Delivery Details:** A checkbox for "Dispatch by Post / Courier" and an "Address" field.
- Additional Details:** Fields for Narrative, Instrument Type (set to DDW), Charges, External Reference, and Transaction Currency Rate.

At the bottom, there are tabs for "Currency Denominations", "Charges", "MIS", and "UDF". Below these are two empty table areas labeled "Composite MIS" and "Transaction MIS". A "Recalculate" button is located below the "Additional Details" section. "Ok" and "Exit" buttons are at the bottom right.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.20.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

This screenshot shows the same "Demand Draft Issue Against Walk In" window, but with the "UDF" tab selected. The "UDF Details" section is now visible, containing a table with the following structure:

Field Name	Field Value

The table has a navigation bar above it showing "1 Of 1" records. The "Recalculate" button is still present. "Ok" and "Exit" buttons are at the bottom right.

Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.20.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

9.21 Issuing a DD against a GL

You can issue a DD against a GL account for your customer through the 'DD Issue against GL' screen. You can invoke this screen by typing '8306' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'DD Issue Against GL' application window. The title bar indicates the branch date is 2014-04-02. The window is divided into several sections for data entry:

- DD Details:** Includes fields for DD Date (2014-04-02), Bank Code (000), Bank Name, Payable Branch Code (001), Payable Branch Name, DD Currency (GBP), DD Amount, Instrument Number, and MICR Number.
- Beneficiary Details:** Includes Beneficiary Name and Verification Number.
- Funding Details:** Includes GL Number and GL Description.
- Delivery Details:** Includes a checkbox for 'Dispatch by Post / Courier' and an Address field.
- Additional Details:** Includes Narrative ('DD Issued In Favour') and External Reference ('FJB1409200019524').

The window has a 'Save' icon, a 'Hold' button, and 'Ok' and 'Cancel' buttons at the bottom right.

Here you can capture the following details:

DD Details

DD Date

The system displays the date on which the DD is being issued.

Bank Code

Specify the clearing bank code. The adjoining option list displays all the clearing bank codes maintained in the system. Choose the appropriate one.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch code at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Payable Branch Name

The system displays the name of the branch.

DD Currency

Specify the in which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

DD Amount

Specify the amount for which the DD is being drawn.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message "Instrument number entered is not valid".

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number as displayed on the DD instrument.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the DD is being issued.

Verification Number

Specify the customer's verification number.

Funding Details

GL Number

Specify the GL against which the DD is being issued. The adjoining option list displays all the GL codes maintained in the system. Choose the appropriate one.

GL Description

The system displays the description of the specified GL account.

GL Currency

Specify the currency of the GL against which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Amount

The GL amount is displayed here.

Delivery Details**Dispatch by Post/Courier**

Check this box to dispatch the DD by post or courier.

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details**Narrative**

The system defaults the 'DD Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference Number The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The screenshot shows the 'DD Issue Against GL' form. The title bar reads 'DD Issue Against GL : Branch Date 2014-04-02'. The form is divided into several sections:

- DD Details:** Fields for DD Date, Bank code, Bank Name, Payable Branch Code, Payable Branch Name, DD Currency, DD Amount, Instrument Number, and MICR Number.
- Beneficiary Details:** Fields for Beneficiary Name and Verification Number.
- Funding Details:** Fields for GL Number, GL Description, GL Currency, and GL Amount.
- Delivery Details:** A checkbox for 'Dispatch by Post / Courier' and an 'Address' field.
- Additional Details:** Fields for Narrative, Instrument Type (set to 'DDG'), Charges, External Reference, and Transaction Currency Rate.

A 'Recalculate' button is located at the bottom right of the form. Below the form is a 'Charges' section with a table for 'Charge Details'.

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
	<input type="checkbox"/>				

In addition to the details defaulted from the previous stage, you can capture the following information:

Transaction Currency

The system displays the currency of the GL as the currency in which the transaction entries will be posted. However, you can change it by choosing the appropriate currency code from the adjoining option list.

Charges

The system calculates the charges applicable to the transaction and displays the amount here.

In case you change the charge amount or the DD amount, you will have to click 'Recalc' button to re-compute the total transaction amount.

Total Amount

The system adds the charge amount to the DD amount and displays the total transaction amount.

Instrument Number

The instrument number is displayed here.

9.21.1 Specifying charge details

This block allows you to capture charge related details for the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

9.21.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "DD Issue Against GL : Branch Date 2014-04-02". It contains several input sections: "DD Details" with fields for DD Date, Bank code, Bank Name, DD Currency, DD Amount, Instrument Number, Payable Branch Code, and MICR Number; "Beneficiary Details" with Beneficiary Name and Verification Number; "Funding Details" with GL Number, GL Description, GL Currency, and GL Amount; "Delivery Details" with a checkbox for "Dispatch by Post / Courier" and an "Address" field; and "Additional Details" with Narrative, Instrument Type (set to "DDG"), Charges, External Reference, and Transaction Currency Rate. A "Recalculate" button is located below the Additional Details section. At the bottom, there are tabs for "Charges", "MIS", and "UDF", with "MIS" currently selected. Below the tabs are two empty tables: "Composite MIS" and "Transaction MIS". "Ok" and "Exit" buttons are at the bottom right.

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

9.21.3 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

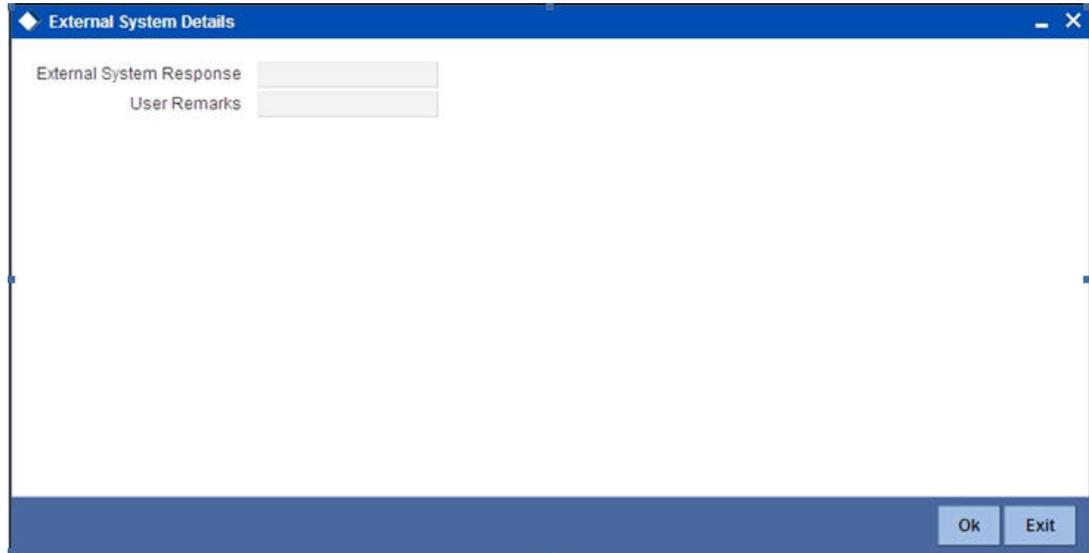
9.21.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue against GL' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



The screenshot shows a window titled "External System Details". It contains two text input fields: "External System Response" and "User Remarks". At the bottom right, there are "Ok" and "Exit" buttons.

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

9.22 Inquiring on a DD Transaction

You can query on the details of a DD transaction based on the issue branch and the instrument number of the DD transaction. For a liquidated contract only liquidation details are displayed. You can achieve this through the 'DD Inquiry' screen. You can invoke this screen

by typing '7789' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can query on the details of a DD based on the following fields:

Instrument Number

Specify the instrument number from the adjoining option list.

Issue Branch

The system displays the issue branch

DD Details

Bank Code

The system displays the bank code.

Bank Name

The system displays the name of the bank.

DD Date

The date of DD issue is displayed here.

DD Currency

The system displays the DD currency.

DD Status

The system displays the status of the issued DD.

Payable Branch Code

The system displays the payable branch code.

Payable Branch Name

The system displays the name of the branch.

MICR Number

The system displays the MICR number of the cheques.

DD Amount

The system displays the amount for which the DD is being drawn.

Narrative

The system defaults the 'DD Issued in favour of <Beneficiary Name>' for liquidated instruments.

The system defaults the 'DD Liquidation - <Instrument No.>' for liquidated instruments.

Beneficiary Details**Beneficiary Name**

Specify the name of the beneficiary in whose favour the DD is being drawn.

Verification Number

Specify the customer's verification number.

Funding Details**Mode**

The system displays the funding mode based on the mode of payment for funding DD.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Currency

The currency of the chosen account is displayed here.

Cheque Number

The system displays the cheque number.

Purchaser Name

Specify the name of the purchaser.

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

Amount

The system displays the amount based on funding.

Cheque Date

The system displays the cheque date,

Verification Number

The system displays the customer verification number.

Liquidation Details

Mode

Specify the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Currency

The currency of the chosen account is displayed here.

Date

Specify the date of liquidation.

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

Amount

The system displays the amount based on the liquidation

Delivery Details

Address

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

9.23 Re-validating DD Instrument

You can re-validate the expired DD instrument using 'Revalidation of DD Instrument' screen.

System will allow re-validating instrument only if,

- The check box 'Allow Revalidation' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated, cancelled or refunded.
- Instrument status should be issued (INIT), Reissued (RISU), Duplicate Issue (DISU) or authorized.

9.23.1 Query Stage

To invoke 'Revalidation of DD Instrument' screen, type 'DDRV' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Revalidation of Demand Draft Instrument

External Reference Number

Payment Mode

Issue Branch

Instrument Number

Exit

You need to specify following details here:

External Reference

System generates and displays unique reference number to identify the re-issuance of DD instrument.

Payment Mode

The system will collect charges based on the payment mode selected at the query stage.

Issue Branch

The system defaults the current branch as the issue branch.

Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.23.2 Input Stage

On clicking the 'Save' button, the system will display the following screen:

System displays the following details in this screen:

- External Reference
- Issue Branch
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Revalidation Count
- Duplicate Issue Date
- Demand Draft Status
- Instrument Type
- Demand Draft Currency
- Demand Draft Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

Revalidation Reason

Specify the reason for the re-validation of DD instrument. The reason specified here will be shown in the revalidated instrument report.

Revalidation Frequency

System defaults re-validation frequency maintained in the 'Instrument Type Definition' screen; however, you can override the re-validation frequency in days, months or years.

New Expiry Date

System generates new expiry date for the re-validated instrument calculated as,

'Old Expiry Date + 'Revalidation Period'.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.23.3 Enrichment Stage

On clicking the save icon, the system will display the following screen:

The screenshot shows a web application window titled "Revalidation of Demand Draft Instrument". The window contains several input fields and buttons. The "Revalidation Frequency" section includes fields for Days, Months, Years, and New Expiry Date. The "Payment Details" section includes fields for Demand Draft Status, Instrument type, Demand Draft Currency, Demand Draft Amount, Payable Bank, Issue Date, Beneficiary Name, and Beneficiary Address. The "Currency Denominations" section includes fields for Currency Code, Preferred Denomination, and Total, along with buttons for Recalculate, Clear, and Populate. The "Denomination Details" section is a table with columns for Denomination Code, Denomination Value, Units, and Total Amount. An "Exit" button is located at the bottom right of the window.

Click 'Recalc' button to recalculate the charges in case the charges are modified.

9.23.3.1 Denomination Details

If you have selected 'Payment Mode' as 'Cash' at query stage, you need to specify Denomination details.

Total Amount

The system computes the total amount based on the specified denomination details, if you have selected 'Payment Mode' as 'Cash' at query stage.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.23.3.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

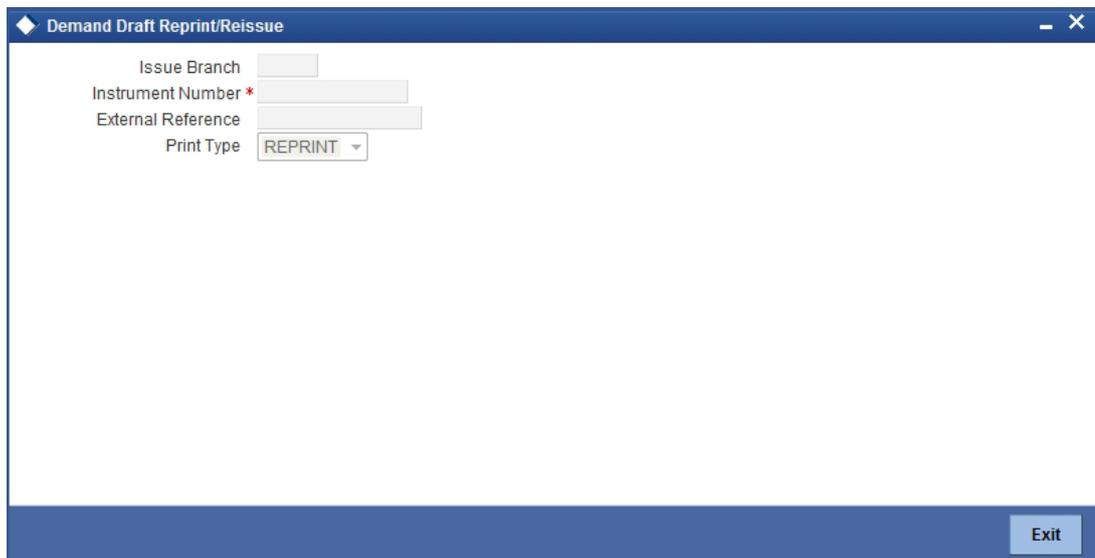
9.24 Reprinting / Reissuing of DD

Oracle FLEXCUBE reprints / reissues the DD due to one of the following reasons:

- Stationery got stuck in the printer
- Improper printing
- Instrument is lost by the banker

9.24.1 Query Stage

To invoke 'DD Reprint / Reissue' screen, type 'DDRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



The screenshot shows a software window titled "Demand Draft Reprint/Reissue". Inside the window, there are four input fields: "Issue Branch", "Instrument Number *", "External Reference", and "Print Type". The "Print Type" field is a dropdown menu currently showing "REPRINT". At the bottom right of the window, there is an "Exit" button.

You need to specify the following details on this screen.

Issue Branch

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

External Reference Number

The system displays the external reference number. You cannot modify this.

Print Type

From the drop-down list, select 'Reissue' to reissue the DD instrument or select 'Reprint' to reprint the DD instrument.

On confirming the above details, the system displays the input stage of the 'DD Reprint / Reissue' screen.

Field	Type
External Reference	Text
Issue Branch	Text
Old Instrument Number	Text
New Instrument Number	Text
Issue Account Number	Text
Account Description	Text
Expiry Date	Text
MICR Number	Text
New MICR Number	Text
Reprint/Reissue Reason *	Text
Reprint/Reissue Count	Text
Reissue	Radio
Reprint	Radio
Demand Draft Status	Text
Demand Draft Currency	Text
Demand Draft Amount	Text
Payable Bank	Text
Issue Date	Text
Beneficiary Name	Text
Beneficiary Address	Text

Here, you need to specify the following fields:

New Instrument Number

Specify the new instrument number for the reissuance/reprinting of a new DD instrument.

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Reprint / Reissue Reason

Specify the reason that should be verified during the auditing of DD reprint / Reissue. This is a mandatory field.

Reprint / Reissue Count

The system displays the count of the current reprint / Reissue operation.

Note

In order to keep track on reprints, the system will count the number of times the instrument is printed. These details will be verified by branch official or auditor.

Click 'Save' to retain the incremented reprint / Reissue count and audit details.

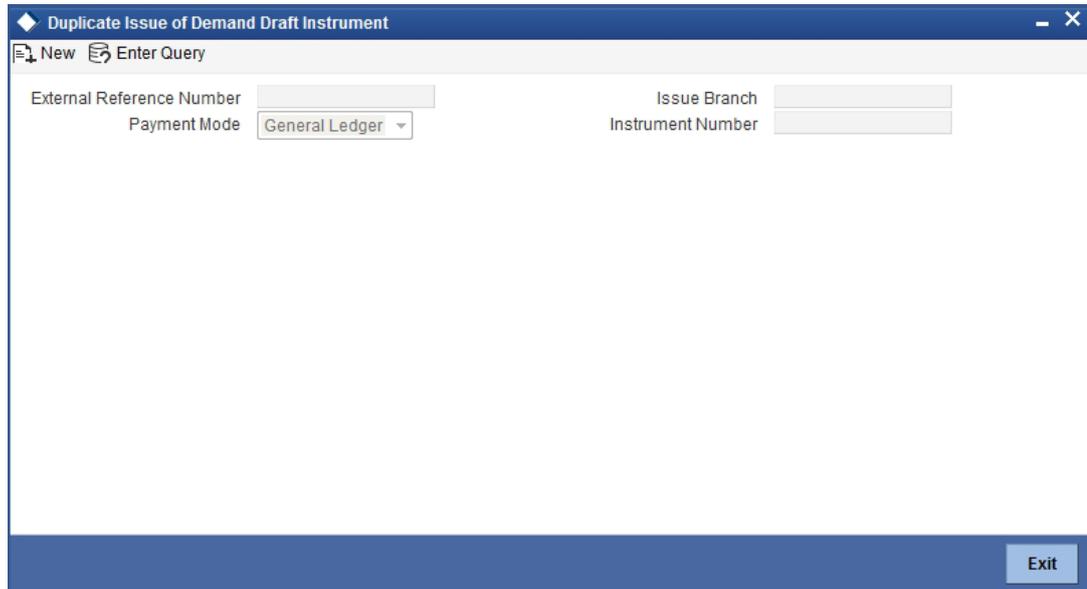
9.25 Issuing Duplicate DD Instrument

You can issue the duplicate DD instrument using 'Duplicate Issue of DD Instrument' screen. System will allow duplicate issuance of DD instrument only if,

- The check box 'Allow Duplicate Issuance' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated.
- Instrument status should be issued (INIT), Reissued (RISU).

9.25.1 Query Stage

To invoke 'Duplicate Issue of DD Instrument' screen, type 'DDDI' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to specify following details here:

External Reference Number

System generates and displays unique reference number to identify the re-issuance of DD instrument.

Payment Mode

Select the payment mode for the duplicate issuance of the instrument from the drop-down list. System will apply charges only for the duplicate issuance of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where DD has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate DD instrument from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.25.2 Input Stage

On clicking the 'Save' button, the system will display the following screen:

System displays the following details in this screen:

- External Reference
- Issue Branch
- Instrument Type
- Old Instrument Number
- New Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Duplicate Issue Count
- Duplicate Issue Date
- Demand Draft Status
- Demand Draft Currency
- Demand Draft Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Duplicate Issue Reason

Specify the reason for the duplicate issuance of DD instrument.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.25.3 Enrichment Stage

On clicking the save icon, the system will display the following screen:

The screenshot shows a software window titled "Duplicate Issue of Demand Draft Instrument". It contains several input fields for instrument details, payment information, and denomination details. A "Recalculate" button is present in the "Payment Details" section, and a "Populate" button is in the "Currency Denominations" section. At the bottom right, there is an "Exit" button.

Click 'Recalc' button to recalculate the charges in case the charges are modified.

9.25.3.1 Denomination Details

If you have selected 'Payment Mode' as 'Cash' at query stage, you need to specify Denomination details.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.25.3.2 Specifying Charge Details

This block allows you to capture charge related details.

Duplicate Issue of Demand Draft Instrument

New Enter Query

External Reference Number
Issue Branch
Old Instrument Number
New Instrument Number
Issue Account Number
Expiry Date
MICR Number
New MICR Number
Duplicate Issue Reason *
Duplicate Issue Count
Duplicate Issue Date

Demand Draft Status
Instrument type
Demand Draft Currency
Demand Draft Amount
Payable Bank
Issue Date
Beneficiary Name
Beneficiary Address

- Payment Details -

Charge Account
Charge Currency
Charges
Recalculate

Currency Denominations Charge

Charge Details

1 Of 1

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
-------------------	--------	----------	---------------	--------------------------	---------------

Exit

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.26 Viewing Instrument Reprint Summary

You can view the summary of instrument reprint in the 'Instrument Reprint Summary' screen. You can invoke this screen by typing 'ISSRPDET' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can query the reprint summary details based on the following details:

Issuing Branch

Specify the branch assigned to issue the instrument reprint. The adjoining option list displays all valid branches maintained in the system. You can choose the appropriate one.

Instrument Number

Specify the number of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

Instrument Type

Specify the type of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

Based on the aforementioned queries, the system displays the following fields:

- Issuing Branch
- Instrument Type
- Instrument Number
- Contract Reference Number
- Reprint Count
- Reprint Reason
- Maker ID
- Maker Date
- Checker ID
- Checker Date

9.27 Selling a BC against an Account

You can sell Bankers cheque (BC) against a customer's savings account. In order to capture this transaction, you need to invoke the 'BC Issue Against Account' screen by typing '1010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date.

Bank Code

Specify the bank code that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank based on the bank code selected.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code selected.

BC Currency

The system displays the currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid".

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account based on the account number selected.

Account Branch

The system displays the account branch based on the account number selected.

Account Currency

The system displays the account currency based on the account number selected.

Account Amount

The system displays the amount in account currency based on the BC amount.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the cheque book by post or courier.

If you check 'Dispatch by Post /Courier', then the 'Use Account Address' or 'Address' should be mandatory.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name>' here. However you can modify this.

The system updates the beneficiary name based on the name specified in 'Beneficiary Name'. However you can modify it.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot displays a software interface for 'BC Issue against Account : Branch Date 2014-04-02'. The form is organized into several sections:

- BC Details:** Includes fields for BC Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, BC Currency, BC Amount, Instrument Number, and MICR Number.
- Beneficiary Details:** Includes Beneficiary Name and Verification Number.
- Funding Details:** Includes Account Number, Account Description, Account Branch, Account Currency, and Account Amount.
- Delivery Details:** Includes checkboxes for 'Dispatch by Post / Courier' and 'Use Account Address', along with an 'Address' field.
- Additional Details:** Includes Narrative, Customer Id, Customer Name, Exchange Rate, and External Reference. A 'Recalculate' button is located next to the External Reference field.

At the bottom, there is a 'Charges' section with tabs for 'MIS' and 'UDF'. The 'Charge Details' table is currently empty, showing columns for Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table header shows '1 Of 1' records. At the bottom right of the form are 'Ok' and 'Exit' buttons.

The following details will get defaulted in this stage:

Instrument Number

Specify the instrument number.

Customer Id

Specify the customer Id.

Customer Name

Specify the customer name.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Customer ID

The system displays the customer ID based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Note

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
 - Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
 - If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
 - This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.
-

9.27.1 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

9.27.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "BC Issue against Account : Branch Date 2014-04-02". The window has a menu bar with "New" and "Enter Query". Below the menu bar are several sections of input fields:

- BC Details:** BC Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, BC Currency, BC Amount, Instrument Number, MICR Number.
- Beneficiary Details:** Beneficiary Name, Verification Number.
- Funding Details:** Account Number, Account Description, Account Branch, Account Currency, Account Amount.
- Delivery Details:** Dispatch by Post / Courier, Use Account Address, Address (text area).
- Additional Details:** Narrative, External Reference, Customer Id, Customer Name, Exchange Rate. There is a "Recalculate" button next to the External Reference field.

At the bottom, there are tabs for "Charges", "MIS", and "UDF". The "MIS" tab is selected. Below the tabs are two empty tables: "Composite MIS" and "Transaction MIS". At the very bottom right are "Ok" and "Exit" buttons.

Cost Center

Select a cost center from the list of values. The MIS code assigned to the cost center related to the account is displayed here.

LOAN_TYPE

Select the type of the loan from the adjoining option list.

LOAN TERM

Select the term of the loan from the adjoining option list.

Contracts in Various Currencies

Select the currency to which the contract belongs.

Account Officer

Select the account officer who is in-charge of executing this transaction.

Standard Industrial Code

Select the industry to which the customer belongs.

9.27.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

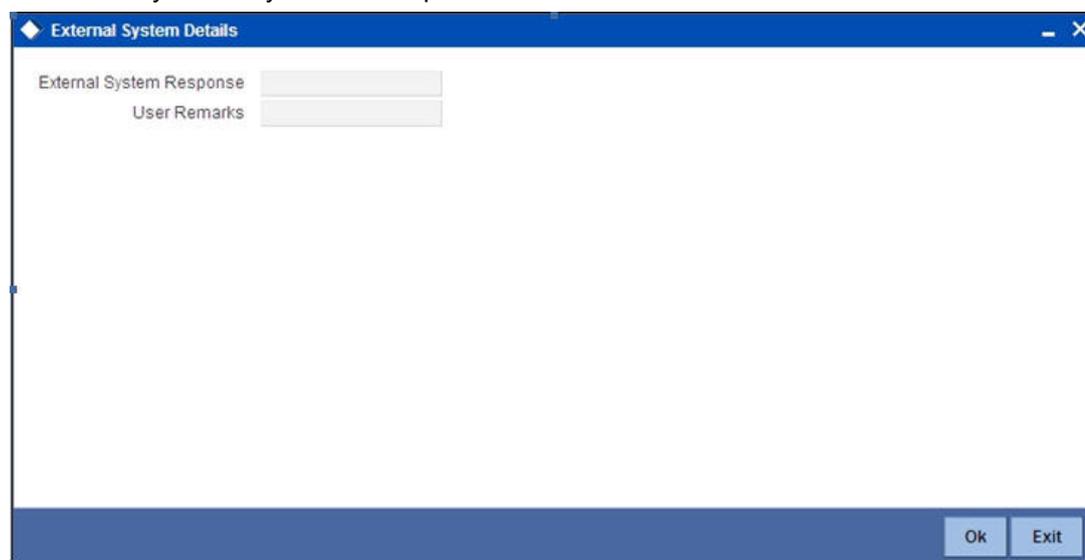
9.27.4 **Invoking OFAC Check**

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'Banker's Cheque Sale(Against Account)' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

9.28 **Selling BC against Cheque**

You can sell Bankers cheque (BC) against an in-house cheque drawn on customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '8335' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

The system displays the local currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid".

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Cheque Number

Specify the number of the cheque being drawn for BC sale.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Cheque Date

Specify the date of the cheque from the adjoining calendar.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch the BC by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows the 'BC Sale against Cheque' application window. The window is titled 'BC Sale against Cheque' and has a menu bar with 'New' and 'Enter Query'. The main area is divided into several sections: 'BC Details' with fields for BC Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, BC Currency, BC Amount, Instrument Number, and MICR Number; 'Beneficiary Details' with Beneficiary Name and Verification Number; 'Funding Details' with Account Number, Account Description, Cheque Number, Account Branch, Account Currency, Account Amount, and Cheque Date; 'Delivery Details' with checkboxes for 'Dispatch by Post / Courier' and 'Use Account Address', and an 'Address' field; 'Additional Details' with Narrative, Customer Name, Customer Id, Exchange Rate, External Reference, and Total Charge. A 'Recalculate' button is located below the Total Charge field. At the bottom, there is a 'Charges' section with tabs for 'MIS' and 'UDF', and a 'Charge Details' table with columns for Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table shows one row of data. The window has 'Ok' and 'Exit' buttons at the bottom right.

The following details will get defaulted in this stage:

Instrument Number

The system displays the instrument number.

Customer Id

The system displays the customer Id.

Customer Name

The system displays the customer name based on the customer Id.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Account

The system displays the customer account based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

9.28.1 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

Charge Currency

The system displays the currency in which the charge has to be deducted.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

9.28.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot displays the 'DD Issue against Cheque' application window. The window title is 'DD Issue against Cheque' and it has a menu bar with 'New' and 'Enter Query'. The main area is divided into several sections:

- DD Details:** Includes fields for DD Date, Bank Code, Bank Name, DD Currency, DD Amount, Instrument Number, and MICR Number.
- Beneficiary Details:** Includes Beneficiary Name and Verification Number.
- Funding Details:** Includes Account Number, Account Description, Cheque Number, Account Branch, Account Currency, Account Amount, and Cheque Date.
- Delivery Details:** Includes a checkbox for 'Dispatch by Post / Courier', a checkbox for 'Use Account Address', and an 'Address' field.
- Additional Details:** Includes Narrative, Customer Number, Customer Name, Exchange Rate, External Reference, Charges, Instrument type, and Instrument Status. There is a 'Recalculate' button next to the Instrument Status field.

At the bottom, there is a tabbed interface with 'Charges', 'MIS', and 'UDF' tabs. The 'MIS' tab is selected. Below the tabs are two sections: 'Composite MIS' and 'Transaction MIS', each containing a table with multiple rows and columns. The 'MIS' tab is highlighted in blue. At the bottom right, there are 'Ok' and 'Exit' buttons.

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

9.28.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows the 'BC Sale against Cheque' application window. The 'UDF' tab is selected, displaying a table with the following structure:

Field Name	Field Value
------------	-------------

The 'Additional Details' section includes a 'Recalculate' button.

Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

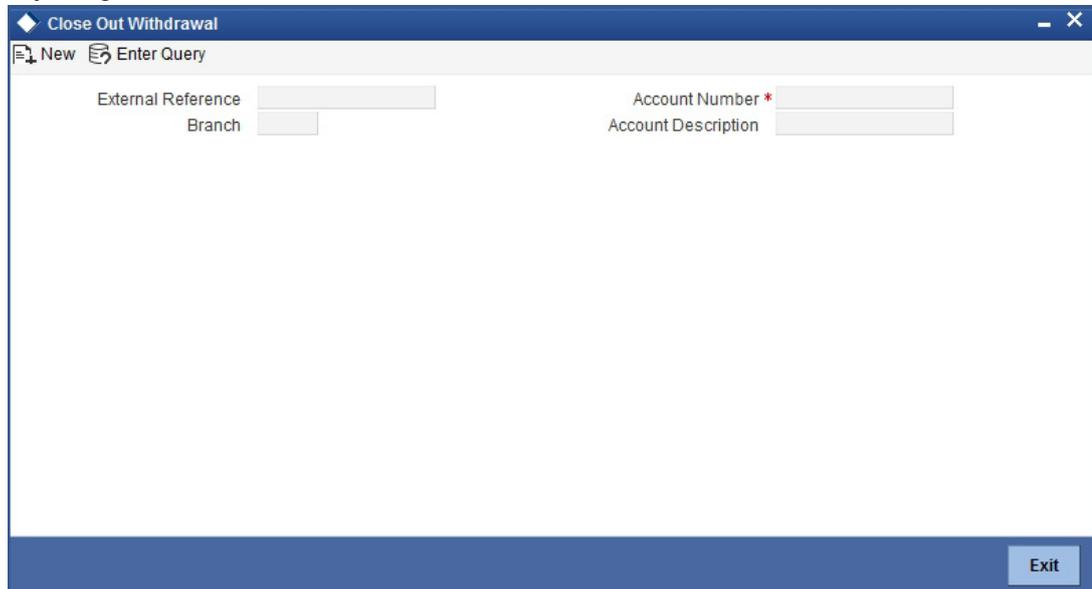
Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.29 Close Out Withdrawal by BC

You can close an account and pay the account balance (by issuing a BC) to the customer using the 'Close out Withdrawal by Bankers Cheque' screen. You can invoke this screen by typing '1300' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



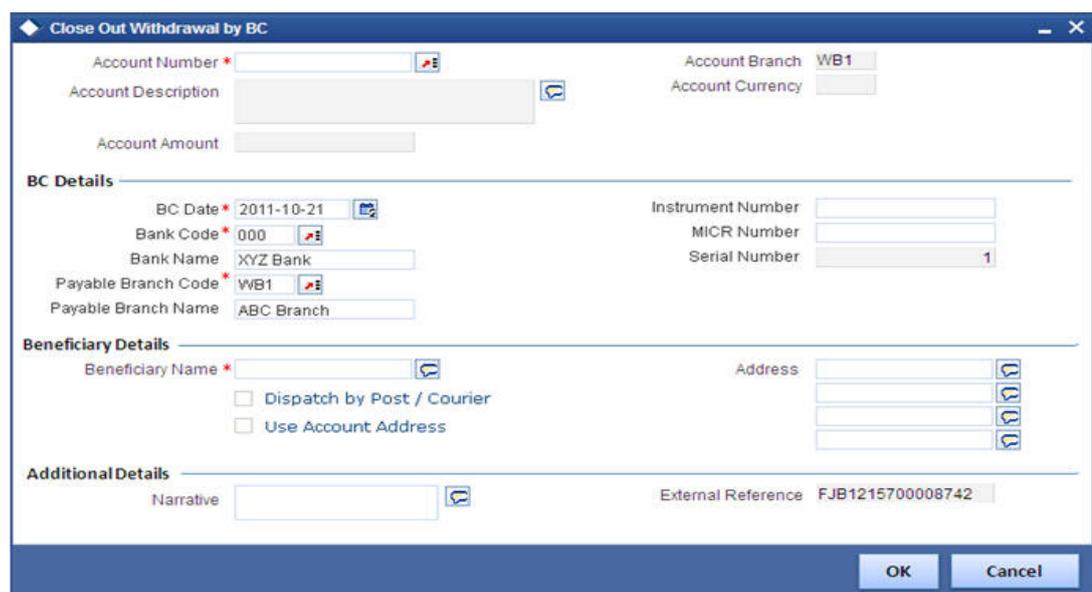
On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account No are displayed.

Specify an account number or select an account number from the list of values.

Click save icon to go to the next stage – Enrich Stage.

Enrichment stage

In the Enrich Stage, the following screen is displayed:



The following details will be displayed on invoking this screen:

Account Number

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Description

The system displays a brief description on the account.

Account Branch

Select the branch code from the adjoining option list.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

BC Details**BC Date**

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

Instrument Number

The system displays the instrument number.

MICR Number

The system displays the MICR number.

Serial Number

The system displays the serial number.

Beneficiary Details**Beneficiary Name**

Specify the beneficiary name.

Dispatch by Post/Courier

Check this box to dispatch the bankers cheque by post or courier.

Use Account Address

Check this box to default the address maintained at the account level.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked.

Additional Details

Narrative

Enter remarks about the transaction.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

-

9.29.1 Specifying Charge Details

This block allows you to capture charge related details.

The screenshot shows a software window titled "Close Out Withdrawal by BC". The window has a menu bar with "New" and "Enter Query" options. The main area is divided into several sections:

- Account Information:** Fields for Account Number, Account Branch, Account Description, Account Currency, and Account Amount.
- BC Details:** Fields for BC Date, Instrument Number, Bank code, MICR Number, Bank Name, Serial Number, Payable Branch Code, and Payable Branch Name.
- Beneficiary Details:** Fields for Beneficiary Name and Address. There are also checkboxes for "Dispatch by Post / Courier" and "Use Account Address".
- Additional Details:** Fields for Narrative, Transaction Amount, External Reference, and Total Charge. There is a "Waive Issuance Charge" checkbox and a "Recalculate" button.

At the bottom of the window, there is a "Charges" section with tabs for "MIS" and "UDF". The "Charges" tab is currently selected. At the bottom right, there are "Ok" and "Exit" buttons.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.29.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

The screenshot shows the 'Close Out Withdrawal by BC' window with the 'MIS' tab selected. The window contains several sections of input fields:

- Account Information:** Account Number, Account Description, Account Amount, Account Branch, Account Currency.
- BC Details:** BC Date, Bank code, Bank Name, Payable Branch Code, Payable Branch Name, Instrument Number, MICR Number, Serial Number.
- Beneficiary Details:** Beneficiary Name, Address, Dispatch by Post / Courier, Use Account Address.
- Additional Details:** Narrative, Transaction Amount, External Reference, Total Charge, Waive Issuance Charge, and a Recalculate button.

At the bottom, there are two empty tables: 'Composite MIS' and 'Transaction MIS'. The 'Charges' section at the bottom right has 'MIS' and 'UDF' tabs, with 'MIS' currently selected. 'Ok' and 'Exit' buttons are at the bottom right.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

9.29.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows the 'Close Out Withdrawal by BC' window with the 'UDF' tab selected. The window contains several sections of input fields:

- Account Information:** Account Number, Account Description, Account Amount, Account Branch, Account Currency.
- BC Details:** BC Date, Bank code, Bank Name, Payable Branch Code, Payable Branch Name, Instrument Number, MICR Number, Serial Number.
- Beneficiary Details:** Beneficiary Name, Address, Dispatch by Post / Courier, Use Account Address.
- Additional Details:** Narrative, Transaction Amount, External Reference, Total Charge, Waive Issuance Charge, and a Recalculate button.

The 'UDF Details' section is expanded, showing a table with the following structure:

Field Name	Field Value

The 'Charges' section at the bottom right has 'MIS' and 'UDF' tabs, with 'UDF' currently selected. 'Ok' and 'Exit' buttons are at the bottom right.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.

Note

- The contract is saved only when there are no overrides or when all overrides have been authorized by a supervisor.
 - Once the transaction is successfully authorized the customer's account balance is set to zero and a BC is issued for the net amount.
-

For more information on 'Authorization' and 'Submission', refer the section 'Withdrawing Cash against a Cheque' in this manual.

Once a transaction is complete you can reverse this transaction, if required.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

For more information on reversing a transaction, refer the section 'Transaction Reversal' in the 'Cash Transactions' manual.

9.30 Account Close Out Withdrawal

You can close an account and pay the account balance to the customer using the 'Account Close out Withdrawal' screen. You can invoke this screen by typing '1320' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Account Close Out Withdrawal : Branch Date 2013-10-10

Save Hold

External Reference FJB1328300020417 Account Number *

Branch RT1 Account Description

Cancel

On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account Number are displayed.

External Reference Number

The system displays the external reference number based on the account number selected.

Account Number

Select the account number from the adjoining option list.

Branch

The system displays the branch based on the account number selected.

Account Description

The system displays a brief description on the account.

Click save icon to go to the next stage – Enrich Stage.

Enrichment stage

In the Enrich Stage, the following screen is displayed:

The following details will be displayed on invoking this screen:

External Reference

The system displays the external reference number.

Branch

The system displays the branch code.,

Account Number

Specify the customer account number.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Offset Branch

Select the offset branch from the adjoining option list.

Offset Account

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

Account Title

The system displays the account title.

Offset Currency

The system displays the offset currency.

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

9.30.1 Specifying Charge Details

This block allows you to capture charge related details.

The screenshot shows a window titled "Charge Details" with a close button (X) in the top right corner. The window is divided into two main sections, both with navigation controls (back, forward, 1 of 1, Go) and a list icon.

The top section is titled "Term Deposit Payout Details" and contains a table with the following columns: "Payout Type", "Currency", and "Offset Branch".

Payout Type	Currency	Offset Branch
<input checked="" type="checkbox"/> Online Closeout Charge	GBP	RT1
<input type="checkbox"/> FT	GBP	RT1

The bottom section is titled "Charge Components" and contains a table with the following columns: "Waiver", "Charge Currency", "Charge Amount", "Exchange Rate", and "General Ledger".

Waiver	Charge Currency	Charge Amount	Exchange Rate	General Ledger
<input checked="" type="checkbox"/> Account closure cha	GBP	100.00		313600003
<input type="checkbox"/> Tax payable on acco	GBP	10.00		251240001

At the bottom right of the window, there are "OK" and "Cancel" buttons.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.30.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

The screenshot shows a window titled "Account Close Out Withdrawal : Branch Date 2013-10-10" with a close button (X) in the top right corner. The window has a menu bar with "Save", "Hold", and "Generate" options.

The main area is divided into two columns of fields:

External Reference	FJB1328300020422	Customer	00008142
Branch	RT1	Account Amount	-100.00
Account Number	RT10008142454	Offset Branch	RT1
Account Description	PRODUCTWOCHRC	Offset Account	RT10008111020
Account Currency	GBP	Account Title	RT1 - Sangita -2
Total Charge	100.00	Offset Currency	GBP
Transaction Amount	-200.00		

Below the fields, there is a "MIS UDF" section with two sub-sections: "Composite MIS" and "Transaction MIS".

Composite MIS		Transaction MIS	
ACC_OFFCR		COS_CENTR	
AD1		LOAN_TYPE	
RT_TEST1		LOAN_TERM	
		MIS_UDF	
		TEST_MIS	

At the bottom left, there is a "Charges" section. At the bottom right, there is a "Cancel" button.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

9.30.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "Account Close Out Withdrawal : Branch Date 2013-10-10". At the top, there are buttons for "Save", "Hold", and "Generate". Below this, there are two columns of input fields. The left column includes: External Reference (FJB1328300020422), Branch (RT1), Account Number (RT10008142454), Account Description (PRODUCTWOCHRC), Account Currency (GBP), Total Charge (100.00), and Transaction Amount (-200.00). The right column includes: Customer (00008142), Account Amount (-100.00), Offset Branch (RT1), Offset Account (RT10008111020), Account Title (RT1 - Sangita -2), and Offset Currency (GBP). Below these fields is a tabbed interface with "MIS" and "UDF" tabs. The "UDF" tab is active, showing a "UDF Details" section with a table header "Field Name | Field Value" and a "Charges" section below it. A "Cancel" button is located at the bottom right of the window.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.

9.31 Issuing a BC against a GL

You can issue a BC against a GL account for your customer through the 'BC Issue against GL' screen. You can invoke this screen by typing '8302' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "BC Issue against GL : Branch Date 2014-04-02". At the top, there are buttons for "Save" and "Hold". Below this, the screen is divided into several sections: "BC Details" with fields for BC Date (2014-04-02), Bank Code (000), Bank Name, Payable Branch Code (001), Payable Branch Name, BC Currency (GBP), BC Amount, Instrument Number, and MICR Number; "Beneficiary Details" with fields for Beneficiary Name and Verification Number; "Funding Details" with fields for GL Number, GL Description, GL Currency, and GL Amount; "Delivery Details" with a checkbox for "Dispatch by Post / Courier" and an "Address" field; and "Additional Details" with fields for Narrative (BC issued In Favour Of:) and External Reference (FJB1409200019523). "Ok" and "Cancel" buttons are at the bottom right.

On invoking this screen, the 'External Reference Number' and the 'Banker's Cheque Date' are displayed. You need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

The system displays the local currency of the banker's cheque. However you can modify it.

BC Amount

Specify the amount for which the BC is being issued.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid".

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being issued.

Verification Number

Specify the verification number.

Funding Details

GL Number

Select the account number of the GL against which a BC is issued from the adjoining option list.

GL Description

The system displays a brief description on the general ledger.

GL Currency

Specify the currency of the GL against which a BC is issued or select a GL currency from the list of values.

GL Amount

The system displays the amount in GL account currency.

Delivery Details**Dispatch by Post/Courier**

Check this box to dispatch the BC by post or courier.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system. The system displays the address of the customer if the check box 'Use Account Address' is checked in the 'BC Issue Against Account' screen.

Additional Details**Narrative**

The system defaults the 'BC Issued in favour of <Beneficiary Name>' here. However you can modify this.

External Reference

The system displays the external reference number.

Click the save icon to move to the next stage.

9.31.0.1 Enrichment stage

The screenshot shows the 'BC Issue against GL' window. It contains the following sections and fields:

- BC Details:** BC Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, BC Currency, BC Amount, Instrument Number, MICR Number.
- Beneficiary Details:** Beneficiary Name, Verification Number.
- Funding Details:** GL Number, GL Description, GL Currency, GL Amount.
- Delivery Details:** Dispatch by Post / Courier, Address (multiple lines).
- Additional Details:** Narrative, Transaction Currency Rate, Charges, External Reference, Total Amount.

At the bottom, there is a 'Charges' section with tabs for 'MIS' and 'UDF'. Below it is a 'Charge Details' table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. A 'Recalculate' button is located below the table. At the very bottom are 'Ok' and 'Exit' buttons.

In this stage, the above screen is displayed with the following information:

General Ledger Number

Specify the GL number.

General Ledger Currency

Specify the GL currency.

General Ledger Title

The system displays a brief title for the chosen account.

Txn Ccy Rate

The system displays the transaction currency.

Charges

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount of the transaction.

Instrument Number

The system displays the instrument number.

Customer ID

The system displays the customer ID.

Customer Name

The system displays the customer name based on the customer ID

9.31.1 Specifying Charge Details

This block allows you to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.31.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

9.31.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details..

9.31.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Against GL' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

External System Response

User Remarks

Ok Exit

Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

9.32 Issuing a BC to a walk-in customer

You can issue a BC to any walk-in customer through the 'BC Issue Walk-In' screen. You can invoke this screen by typing '8301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

BC Transaction Inquiry - Branch Date 2014-04-02

Save Hold

Instrument Number * Issue Branch

BC Details

Bank Code 000 Payable Branch Code

Bank Name Payable Branch Name

BC Date 2014-04-02 MICR Number

BC Currency GBP BC Amount

BC Status Narrative

Beneficiary Details

Beneficiary Name Verification Number

Transaction Details

Mode GL Number

Account Number GL Description

Account Description Amount

Currency Cheque Date

Cheque Number Verification Number

Purchaser Name Liquidation Date

Delivery Details

Address

Cancel

You need to specify the following details:

BC Details

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

Bank Code

Select the clearing bank code for the transaction. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

BC Currency

Select the currency in which the BC is being issued from the adjoining option list.

BC Amount

Specify the amount for which the BC needs to be drawn in the cheque currency.

Instrument Number

Specify the instrument number. On save, system validates the instrument number.

If the instrument number is available then the system moves the transaction to the enrich stage.

If the instrument number is not available then the system raises an error message as "Instrument number entered is not valid".

If the instrument number is not specified the system defaults the least instrument number which is available for the branch and the instrument type.

MICR Number

Specify the MICR number displayed on the BC being issued.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being drawn.

Verification Number

Specify the verification number.

Funding Details

Transaction Currency

The system defaults the transaction currency. However it can be modified.

Transaction Amount

The system displays the total transaction amount based on the currency.

Purchaser Details

Purchaser Name

Specify the name of the purchaser.

Verification Number

Specify the verification number.

Delivery Details

Dispatch by Post/Courier

Check this box to dispatch BC by post or courier.

Address

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Additional Details

Narrative

The system defaults the 'BC Issued in favour of <Beneficiary Name> here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference'.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

The screenshot shows a software interface titled "BC Issue against Walk in". It features a menu bar with "New" and "Enter Query". The main area is divided into several sections for data entry:

- BC details:** Includes fields for BC Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, BC Currency, BC Amount, Instrument Number, and MICR Number.
- Beneficiary Details:** Includes Beneficiary Name and Verification Number.
- Funding Details:** Includes Transaction Currency and Transaction Amount.
- Purchaser Details:** Includes Purchaser Name and Verification Number.
- Delivery Details:** Includes a checkbox for "Dispatch by Post / Courier" and an Address field.
- Additional Details:** Includes Narrative, Instrument Type, Transaction Currency Rate, External Reference, Charges, and Instrument Status (set to INIT). A "Recalculate" button is present.
- Currency Denominations:** Includes Currency Code, Preferred Denomination, and Total. A "Populate" button is below.
- Denomination Details:** A table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table shows "1 Of 1" records.

Buttons for "Ok" and "Exit" are located at the bottom right of the window.

In addition to the details defaulted from the previous stage, you can capture the following information:

Instrument Number

The system displays the instrument number.

Customer Id

The system displays the customer ID.

Customer Name

The system displays the customer name based on the customer ID.

Transaction Currency Rate

The system displays the exchange rate used for the transaction in case the transaction currency is different from the BC currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the BC amount.

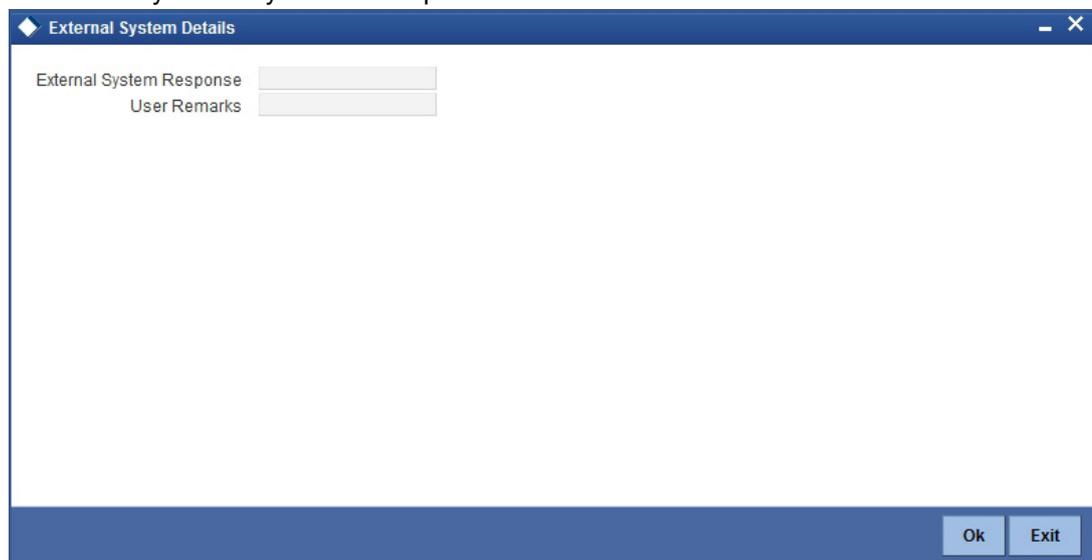
9.32.1 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

9.32.2 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

9.32.3 Specifying charge details

Click on the Charges tab to capture charge related details.

The screenshot shows the 'BC Issue against Walk in' form with the following sections:

- BC Details:** BC Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, BC Currency, BC Amount *, Instrument Number, MICR Number.
- Beneficiary Details:** Beneficiary Name *, Verification Number.
- Funding Details:** Transaction Currency *, Transaction Amount.
- Purchaser Details:** Purchaser Name *, Verification Number.
- Delivery Details:** Dispatch by Post / Courier, Address.
- Additional Details:** Narrative, Instrument Type, Transaction Currency Rate, External Reference, Charges, Instrument Status (INIT).

At the bottom, there is a 'Charge Details' table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table currently shows one row with empty fields.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.32.4 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

The screenshot shows the 'BC Issue against Walk in' form with the 'MIS' tab selected. The 'Additional Details' section is visible, and the 'MIS' tab is highlighted in the navigation bar. Below the navigation bar, there are two tables:

- Composite MIS:** A table with multiple empty rows.
- Transaction MIS:** A table with multiple empty rows.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.32.5 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "BC Issue against Walk in". At the top, there are buttons for "New" and "Enter Query". Below this, the window is divided into several sections, each with a header and a list of input fields:

- BC Details:** BC Date, Bank Code, Bank Name, Payable Branch Code, Payable Branch Name, BC Currency, BC Amount *, Instrument Number, MICR Number.
- Beneficiary Details:** Beneficiary Name *, Verification Number.
- Funding Details:** Transaction Currency *, Transaction Amount.
- Purchaser Details:** Purchaser Name *, Verification Number.
- Delivery Details:** Dispatch by Post / Courier, Address (multiple lines).
- Additional Details:** Narrative, Instrument Type, Transaction Currency Rate, External Reference, Charges, Instrument Status (INIT), and a Recalculate button.

At the bottom, there is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is active, showing a table with the following structure:

Field Name	Field Value

Navigation icons (back, forward, search) and a "1 Of 1" indicator are visible above the table. At the bottom right of the window are "Ok" and "Exit" buttons.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.33 Liquidating a BC against an account

You can liquidate a BC against an account through the 'BC Liquidation Against Account' screen. You can invoke this screen by typing '8309' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "BC Liquidation against Account". At the top, there is a menu bar with "New" and "Enter Query" options. Below the menu bar, there are three input fields: "External Reference", "Issue Branch *", and "Instrument Number *". The "Issue Branch" and "Instrument Number" fields have red asterisks indicating they are mandatory. An "Exit" button is located in the bottom right corner of the window.

Here you can capture the following details:

BC Details

Issue Branch

Select the issue branch code from the adjoining option list.

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage – Enrich Stage 1.

Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

DD Liquidation against GL : Branch Date 2014-04-02

Save Hold

DD Details

Instrument Number *	2801	Payable Bank Code	0000
Issue Branch Code	107	Payable Bank Name	Bank Futura
Issue Branch Name	Auto replication for W...	Payable Branch Code	000107
Issue Date	2013-06-03	Payable Branch Name	Auto replication for W...
DD Currency	GBP	MICR Number	
DD Amount	150.00	DD Status	INIT

Beneficiary Details

Beneficiary Name	dsf	Verification Number	
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Liquidation Details

Liquidation Mode	Payment	GL Currency *	GBP
GL Number *		GL Amount	170.00
GL Description			

Additional Details

Narrative	DD Liquidation::2801	External Reference	FJB1409200019527
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Ok Cancel

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code from the adjoining option list.

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker's cheque captured during 'Issue'..

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details

Beneficiary Name

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details

Liquidation Mode

Select the mode of liquidation from the adjoining drop-down list.

Account Number

Specify the customer account number. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Branch

Select the branch code from the adjoining option list.

Account Description

The system displays a brief description on the account.

Account Currency

The currency of the account is displayed here.

Account Amount

The system displays the amount in account currency based on the currency.

Additional Details

Narrative

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as "Instrument Validity has expired and needs Revalidation".

If the check box 'Allow Revalidation' is checked in the 'Instrument Product maintenance' screen, then you can re-validate the instrument using 'Revalidation of DD/BC Instrument' screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot displays the 'BC Liquidation against Account' window. It features several sections for data entry:

- BC Details:** Includes fields for Instrument Number, Issue Branch Code, Issue Branch Name, Issue Date, BC Currency, BC Amount, Payable Bank Code, Payable Bank Name, Payable Branch Code, Payable Branch Name, and MICR number.
- Beneficiary Details:** Includes Beneficiary Name and Verification Number.
- Liquidation Details:** Includes Liquidation Mode (set to Payment), Account Number, Customer Name, Account Branch, Currency, Account Amount, and Total Charges.
- Additional Details:** Includes Narrative and External Reference.

A 'Recalculate' button is located below the External Reference field. At the bottom, there are tabs for 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is active, showing a 'Charge Details' table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table currently shows one row with a checkbox in the Charge Components column. At the bottom right of the window are 'Ok' and 'Exit' buttons.

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

9.33.1 Specifying charge details

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.33.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.33.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

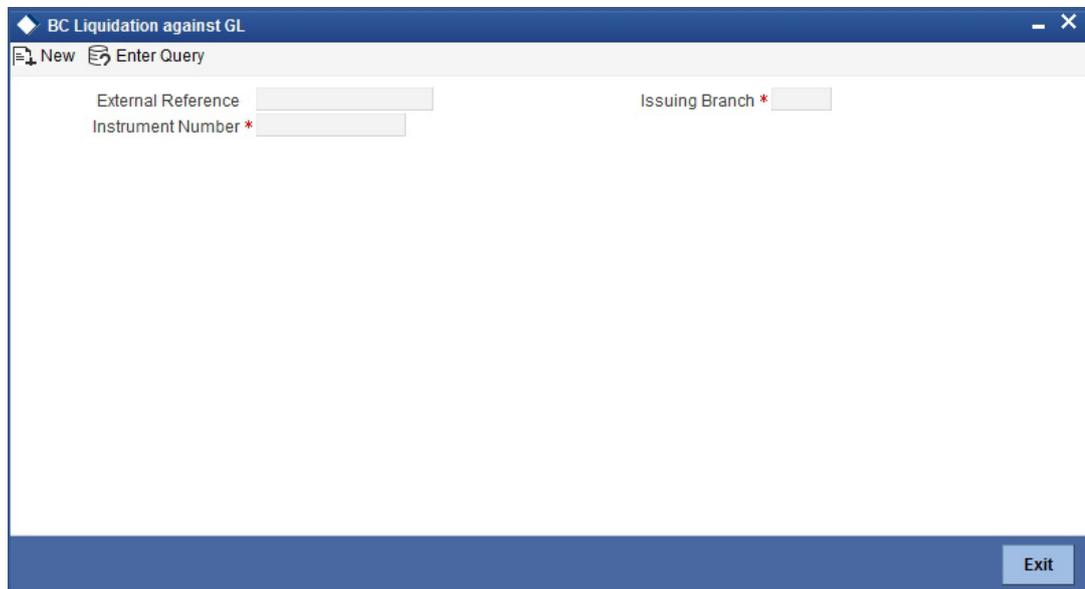
Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.34 Liquidating a BC against a GL

You can liquidate a BC drawn on your branch against a GL through the 'BC Liquidation Against GL' screen. You can invoke this screen by typing '8308' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

BC Details

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code where the BC is payable from the adjoining option list .

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker's cheque captured during 'Issue'.

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the bank captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details**Beneficiary Name**

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'.

Verification Number

The system displays the customer's verification number which was captured during 'Issue'.

Liquidation Details**Liquidation Mode**

Select the mode of liquidation from the adjoining drop-down list.

GL Number

Specify the customer account number. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

GL Description

The system displays a brief description on the account.

GL Currency

The currency of the account is displayed here.

GL Amount

The system displays the amount in account currency based on the currency.

Additional Details

Narrative

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage – Enrich Stage 1.

Enrichment stage 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software interface titled "BC Liquidation against GL : Branch Date 2014-04-02". It contains several sections of data entry fields:

- BC Details:**
 - Instrument Number: 4257
 - Issue Branch Code: 001
 - Issue Branch Name: DecentralisedWB M:
 - Issue Date: 2013-06-03
 - BC Currency: GBP
 - BC Amount: 1,000.00
 - Payable Bank Code: 0000
 - Payable Bank Name: Bank Futura
 - Payable Branch Code: 000102
 - Payable Branch Name: DecentralisedWB M:
 - BC Number: (empty)
 - BC Status: INIT
- Beneficiary Details:**
 - Beneficiary Name: krishna
 - Verification Number: (empty)
- Liquidation Details:**
 - Liquidation Mode: Payment
 - GL Number: (empty)
 - GL Description: (empty)
 - GL Currency: (empty)
 - GL Amount: 1,043.00
- Additional Details:**
 - Narrative: BC Liquidation::4257
 - External Reference: FJB1409200019525

Buttons for "Save", "Hold", "Ok", and "Cancel" are visible.

In addition to the details defaulted from the previous stage, you can capture the following information:

Clearing Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

The system displays the current branch code (where the transaction is being captured).

Liquidation Mode

The status of the DD instrument is displayed here as 'Payment'. However, you can change it to either of the other values available in the adjoining drop-down list viz:

- Refund
- Cancel
- Cheque Number

The MICR number of the DD instrument is displayed here.

Cheque Currency

The DD currency is displayed here. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Passport/ IC No

The passport/IC number of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

GL Currency

Specify the currency in which the transaction needs to be posted to the GL. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Account Number

The amount that should be liquidated into the GL is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

Click save icon to go to the next stage.

Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as "Instrument Validity has expired and needs Revalidation".

If the check box 'Allow Revalidation' is checked in the 'Instrument Product maintenance' screen, then you can re-validate the instrument using 'Revalidation of DD/BC Instrument' screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type.

The following screen will be displayed:

BC Liquidation against GL

New Enter Query

BC Details

Instrument Number
Issue Branch Name
Issue Date
BC Currency
BC Amount

Payable Bank Code
Payable Bank Name
Payable Branch Code
Payable Branch Name
MICR number
BC Status

Beneficiary Details

Beneficiary Name
Verification Number

Liquidation Details

Liquidation Mode: Payment
GL Number
GL Description
GL Currency
GL Amount

Additional Details

Narrative
Exchange Rate
External Reference
Total Charges
Recalculate

Charges MIS UDF

Charge Details

1 Of 1

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
	<input type="checkbox"/>				

Ok Exit

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

9.34.1 Specifying charge details

Click on the **Charges** tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

9.34.2 Specifying MIS Details

Click on the **MIS** tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

9.34.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

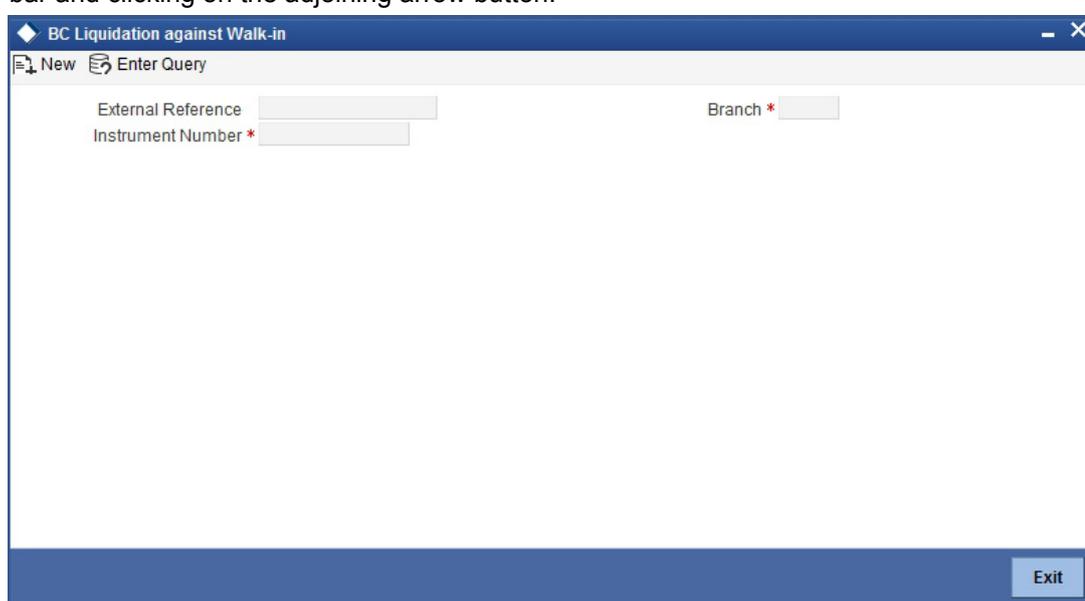
Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.35 Liquidating a BC for a walk-in customer

You can liquidate a DD or a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'BC Liquidation Walk-In' screen. You can invoke this screen by typing '8307' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

BC Details

Instrument Number

Select the instrument number of the BC that needs to be liquidated from the adjoining option list.

Issue Branch Code

Select the issue branch code where the BC is payable from the adjoining option list .

Issue Branch Name

The system displays the issue branch name based on the branch code.

Issue Date

The system defaults the Issue date. However you can change it using the adjoining calendar.

BC Currency

The system displays currency of the BC captured during 'Issue'.

BC Amount

The system displays the BC amount captured during 'Issue'.

Payable Bank Code

The system displays the name of the payable bank code captured during 'Issue'.

Payable Bank Name

The system displays the name of the payable bank code captured during 'Issue'.

Payable Branch Code

The system displays the name of the payable branch code captured during 'Issue'.

Payable Branch Name

The system displays the name of the branch captured during 'Issue'.

MICR Number

The system displays the MICR number of the cheques which was captured during 'Issue'.

BC Status

The system displays the status of BC.

Beneficiary Details**Beneficiary Name**

The system displays the beneficiary in whose favour the BC is being drawn captured during 'Issue'..

Verification Number

The system displays the customer's verification number captured during 'Issue'.

Liquidation Details**Liquidation Mode**

Select the mode of liquidation from the adjoining drop-down list.

Transaction Currency

The currency of the transaction is displayed here.

Transaction Amount

The system displays the transaction amount based on the currency.

Additional Details**Narrative**

The system defaults the 'BC Liquidation - <Instrument No.>' here. However you can modify this.

External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Click save icon to go to the next stage.

Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The screenshot shows a software window titled "BC Liquidation against Walk-in". At the top, there are buttons for "New" and "Enter Query". The form is organized into four sections:

- BC Details:** Includes fields for Instrument Number *, Issue Branch Code, Issue Branch Name, Issue Date, BC Currency, BC Amount, Payable Bank Code, Payable Bank Name, Payable Branch Code, Payable Branch Name, MICR Number, and BC Status.
- Beneficiary Details:** Includes fields for Beneficiary Name and Verification Number.
- Liquidation Details:** Includes a dropdown for Liquidation Mode (set to "Payment"), Transaction Currency *, and Transaction Amount.
- Additional Details:** Includes fields for Narrative and External Reference.

At the bottom right of the window, there are "Ok" and "Exit" buttons.

In addition to the details defaulted from the previous stage, you can capture the following information:

Liquidation Type

The liquidation type of the BC is displayed here.

Liquidation Mode

The system displays the liquidation mode of the BC. However, you can change it. The adjoining drop-down list displays the following values:

Payment

- Refund
- Cancel

Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the cheque amount is being paid out (current branch) is displayed here.

Cheque Currency

The system displays the currency in which the BC has been issued.

Issue Date

The system displays the date on which the BC has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the BC has been drawn is displayed here.

Cheque Amount

The amount for which the cheque amount has been issued is displayed here.

Cheque Number

The MICR number of the cheque is displayed here.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Other Details

Any other information captured for the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Click save icon to go to the next stage.

Note

If the system date is greater than the expiry date, then the system will not allow liquidating the instrument and will display the following error message as "Instrument Validity has expired and needs Revalidation".

If the check box 'Allow Revalidation' is checked in the 'Instrument Product maintenance' screen, then you can re-validate the instrument using 'Revalidation of DD/BC Instrument' screen. After revalidation, system will allow liquidating the instrument as the expiry date gets extended by the revalidation period.

Enrichment stage – 2

In this stage, system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

9.35.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.35.2 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.35.3 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing cash against a Cheque' in this manual.

9.35.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.36 Inquiring on a BC Transaction

You can query a BC transaction for a specified branch and Instrument Number. This can be done using the 'BC Inquiry' screen. You can invoke this screen by typing '7790' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "BC Transaction Inquiry : Branch Date 2014-04-02". The window contains several sections of input fields:

- Instrument Number ***: A text field with a dropdown arrow.
- Issue Branch**: A text field.
- BC Details**:
 - Bank Code: 000
 - Bank Name: [Field]
 - BC Date: 2014-04-02
 - BC Currency: GBP
 - BC Status: [Field]
 - Payable Branch Code: [Field]
 - Payable Branch Name: [Field]
 - MICR Number: [Field]
 - BC Amount: [Field]
 - Narrative: [Field]
- Beneficiary Details**:
 - Beneficiary Name: [Field]
 - Verification Number: [Field]
- Transaction Details**:
 - Mode: [Field]
 - Account Number: [Field]
 - Account Description: [Field]
 - Currency: [Field]
 - Cheque Number: [Field]
 - Purchaser Name: [Field]
 - GL Number: [Field]
 - GL Description: [Field]
 - Amount: [Field]
 - Cheque Date: [Field]
 - Verification Number: [Field]
 - Liquidation Date: [Field]
- Delivery Details**:
 - Address: [Field]

At the bottom right of the window, there is a "Cancel" button.

Specify the following details:

Instrument Number

Specify an instrument number of the BC transaction that needs to be queried. The adjoining option list displays all the instrument numbers maintained in the system. Choose the appropriate one.

Payable Branch Name

Issue Branch

Specify a branch for which you wish to query the BC transaction. You can also select a branch from the adjoining option list.

After you specify the above details, click 'Ok' button. Based on the specified data, the following details will be displayed:

BC Details

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system.

Bank Name

The system displays the name of the bank.

BC Date

The system defaults the BC date to the system date. However you can change it using the adjoining calendar.

BC Currency

The system displays the local currency of the banker's cheque.

BC Status

The system displays the status of BC.

Payable Branch Code

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Payable Branch Name

The system defaults the payable branch name based on the payable branch code

MICR Number

Specify the MICR number.

BC Amount

Specify the BC amount.

Narrative

Enter remarks about the transaction.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC

Verification Number

Specify the passport/IC Number.

Funding Details

Mode

The system displays the mode of funding.

Account Number

The system displays the customer account number.

Account Description

The system displays a brief description on the account.

Currency

The system displays the funding currency.

Cheque Number

The system displays the cheque number.

Purchaser Name

The system displays the purchaser name.

GL Number

The System displays the GL number.

GL Description

The system displays a brief description about GL.

Amount

The system displays the funding amount.

Cheque Date

The system displays the cheque date,

Verification Number

This indicates the verification number.

Liquidation Details**Mode**

The system displays the mode of liquidation based on the mode of payment.

Account Number

The system displays the account number of the customer.

Account Description

The system displays a brief description on account.

Currency

The system displays the currency based on funding.

Date

The system displays the date on which BC is liquidated.

GL Number

The system displays the general ledger number.

GL Description

The system displays a brief description on GL.

Amount

The system displays the amount based on funding.

Delivery Details

Address

The system displays the address of the customer.

9.37 Re-validating BC Instrument

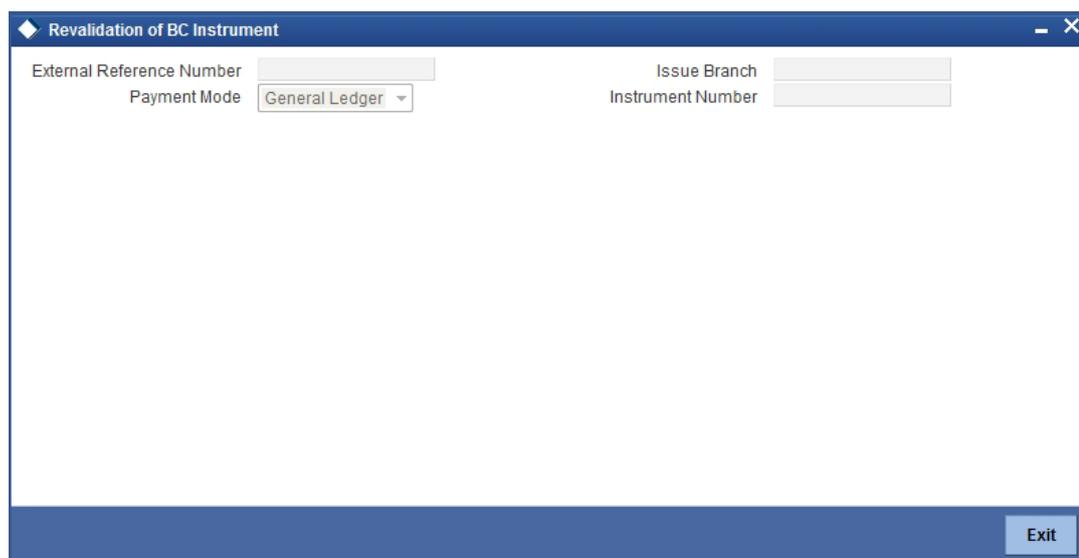
You can re-validate the expired BC instrument using 'Revalidation of BC Instrument' screen.

System will allow re-validating instrument only if,

- The check box 'Allow Revalidation' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated, cancelled or refunded.
- Instrument status should be issued (INIT), Reissued (RISU), Duplicate Issue (DISU) or authorized.

9.37.1 Query Stage

To invoke 'Revalidation of BC Instrument' screen, type 'BCRV' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You need to specify following details here:

External Reference

System generates and displays unique reference number to identify the re-issuance of BC instrument.

Payment Mode

Select the payment mode for the re-validation of the instrument from the drop-down list. System will apply charges only for the re-validation of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where BC has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.37.2 Input Stage

On clicking the 'Save' button, the system will display the following screen:

Revalidation of BC Instrument	
External Reference Number	<input type="text"/>
Issue Branch	<input type="text"/>
Instrument Number	<input type="text"/>
Issue Account Number	<input type="text"/>
Expiry Date	<input type="text"/>
MICR Number	<input type="text"/>
Revalidation Reason *	<input type="text"/>
Revalidation Date	<input type="text"/>
Bankers Cheque Status	<input type="text"/>
Instrument type	<input type="text"/>
Bankers Cheque Currency	<input type="text"/>
Bankers Cheque Amount	<input type="text"/>
Payable Bank	<input type="text"/>
Issue Date	<input type="text"/>
Beneficiary Name	<input type="text"/>
Beneficiary Address	<input type="text"/>
<hr/>	
Revalidation Frequency	Payment Details
Days	<input type="text"/>
Months	<input type="text"/>
Years	<input type="text"/>
New Expiry Date	<input type="text"/>
Charge Account	<input type="text"/>
Charge Currency	<input type="text"/>
<hr/>	
<input type="button" value="Exit"/>	

System displays the following details in this screen; however you can edit it, if required:

- External Reference
- Issue Branch
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Revalidation Count
- Instrument Status
- Instrument Type
- BC Currency
- BC Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

Revalidation Reason

Specify the reason for the re-validation of BC instrument. The reason specified here will be shown in the revalidated instrument report.

Revalidation Frequency

System defaults re-validation frequency maintained the 'Instrument Type Definition' screen; however, you can override the re-validation frequency in days, months or years.

New Expiry Date

System generates new expiry date for the re-validated instrument calculated as,

'Old Expiry Date + 'Revalidation Period'.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.37.3 Enrichment Stage

On clicking the save icon, the system will display the following screen:

The screenshot shows a software window titled "Revalidation of BC Instrument". It is divided into several sections:

- Instrument Details:** Fields for External Reference Number, Issue Branch, Instrument Number, Issue Account Number, Expiry Date, MICR Number, Revalidation Reason (marked with an asterisk), and Revalidation Date.
- Bankers Cheque Details:** Fields for Bankers Cheque Status, Instrument type, Bankers Cheque Currency, Bankers Cheque Amount, Payable Bank, Issue Date, Beneficiary Name, and Beneficiary Address.
- Revalidation Frequency:** Fields for Days, Months, Years, and New Expiry Date.
- Payment Details:** Fields for Charge Account, Charge Currency, and Charges, with a "Recalculate" button.
- Charge Details:** A table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. It shows one row of data.
- Navigation:** "Currency Denominations" and "Charge" tabs, and a "Go" button.
- Footer:** An "Exit" button.

Click 'Recalc' button to recalculate the charges in case the charges are modified.

9.37.3.1 Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.37.3.2 Specifying Charge Details

This block allows you to capture charge related details.

The screenshot shows a software window titled "Revalidation of BC Instrument". It is divided into several sections:

- Instrument Details:** Fields for External Reference Number, Issue Branch, Instrument Number, Issue Account Number, Expiry Date, MICR Number, Revalidation Reason *, and Revalidation Date.
- Bankers Cheque Details:** Fields for Bankers Cheque Status, Instrument type, Bankers Cheque Currency, Bankers Cheque Amount, Payable Bank, Issue Date, Beneficiary Name, and Beneficiary Address.
- Revalidation Frequency:** Fields for Days, Months, Years, and New Expiry Date.
- Payment Details:** Fields for Charge Account, Charge Currency, and Charges, with a "Recalculate" button.
- Charge Details:** A table with columns: Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. The table shows one row with a checkbox in the Charge Components column.

An "Exit" button is located at the bottom right of the window.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.38 Reprinting / Reissuing Banker's Cheque

On various grounds such as improper printing and issue of duplicate instruments, Oracle FLEXCUBE allows you to reprint a banker's cheque. The system keeps a track of such reprints so that the bank officials or auditors can ascertain the reasons and validity of multiple instrument printing.

9.38.1 Query Stage

To invoke 'BC Reprint / Reissue' screen, type 'BCRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a software window titled "BC Reprint/Reissue". The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. The main area is white and contains four input fields arranged in two rows. The first row has "External Reference" and "Issue Branch". The second row has "Print Type" (a dropdown menu with "REPRINT" selected) and "Instrument Number *" (with an asterisk indicating it is required). An "Exit" button is located in the bottom right corner of the window.

You need to specify the following details on this screen.

External Reference Number

The system displays the external reference number. You cannot modify this.

Print Type

From the drop-down list, select 'Reissue' to reissue the BC instrument or select 'Reprint' to reprint the BC instrument.

Issue Branch

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

On confirming the above details, the system displays the input stage of the 'BC Reprint' screen.

Here, you need to specify the following details.

Reprint Reason

Specify the reason for reprint. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

Reprint Count

The system displays the count of the current reprint operation. You cannot modify this.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

Save the incremented reprint count and audit details.

You can view a summary of all reprint operations using 'Instrument Reprint Summary' screen. For more information on this, refer to the section 'Viewing Instrument Reprint Summary' in this chapter.

9.38.2 Input Stage

The screenshot shows a software window titled "BC Reprint/Reissue". The window contains two columns of input fields. The left column includes: External Reference, Issue Branch, Old Instrument Number, New Instrument Number, Issue Account Number, Account Description, Expiry Date, MICR Number, New MICR Number, Reprint/Reissue Reason * (with a red asterisk), and Reprint/Reissue Count. Below these fields are two radio buttons: "Reissue" and "Reprint". The right column includes: Instrument Status, Instrument Currency, Instrument Amount, Payable Bank, Issue Date, Beneficiary Name, and Beneficiary Address. An "Exit" button is located in the bottom right corner of the window.

System Displays following details:

- External Reference
- Issue Branch
- Old Instrument Number
- New Instrument Number
- Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Reprint / Reissue Reason
- Reprint / Reissue Count
- Reissue
- Reprint
- Instrument Status
- Instrument Currency
- Instrument Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

Here, you need to specify the following details.

New MICR Number

Specify the new MICR number captured for the new Instrument. Reprint / Reissue Reason
Specify the reason for reprint / Reissue. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

Reprint / Reissue Count

The system displays the count of the current reprint / reissue operation. You cannot modify this.

Save the incremented reprint / reissue count and audit details.

You can view a summary of all reprint operations using 'Instrument Reprint Summary' screen. For more information on this, refer to the section 'Viewing Instrument Reprint Summary' in this chapter.

9.39 Issuing Duplicate BC Instrument

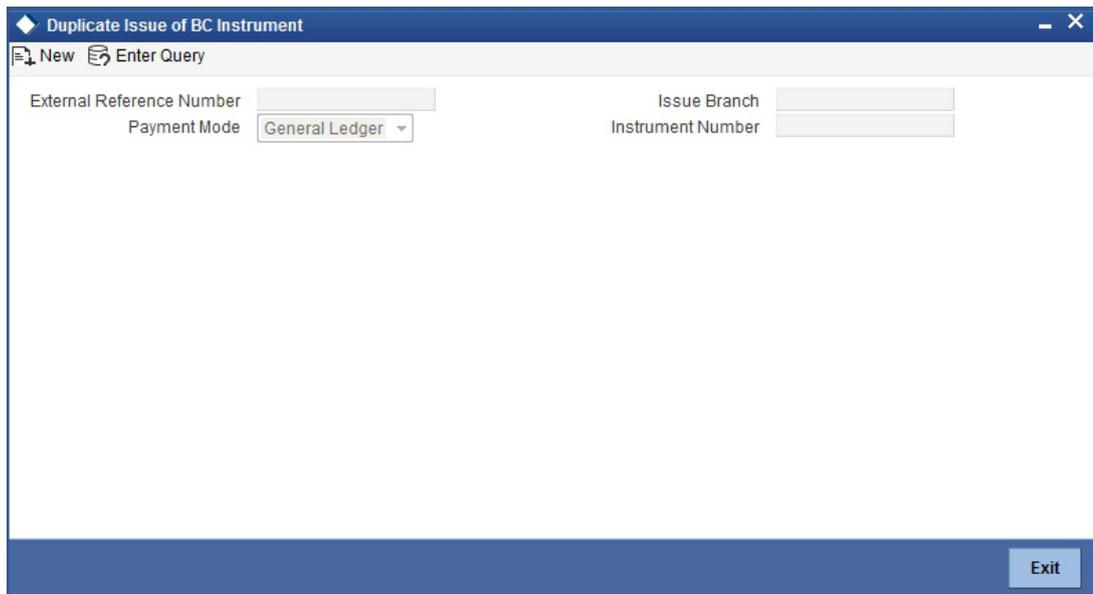
You can issue the duplicate BC instrument using 'Duplicate Issue of BC Instrument' screen.

System will allow duplicate issuance of instrument only if,

- The check box 'Allow Duplicate Issuance' is checked in the 'Instrument Product Maintenance' screen.
- The instruments have not been liquidated.
- Instrument status should be issued (INIT), Reissued (RISU).

9.39.1 Query Stage

To invoke 'Duplicate Issue of BC Instrument' screen, type 'BCDI' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button. Following screen is displayed:



You need to specify following details here:

External Reference Number

System generates and displays unique reference number to identify the re-issuance of BC instrument.

Payment Mode

Select the payment mode for the duplicate issuance of the instrument from the drop-down list. System will apply charges only for the duplicate issuance of an instrument. Cancellation charges will be waived.

Issue Branch

Specify the branch where BC has been issued.

Instrument Number

Specify the instrument number for the issuance of duplicate BC instrument from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.39.2 Input Stage

On clicking the 'Save' button, the system will display the following screen:

Duplicate Issue of BC Instrument	
External Reference Number	<input type="text"/>
Issue Branch	<input type="text"/>
Old Instrument Number	<input type="text"/>
New Instrument Number	<input type="text"/>
Issue Account Number	<input type="text"/>
Expiry Date	<input type="text"/>
MICR Number	<input type="text"/>
New MICR Number	<input type="text"/>
Duplicate Issue Reason *	<input type="text"/>
Duplicate Issue Count	<input type="text"/>
Duplicate Issue Date	<input type="text"/>
Bankers Cheque Status	<input type="text"/>
Instrument type	<input type="text"/>
Bankers Cheque Currency	<input type="text"/>
Bankers Cheque Amount	<input type="text"/>
Payable Bank	<input type="text"/>
Issue Date	<input type="text"/>
Beneficiary Name	<input type="text"/>
Beneficiary Address	<input type="text"/>
- Payment Details	
Charge Account	<input type="text"/>
Charge Currency	<input type="text"/>

System displays the following details in this screen; however you can edit it, if required:

- External Reference
- Issue Branch
- Instrument Type
- Old Instrument Number
- New Instrument Number
- Issue Account Number
- Expiry Date
- MICR Number
- Duplicate Issue Count
- Duplicate Issue Date
- BC Status
- BC Currency
- BC Amount
- Payable Bank
- Issue Date
- Beneficiary Name
- Beneficiary Address

You need to specify the following details:

New MICR Number

Specify the new MICR Number captured for the new Instrument.

Duplicate Issue Reason

Specify the reason for the duplicate issuance of BC instrument.

Payment Details

You need to specify the following details under 'Payment Details' section:

Charge Account Number

Specify the charge account number from which the charge needs to be collected from the adjoining option list.

Charge Currency

Specify the currency applied for the charge from the adjoining option list.

After providing the above details, click 'Save' button to move to the next stage.

9.39.3 Enrichment Stage

On clicking the save icon, the system will display the following screen:

The screenshot shows a software interface for 'Duplicate Issue of BC Instrument'. The main form includes fields for 'External Reference Number', 'Issue Branch', 'Old Instrument Number', 'New Instrument Number', 'Issue Account Number', 'Expiry Date', 'MICR Number', 'New MICR Number', 'Duplicate Issue Reason *', 'Duplicate Issue Count', and 'Duplicate Issue Date'. On the right side, there are fields for 'Bankers Cheque Status', 'Instrument type', 'Bankers Cheque Currency', 'Bankers Cheque Amount', 'Payable Bank', 'Issue Date', 'Beneficiary Name', and 'Beneficiary Address'. Below these is a 'Payment Details' section with 'Charge Account', 'Charge Currency', and 'Charges' fields, and a 'Recalculate' button. At the bottom, there is a 'Charge Details' table with columns: 'Charge Components', 'Waiver', 'Currency', 'Charge Amount', 'Charge in Local Currency', and 'Exchange Rate'. The table contains one row of data. The interface also includes 'New' and 'Enter Query' buttons at the top left, and an 'Exit' button at the bottom right.

Click 'Recalc' button to recalculate the charges in case the charges are modified.

9.39.3.1 Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

9.39.3.2 Specifying Charge Details

This block allows you to capture charge related details.

The screenshot shows the 'Duplicate Issue of BC Instrument' application window. It features a top navigation bar with 'New' and 'Enter Query' options. The main area is divided into two columns of input fields. The left column includes fields for External Reference Number, Issue Branch, Old Instrument Number, New Instrument Number, Issue Account Number, Expiry Date, MICR Number, New MICR Number, Duplicate Issue Reason (marked with an asterisk), Duplicate Issue Count, and Duplicate Issue Date. The right column includes Bankers Cheque Status, Instrument type, Bankers Cheque Currency, Bankers Cheque Amount, Payable Bank, Issue Date, Beneficiary Name, and Beneficiary Address. Below these is a 'Payment Details' section with fields for Charge Account, Charge Currency, and Charges, accompanied by a 'Recalculate' button. At the bottom, there is a 'Charge Details' section with a table. The table has columns for Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. A single row is visible in the table. The window also includes 'Currency Denominations' and 'Charge' tabs, and an 'Exit' button in the bottom right corner.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

9.40 Reversing BC/DD Liquidation

You can reverse the liquidated BC/DD instruments through the 'Reversal of BC/DD Liquidation' screen. You can invoke this screen by typing '8304' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Reversal of Instrument Liquidation". At the top, there is a menu bar with "New" and "Enter Query" options. The main content area contains four input fields: "External Reference", "Instrument Type *", "Instrument Number *", and "Issuing Branch *". The asterisks indicate required fields. An "Exit" button is positioned in the bottom right corner of the window.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

Specify the branch where the instrument is issued. The adjoining option list displays all the branches that are maintained in the system. You can select the appropriate one.

Instrument Type

Specify the instrument type which is to be reversed. The adjoining option list displays all the DD and BCs based on the branch selected. You can select the appropriate one.

Instrument Number

Specify the instrument number which is to be reversed. The adjoining option list displays the valid instrument numbers based on the instrument type selected. You can select the appropriate one.

10. General Ledger Transactions

10.1 Introduction

You can perform General Ledger transactions such as miscellaneous debit and credit transactions against a customer's CASA account and a GL account.

A customer's CASA account can be debited or credited in respect of GL transactions. For example, you can debit a customer's CASA account towards service charge (with the corresponding credit given to the Service Charge GL account). Similarly, you can credit a customer's CASA account towards interest (with the corresponding debit given to the Interest GL account).

Also a GL account can be debited or credited against cash transactions that do not involve a customer's CASA account.

Each of these transactions has been explained in detail in the following sections.

10.2 Miscellaneous Debits to a Customer's Account

You can perform miscellaneous debit to a customer account with the corresponding credit to a GL account. Use the 'Miscellaneous Customer Debit' screen to carry out this transaction.

You can invoke this screen by typing '1008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "New Enter Query" with a standard Windows-style title bar (minimize, maximize, close buttons). The window contains a form with the following fields:

- Account Number * (required)
- Account Branch * (required)
- Account Description
- GL Branch * (required)
- GL Account Number * (required)
- GL Description
- Account Currency * (required)
- GL Currency * (required)
- Account Amount * (required)
- GL Amount
- Narrative
- Reference Number
- External Reference

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

The following details can be entered in this screen:

Account Number

Specify the customer account from which the cash needs to be debited.

Based on the account number specified, the system will display the Account Branch, Account Description, Account Currency and GL Currency for the corresponding account. The option list displays all valid account numbers applicable. Choose the appropriate one.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

By default, the system displays the logged-in branch. When you specify an account number, the system displays the account branch based on the account number specified.

Account Description

Based on the account number specified, the system displays the description of the account.

GL Branch

The system displays the logged-in branch. However, you can modify it, if required.

GL Account Number

Select the GL account number to which the cash needs to be credited. The option list displays all valid account numbers applicable. Choose the appropriate one.

GL Description

The system displays the description based on the selected GL account number.

Account Currency

Based on the account number specified, the system displays the account currency.

Account Amount

Specify the debited amount in account currency.

GL Currency

Based on the account number specified, the system displays the GL currency. However, you can modify it, if required.

GL Amount

The system displays the account amount in terms of GL currency.

Narrative

The system displays 'Miscellaneous Customer Debit'.

Reference Number

Specify the reference number for the transaction.

External Reference

This is a system generated sequence number for the transaction.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the account currency is the same as the transaction currency, the system will display '1' as the exchange rate.

GL Amount

The amount credited to the GL account is displayed here. This amount will be in terms of the GL account currency.

Account Amount

The amount debited from the customer account in account currency is displayed.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.2.1 Specifying the charge details

In this block, you can capture the following charge related details:

Charge Component

The system defaults the charge components applicable to the transaction.

Type

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

Charge Currency

The system displays the currency in which the charge has to be deducted.

10.2.2 Specifying the MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

You can capture the following details here:

MIS Class

The system displays all the MIS classes maintained in the Host. You can to select the appropriate MIS code for each of these classes from the adjoining option list and link it to the transaction.

10.2.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

10.3 Miscellaneous Credits to a Customer's Account

Similarly, you can perform miscellaneous credit to a customer account with the corresponding debit to a GL account. Use the 'Miscellaneous Customer Credit' screen to carry out this transaction. You can invoke this screen by typing '1408' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details can be captured in this screen:

Account Number

Specify the customer account number into which the amount needs to be deposited.

Based on the account number specified, the system will display the Account Branch, Account Description, Account Currency and GL Currency for the corresponding account. The option list displays all valid account numbers applicable. Choose the appropriate one.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

By default, the system displays the logged-in branch. When you specify an account number, the system displays the account branch based on the account number specified.

Account Description

Based on the account number specified, the system displays the description of the account.

GL Branch

The system displays the logged-in branch. However, you can modify it, if required.

GL Account Number

Specify the GL account number from which the funds need to be withdrawn.

GL Description

The system displays the description of the corresponding GL account number.

Account Currency

Based on the account number specified, the system displays the account currency.

Account Amount

Specify the credited amount in terms of account currency.

GL Currency

Based on the account number specified, the system displays the GL currency. However, you can modify it, if required.

GL Amount

The system displays the account amount in terms of GL currency.

Narrative

The system displays 'Miscellaneous Customer Credit'.

Note

Click the OK button to go to the next stage.

Reference Number

Enter a reference number for the corresponding transaction.

External Reference

This is a system generated sequence number for the transaction.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>	<input type="checkbox"/>				

The following details are defaulted from the account and displayed:

- The currency associated with the account

- The account title
- The ID of the account holder

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the account currency is the same as the transaction currency, the system will display '1' as the exchange rate.

GL Amount

The amount debited from the GL account is displayed here. This amount will be in terms of the GL account currency.

Account Amount

System displays the amount credited to the customer account in terms of the account currency.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.3.1 Specifying the charge details

In this block, you can specify the charge related details.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.3.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'Miscellaneous Customer Credit' window with the following fields and sections:

- Form Fields:** Account Number, Account Branch, Account Description, GL Branch, GL Account Number, GL Description, Account Currency, GL Currency, Account Amount *, GL Amount, Narrative, External Reference, Customer ID, Customer Name, Exchange Rate, Product (MSCC), Negotiated Cost Rate, Negotiation Reference, Reference Number.
- Buttons:** Recalculate, Ok, Exit.
- Charges Section:**
 - Composite MIS:** A table with 8 empty rows.
 - Transaction MIS:** A table with 8 empty rows.

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.3.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.4 Miscellaneous Debit to a General Ledger Account

You can perform miscellaneous debit to a GL account with the corresponding credit to the cash account. This transaction lets you enter a miscellaneous debit to a General Ledger (GL) account with the corresponding credit to the cash account. Use the 'Miscellaneous GL Debit' screen to enter a miscellaneous debit to a GL account. You can invoke this screen by typing '1060' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details can be captured in this screen:

GL Account Number

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

GL Description

The system displays the description of the GL account number chosen.

GL Amount

The system displays the amount in GL account currency.

Transaction Currency

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

External Reference

This is a system generated sequence number for the transaction.

Click save icon to go to the next stage.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows the 'Miscellaneous GL Debit' form. The top section contains input fields for GL Account Number, GL Description, Transaction Currency, Transaction Amount (marked with an asterisk), Reference Number, Narrative, and External Reference. To the right, there are fields for GL Currency, GL Amount, Exchange Rate, SC Charges, Negotiated Cost Rate, and Negotiation Reference, along with a 'Recalculate' button. Below this is a 'Denomination' section with tabs for 'Denomination', 'Charges', 'MIS', and 'UDF'. It includes fields for Currency Code, Preferred Denomination, and Total, with 'Populate' and 'Clear' buttons. At the bottom is a 'Denomination Details' table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table shows one row with empty fields. The form has 'Ok' and 'Exit' buttons at the bottom right.

In addition to the details, captured in the previous stage, the system defaults the following details:

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount debited from the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be debited from the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.4.1 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like GL debit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

10.4.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.4.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.4.4 Specifying UDF details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "Miscellaneous GL Debit". At the top, there are buttons for "New" and "Enter Query". Below this, there are two columns of input fields. The left column includes: "GL Account Number", "GL Description", "Transaction Currency", "Transaction Amount *", "Reference Number", "Narrative", and "External Reference". The right column includes: "GL Currency", "GL Amount", "Exchange Rate", "SC Charges", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Denomination", "Charges", "MIS", and "UDF". The "UDF" tab is selected. Under the "UDF" tab, there is a table with the following structure:

Field Name	Field Value

At the bottom right of the window are "Ok" and "Exit" buttons.

Refer the section titled 'Specifying UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.5 Miscellaneous Credit to a General Ledger Account

You can perform miscellaneous credit to a GL account with the corresponding debit to the cash account. This transaction lets you enter a miscellaneous credit to a General Ledger (GL) account with the corresponding debit to the cash account. Use the 'Miscellaneous GL Credit' screen to enter a miscellaneous credit to a GL account. You can invoke this screen by typing '1460' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details can be captured in this screen:

GL Account Number

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

GL Description

The system displays the description of the GL account number chosen.

GL Amount

The system displays the amount in GL account currency.

Transaction Currency

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

External Reference Number

This is a system generated sequence number for the transaction.

Click 'Proceed' button to go to the next stage.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

The screenshot shows the 'Miscellaneous GL Credit' application window. The window title is 'Miscellaneous GL Credit'. It features a top menu bar with 'New' and 'Enter Query' options. The main area is divided into several sections:

- Input Fields:** External Reference, GL Account, GL Description, Transaction Currency, Transaction Amount *, Reference Number, Narrative, Product (MSGC), GL Currency, Exchange Rate.
- Currency Denominations:** Currency Code, Preferred Denomination, Total, Populate, Clear.
- Denomination Details:** A table with columns: Denomination Code, Denomination Value, Units, Total Amount. The table shows one row with empty fields.
- Exit:** Exit button in the bottom right corner.

In addition to the details, captured in the previous stage, the system defaults the following details:

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount credit to the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be credited to the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

10.5.1 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying Denomination Details' under 'Miscellaneous Debit to a General Ledger Account' for further details.

10.5.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot shows the 'Miscellaneous GL Credit' application window. The 'Charges' tab is selected. The form includes the following fields:

- External Reference
- GL Account
- GL Description
- Transaction Currency
- Transaction Amount *
- Reference Number
- Narrative
- Product: MSGC
- GL Currency
- Exchange Rate

The 'Charge Details' section contains a table with the following columns:

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
	<input type="checkbox"/>				

An 'Exit' button is located in the bottom right corner of the window.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.5.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.5.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

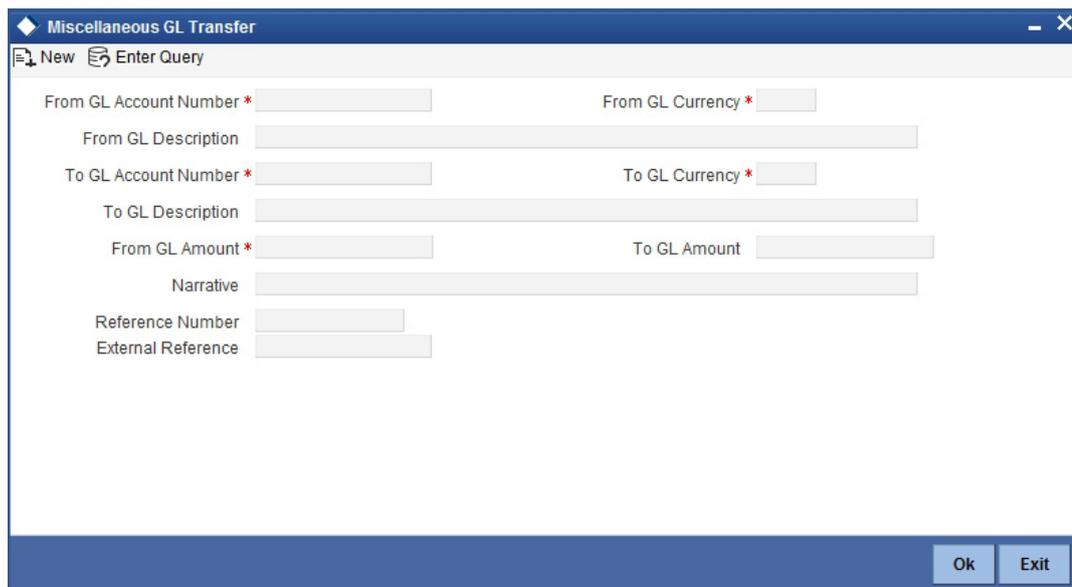
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.6 Miscellaneous GL Transfer

You can transfer funds from one GL account to another using Miscellaneous GL. Use the 'Miscellaneous GL Transfer' screen to transfer funds. You can invoke this screen by typing '1005' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details can be captured in this screen:

From GL Account Number

Select the GL account number from which the funds are to be transferred; from the adjacent option list.

From GL Currency

The system displays the local currency. You can modify it, if required.

From GL Description

The system displays the description of the corresponding From GL Account. If the length of the data goes beyond the screen section size, you can view and edit the description in the popup window.

To GL Account Number

Select the GL account number to which the funds are to be transferred; from the adjacent option list.

To GL Currency

The system displays the local currency. You can modify it, if required.

To GL Description

The system displays the description of the corresponding To GL Account. If the length of the data goes beyond the screen section size, you can view and edit the description in the popup window.

From GL Amount

Enter the amount to be transferred.

To GL Amount

The system displays the transferrable amount in terms of the To GL Account currency.

Narrative

The system displays 'Miscellaneous GL Transfer from <From GL Account> to <To GL Account>'. In Narrative field, the system displays the values specified in From GL Account and To GL Account fields.

Click the OK button to go to the next stage.

Reference Number

Enter a reference number for the transaction.

External Reference

This is a system generated transaction sequence number.

Enrichment stage

On clicking the OK button, the system validates and ensures for minimum mandatory data entry. If the data entry meets the minimum criteria, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows the 'Miscellaneous GL Transfer' application window. The window title is 'Miscellaneous GL Transfer' and it has a 'New' button and an 'Enter Query' button. The form contains several input fields: 'From GL Account Number', 'From GL Currency', 'From GL Description', 'To GL Account Number', 'To GL Currency', 'From GL Amount *', 'To GL Amount', 'Narrative', 'Reference Number', 'External Reference', 'Product' (with 'MCGT' selected), and 'Exchange Rate'. A 'Recalculate' button is located below the 'Exchange Rate' field. Below the form is a 'Charges' section with tabs for 'MIS' and 'UDF'. The 'Charge Details' section shows a table with columns: 'Charge Components', 'Waiver', 'Currency', 'Charge Amount', 'Charge in Local Currency', and 'Exchange Rate'. The table has one row with empty cells. At the bottom right of the window are 'Ok' and 'Exit' buttons.

In addition to the details, captured in the previous stage, the system defaults the following details:

To Amount

The system displays the amount to be credited to the GL account (in the account currency) after calculating the applicable charges.

10.6.1 Specifying the charge details

In this block, you can specify the charge related details.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

10.6.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the 'Miscellaneous GL Transfer' application window. At the top, there are 'New' and 'Enter Query' buttons. The main area contains several input fields: 'From GL Account Number', 'From GL Description', 'From GL Currency', 'To GL Account Number', 'To GL Description', 'To GL Currency', 'From GL Amount *', and 'To GL Amount'. Below these are 'Narrative', 'Reference Number', 'External Reference', 'Product' (set to 'MCGT'), and 'Exchange Rate'. A 'Recalculate' button is located below the 'Exchange Rate' field. At the bottom, there are three tabs: 'Charges', 'MIS', and 'UDF'. The 'MIS' tab is selected. Below the tabs, there are two table areas: 'Composite MIS' and 'Transaction MIS', both of which are currently empty. At the very bottom right, there are 'Ok' and 'Exit' buttons.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

10.6.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10.7 Miscellaneous Transfer

Miscellaneous Transfer screen is used to move funds from one account/GL to another account/GL.

You can invoke this screen by typing '1000' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details can be captured in this screen:

External Reference

System displays the external reference number.

Transaction Currency

Select the transaction currency from the adjoining option list.

Product

Select the product from the adjoining option list.

Transaction Branch

System displays the current branch as the transaction branch code.

Click save icon to save the transaction and the following screen gets displayed.



In addition to the details, captured in the previous stage, the system defaults the following details:

Transaction Branch

On launching the screen, the system defaults the current branch. The transaction branch will be defaulted to account branch based on the account selected in the transaction account field.

Transaction Amount

Specify the transaction amount.

Transaction Account

Select the transaction account from the adjoining option list. The system does not restrict the account selection based on the transaction branch.

Account Description

System displays the account description.

Offset Branch

On launching the screen, the system defaults the current branch. The offset branch will be defaulted to offset account branch based on the account selected in the offset account field.

Offset Amount

Specify the offset amount.

Offset Currency

Select the offset currency from the adjoining option list.

Offset Account

Select the offset account from the adjoining option list. The system does not restrict the account selection based on the offset branch.

Account Description

Specify the account description.

Note

Miscellaneous Transfer screen does not support mandatory signature verification.

Miscellaneous Transfer screen will not be used for cash transactions.

11. Time Deposit Transactions

11.1 Introduction

Any deposit with a fixed term or tenor is referred to as a time deposit. In Oracle FLEXCUBE, these kinds of deposits are also referred to as term deposits.

With the time deposits (TD) module of Oracle FLEXCUBE, accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff can remain focused on customer service.

Opening a time deposit account in Oracle FLEXCUBE is similar to opening a current or savings account (CASA). At the time of opening a TD account, payments can be made in one of three modes. The initial payment can be made by cash, account transfer or GL transfer.

Similarly, you can redeem a TD account in one or combination of the following:

- By Cash
- By Bankers Cheque
- By Account Transfer
- By GL Transfer
- By Transfer Other Bank's Account
- By Child TD
- By Loan Payment
- By Demand Draft

Each of these transactions has been discussed in detail in the following sections.

11.2 Opening a TD Account for Multi Mode Pay In

The TD accounts use account class of 'deposit' type. You can create TD accounts like any other CASA accounts. You have to deposit the amount into the account at the time of account creation. There are three pay-in options during account creation, they are:

- Pay in by transfer from GL
- Pay in by transfer from Savings Account
- Pay in by Cash (Only from Savings Module)
- Pay in by Cheque

Note

- Pay-in option can be single or a combination of the three.
- In case of pay-in by cheque, the TD should be entirely funded by a single cheque. Multi mode, combining multiple cheques or part payment by cheque and the rest by other modes, is not allowed.
- During save, the account opening dates would be updated as expected value date of the cheque transaction based on the float days maintained at ARC maintenance level.
- If the pay-in option once selected from the Main tab cannot be changed after save.
- Pay-in details of the cheque to be entered in the 'Pay-in Details' multi grid. You cannot modify it. The pay-in option will be read only after first stage save.

- Pay-in option as cheque is not applicable to discounted TDs.

You are allowed to fund the TD using multiple pay-in modes. Any combination of the 3 pay-in modes is possible. You can specify the TD funding amount percentage-wise or in absolute.

You can open TD accounts with Multi Mode Pay-In options using the 'TD Account Opening by Multi Mode' screen. You can invoke this screen by typing 'TDMM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

The following details can be entered in this screen:

Customer ID

Select the customer for whom the TD account is to be opened.

Customer Name

The system defaults the customer name.

Branch Code

The current logged in branch is defaulted here.

Currency

Specify the currency to be associated with the TD account. Alternatively, you can also select the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

Account Class

Specify the account class to which the particular account belongs. You can select the appropriate account class from the option list that displays all 'deposit' type of account classes maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list..

External Reference Number

The system defaults the generated sequence number for the transaction here.

Account Description

System displays the customer name for the selected account number.

Account Number

Specify the account number of the deposit account.

Enrichment stage

On clicking the 'P' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following screen will be displayed:

The screenshot displays the 'TD Account Opening by Multi Mode' interface. The title bar indicates the branch date as 2014-04-02. The main form includes fields for Customer Id, Currency, Account Class, Customer Name, Branch Code, Account Number, Account Open Date, External Reference Number, and Account Description. A 'Fetch' button is located next to the Account Class field. Below these fields are tabs for 'Term Deposit Details', 'Interest', 'Joint Holders', 'Dual Currency Deposit', 'Check List', and 'Denominated Deposit'. The 'Term Deposit Pay In Option' section has a 'Pay in By' dropdown set to 'Others'. A table with columns like 'Pay In Option', 'Percentage', 'Amount', 'Offset Branch', 'Offset Account', 'Cheque Instrument No', 'Cheque Date', 'Clearing Type', and 'Drawee Account Number' is present but empty. The 'Term Deposit Amount' field is also empty. The 'Deposit Tenor' section has fields for Years, Months, and Days. The 'Term Deposit Payout Details' section includes 'Maturity Date', 'Interest Payout Frequency', 'Interest Rate', 'Maturity Amount', 'Interest Booking Account', and 'Computed Amount', with a 'Compute' button. The 'Rollover Tenor' section has radio buttons for 'Account Class Tenor', 'Account Tenor', and 'Independent Tenor', along with fields for Years, Months, Days, 'Rollover Type' (set to 'Principal'), 'Rollover Amount', and 'Next Maturity Date'. There is also a checkbox for 'Rollover Interest Rate Based on Cumulative Amount'. The bottom of the screen shows 'Interest Payout Details | TD Payout Details' and 'Save' and 'Cancel' buttons.

In the enrichment stage, the details entered in the previous stage are validated from the host. In addition to the details, captured in the previous stage, the following details are displayed:

Account No

The system displays the number assigned to the TD account.

Maturity Date

The system calculates and displays the maturity date based on the value date and the tenor you specify for the deposit.

Next Maturity Date

The next maturity date is the default maturity date of the deposit if it is rolled over. It is computed by the system using the tenor and maturity date specified, by adding the tenor to the maturity date.

11.2.1 Specifying Term Deposit Details

Click on 'Term Deposit Details' block to capture term deposit related details.

You need to capture the following details here:

11.2.1.1 Specifying Term Deposit Pay In Details

Pay-in By

Select the pay-in option from the adjoining option list. The list displays the following value:

- Cheque
- Others

If you select the pay-in option as 'Cheque', the other options will be unavailable. Similarly, if you select the pay-in option as 'Others', the cheque option will be unavailable.

Note

- If the pay-in option once selected from the main tab, it cannot be changed after account class defaults.

- Pay-in details of the cheque entered in the 'Main' tab will be automatically displayed in the 'Pay-in Details' multigrid. You cannot modify them.
-

If the pay-in option 'Cheque' is selected, you must specify the following details:

Pay-In Option

Select the pay-in mode from the drop-down list. The options available are:

- Account
- GL
- Cash

Note

Only Account option can be multiple.

Percentage

Specify the amount that funds the TD by the pay-in mode selected in percentage.

Amount

Specify the amount that funds the TD. If you have specified the percentage, then the system computes the amount.

Note

When Amount and Percentage options are provided, amount takes precedence and percentage is ignored.

Offset Branch

The system populates the branch code of the account from which fund is transferred to TD account.

Offset Account

Specify the account number/ GL from which the fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If Pay-In mode is GL, then the system displays only GL's and if the Pay-In mode is Account then only accounts are displayed in the option list.

Cheque Instrument No

Specify the cheque instrument number.

Cheque Date

Specify the date of issue of the cheque.

Clearing Type

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one.

Drawee Account Number

Specify the drawee account number.

Routing No.

Specify the Routing number.

Account Open Date

The system displays the value date of opening the deposit account. This will be the term deposit interest start date.

Term Deposit Amount

Specify the amount paid for the term deposit account, in the account currency.

Note

The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the error message as "the deposit amount is less than the minimum booking amount".
 - The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message as "the deposit amount must be in multiples of booking unit".
-

Deposit Tenor

The system displays the tenor of the deposit account. This is the difference between the interest start date and maturity date. In case of a change in the maturity date, the system updates the deposit tenor accordingly.

However, the system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - If you select this option, then you can specify the tenor to be considered for deposit in terms of years, months and days.

Note

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Roll-over tenor does not fall in the range of minimum and maximum tenor allowed".

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. System calculates the maturity date for the payout deposit based on the redemption date of the original deposit and tenor. Once the record is authorized, you cannot amend the tenor.

If the maturity date computed by the system falls on a holiday, then it will adjust the maturity date as per the holiday treatment maintenance at Account Class level and the update the new tenor accordingly.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

Years

This indicates the number of years in the deposit tenor.

Months

This indicates the number of months in the deposit tenor.

Days

This indicates the number of days in the deposit tenor.

Original Tenor

This indicates the original tenor of the deposit. This is the tenor specified at account which is arrived before the holiday movement.

The original tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. The following details are displayed:

Years

This indicates the number of years in the original tenor.

Months

This indicates the number of months in the original tenor.

Days

This indicates the number of days in the original tenor.

Maturity Date

Specify the maturity date of the term deposit.

Account Description

The system displays the customer's complete name. You can modify it, if required.

Interest Payout Frequency

The system displays the payout frequency of the interest.

11.2.1.2 Denomination Details

Select Pay-In mode as cash to enable denomination tab.

TD Account Opening by Multi Mode : Branch Date 2014-03-31

Save Hold Generate

Customer Id * 000006149 Customer Name CHIDU1 Account Open Date * 2014-03-31
Currency * USD Branch Code 001 External Reference Number FJB1409000016244
Account Class * TDDENC Fetch Account Number * 0010003171053 Account Description CHIDU1

Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List Denominated Deposit

Denomination Allocation Details

Denomination Id	Denomination Description	Denomination Value	Units	Total Amount
-----------------	--------------------------	--------------------	-------	--------------

Populate

Denomination Allocation Pending Amount 0
Certificate Allocation Pending Amount 0
Term Deposit Amount

Interest Payout Details | TD Payout Details

Ok Cancel

Currency Code

The system displays the currency of the account.

Preferred Denomination

Specify the denomination code that should be preferred. The system processes the transactions with the preferred denominations. If the transaction amount is less than the preferred denomination, the system will use the low valued denomination than the preferred denomination based on the defaulting rule.

If the preferred denomination is not captured, the system will consider the highest available denomination as the preferred denomination.

If the denomination is not available, the system will display 'Denomination not available' message.

Click 'Populate' button to display the units of currency denomination based on the defaulting rule.

Note

According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.

Note

A transaction slip is generated at the time of input stage completion and is produced to the customer to sign and confirm the transaction.

Confirmation Received

Check this box to indicate if the confirmation is received.

An override message is displayed if the box remains unchecked “Has the customer signed the slip?”.

Denomination Code

For every currency, the various denominations are assigned separate denomination codes. These codes are displayed here.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

11.2.1.3 Specifying Term Deposit Pay Out Details**Interest Booking Account**

The system displays the TD booking amount.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining. If you check this box, then you need to specify the rollover tenor.

Rollover Type

Select the rollover type from the drop down list. Here you can set the terms and conditions for rollover, as follows:

- Principal - If You select ‘Principal’ option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select ‘Principal +Interest’ option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select ‘Special Amount’ option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select ‘Interest’ option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Note

- This field is applicable only if you have opted for auto rollover.
 - System will validate for the deposit amount if the ‘Rollover Type’ is ‘Special’.
-

Rollover Amount

If a special amount is to be rolled over, specify the amount (less than the original deposit amount). The amount specified here will be reckoned in the account currency.

Rollover Tenor

If 'Auto Rollover' box is checked, then you can indicate the rollover tenor for the TD account. You can select one of the following options:

- Account class tenor - If you select this, the rollover tenor in days, months and years is set to null. You cannot modify this. The system will not display the next maturity date, as the account class default tenor is subject to change. During rollover, the default account class tenor at the time of rollover will be taken.
- Account tenor - This is the default value. If this option is selected, the system populates the original tenor of the parent TD as the rollover tenor. The system displays the tenor in days, months and years. You cannot modify this. The next maturity date will be populated by adding the account tenor to the maturity date of child TD.
- Independent tenor - If you select this, you can specify the tenor to be considered for deposit in terms of years, months and days. The default value of the independent tenor will be null. The next maturity date will be populated by adding the independent tenor to the maturity date of child TD.

The tenor specified should be within the minimum and maximum tenor specified at account class. The tenor in months cannot be greater than 11 months. If tenor months are specified, then tenor days cannot be greater than 30 days.

The account tenor is defaulted as the deposit and rollover tenor for the child TD after the account class is populated.

Years

Specify the number of years in the rollover tenor.

Months

Specify the number of years in the rollover tenor.

Days

Specify the number of years in the rollover tenor.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

System calculates the next maturity date based in the current maturity date and the rollover tenor maintained at the account level. System calculates the next maturity date based on the changes to the maturity date due to holiday treatment

Computed Amount

The system populates the computed TD amount when you click the 'Compute Button'. However, you are not allowed to amend it.

Note

While saving, the system validates the 'Computed TD Amount' against the 'TD Amount' keyed in.

Maturity Amount

The system displays the maturity amount, when you click on the 'Compute' button. This interest rate is based on the TD booking amount and the accrued interest till maturity.

Note

Maturity amount will be based on the capitalized interest (P + I), if the booking account and the interest liquidation account are the same and the interest payout details are not provided.

Refer the chapter '*Annexure B - IC Rule Set-up*' in this user manual for details about the formula.

Move interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Note

- If you have selected auto rollover, then this field will not be applicable.
 - Funds will be moved to unclaimed GLs only if the maturity options have not been specified. If an account matures and no action is taken (closure or roll-over) within the grace period, then the funds are moved to the unclaimed GLs on the EOD of the last day of the grace period (maturity date + grace days).
-

Move Principle to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Payout Type

Select the pay-out mode from the drop-down list. The options available are:

- Bankers Cheque - BC
- Payments – PC
- Accounts
- General Ledger - GL
- Term Deposit - TD
- Demand Draft

Percentage

Specify the amount of pay-out in percentage.

Offset Branch

The system populates the branch code of the account for pay-out.

Account

Specify the account number/ GL for pay-out.

Account Title

Specify the account title.

Narrative

Specify the description for pay-out.

Payout Component

Select the payout component from the options given below. The options available are:

- Principal
- Interest

Note

For payout component as 'Interest', pay-out through TD is not supported.

11.2.1.4 Capturing Interest Payout Details for Banker's Cheque / DD and PC

You can capture interest payout details for Banker's Cheque / DD and PC in the 'Term Deposit Interest Payout Details' screen.

You can capture the following details:

Branch Code

The system displays the branch code.

Account

The system displays the account number.

Currency

The system displays the currency of the account.

11.2.1.5 Banker's Cheque / DD Tab

On invoking the 'Term Deposit Interest Payout Details' screen, this tab is displayed by default. You can specify the following details:

Cheque /DD Details

You can specify the following cheque or DD details here:

Bank Code

Specify the bank code. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Payable Branch

Specify the branch from which the interest is payable. The adjoining option list displays all the bank codes maintained in the system. You can choose the appropriate one.

Instrument Type

The system displays the instrument type.

Currency

The system displays the currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

11.2.1.6 PC Tab

Click 'PC' tab on the 'Term Deposit Interest Payout Details' screen. The following screen will be displayed.

The screenshot shows a software window titled "Interest Payout Details" with a blue header and standard window controls. Below the header are "New" and "Enter Query" buttons. The main area contains several input fields: "Branch" and "Account" (stacked), "Currency", "Counterparty Bank Code", "Counterparty Account", and "Counterparty Currency" (stacked). A blue bar highlights the "Bankers Cheque / Demand Draft" tab, with "PC" selected. Below this are "Beneficiary Name", "Passport/IIC Number", and "Narrative" (stacked), and "Beneficiary Address" (stacked). At the bottom right are "Ok" and "Exit" buttons.

Counterparty

You can specify the following counterparty details here:

Counterparty Bank Code

Specify the counterparty bank code. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Counterparty Account

Specify the counterparty account. The adjoining option list displays all the counterparty bank codes maintained in the system. You can choose the appropriate one.

Currency

The system displays the instrument currency.

Beneficiary Details

You can specify the following beneficiary details here:

Beneficiary Name

Specify the beneficiary name.

Passport Number

Specify the passport number of the beneficiary.

Narrative

Enter a brief description of the beneficiary.

Beneficiary Address

Specify the beneficiary address.

Note

The system supports the following payout options for interest payout:

- Account
- General Ledger
- Bankers Cheque
- Demand Draft
- Payments and Collections

-
- If payout details are maintained for interest component then interest liquidation happens on the basis of payout details maintained for interest component. However, if payout details are not maintained for interest component then interest liquidation happens on the basis of interest book account specified.
 - If payout type is chosen as Account or GL for interest component then interest liquidation happens on the basis of offset account mentioned in the 'Term deposit payout details' multi grid. If payout type is chosen as Demand Draft /Banker's Cheque or Payments and Collections for interest component then interest liquidation happens on the basis of payout details maintained in the 'Interest Payout Details' sub screen.
 - Interest payout through as Demand Draft /Banker's Cheque or Payments and Collections happens through the same bridge GL used for principal payout.
 - The system does not support payout option as Term Deposit.
 - Interest payout is not supported if rollover type is interest or principal and interest. For Interest rollover type interest liquidation will be done based on the interest book account.

- For discounted deposits if payout details are maintained for interest component, then the system will display the error message as “Payout details for Interest component should not be entered for Discounted Deposits”.

11.2.2 Specifying Interest Details

This block allows you to capture interest related details. Click on the ‘Interest tab to invoke the following screen.

Rate Chart Allowed

The system defaults this preference from account class and it indicates that the system should calculate TD interest based on the LDMM float rate maintained in the ‘LD MM Floating Rate input’ screen (CFDFLRTI). If this box is checked, then system will pick interest rates based on different tenors, minimum amount, currency and effective date for a TD.

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

The cumulation of the amount for arriving at the interest rate is done at the account level during the save of the below events:

- Deposit account opening
- Any interest rate change to the deposit - floating rate deposits, rate change on interest liquidation, and rate change on rollover

Note

- When cumulating the amount of the deposits system considers the current deposit balance of all the deposits along with the new deposit amount.
 - For backdated deposit opening, all the active deposits as of the current system date are considered to arrive at the cumulative amount, if the 'Interest Rate Based on Cumulative Amount' box is checked.
 - The interest rate derived is applied only to the new deposit to be opened and there will be no changes done to the deposits which are used for arriving at the interest rate.
-

Refer the section 'Calculating Interest Rate Based on Base Amount' in 'Terms and Deposits' User Manual for details about arriving at interest rate based on cumulative amount.

Continue Variance on Rollover

The system defaults it based on the Interest and Charges product. However, user can modify this. If you modify this, during save the system prompts that "Continue variance on Rollover Flag is modified".

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

TD Rate Code

Specify the rate code to be used for TD calculation. The adjoining option list displays all rate codes maintained using the 'LD MM Floating Rate Input' screen (CFDFLTRI). You can select the appropriate one. You can use TD rate code only when 'Rate Chart Allowed' is enabled for the Account class linked to product and for defining TD Rate code rule UDE Type should be maintained as 'Rate as Rate Code' for interest rate pickup for the account.

Note

You can Define either Rate code or TD rate code not both.

UDE Values**Variance**

Specify the variance in the interest rate. This is the variance alone. This value can be modified at anytime.

For more information on Floating Rate, refer 'Maintaining Floating Interest Rates' under 'Retail Lending' User Manual.

Refer the section titled 'Specifying interest details' under 'Opening a TD by account transfer' for further details.

11.2.3 Specifying joint account holder details

In case of joint accounts, you need to specify the details of the joint holder.

Refer the section titled 'Specifying Joint Account Holder details' under 'Opening a TD by account transfer' for further details.

11.2.4 Specifying the dual currency deposit details

In this tab, you can capture dual currency deposit details involved in the transaction. Click on the 'Dual CCY Deposit' tab to capture the details:

The following details are captured in this screen:

Linked Currency

This option is defaulted from the Account Class. However you can modify this value.

CCY Option Product

This option is defaulted from the Account Class. However you can modify this value.

Exchange Rate

Specify the exchange rate.

Linked Currency Settlement Account

Specify the account of the linked currency's settlement.

Linked Currency GL

Specify the account of the linked currency's GL.

Fixing days

This option is defaulted from the Account Class. However you can modify this value, which is the number of days from TD maturity date before which the Exchange Rate has to be fixed.

Yield Enhancement

Specify the additional yield percentage in this option.

Inception Fair Value

Specify the market value of the option contract at inception. This is defaulted from the Linked Option Contract.

The following options are mandatory if the Linked Currency is specified:

- CCY Option Product
- Exchange Rate
- Linked CCY's Settlement A/c
- Linked CCY's GL A/c
- Yield Enhancement
- Inception Fair Value

For more details on handling dual currency deposits, refer section 'Capturing Details for Dual Currency Deposit' in the chapter 'Maintaining Customer Accounts' in Core Entities User Manual.

11.2.5 Specifying the Check List Details

In this tab, you can capture document check list details involved in the transaction. Click on the 'Check List' tab to capture the details:

The screenshot displays the 'TD Account Opening by Multi Mode' application window. The title bar indicates the branch date as 2014-04-02. The interface includes a top navigation bar with 'Save' and 'Hold' options. Below this, there are several input fields for account and customer information, including 'Customer Id', 'Currency', 'Account Class', 'Customer Name', 'Branch Code', 'Account Number', 'Account Open Date', 'External Reference Number', and 'Account Description'. A 'Fetch' button is located next to the 'Account Class' field. The main area is divided into tabs: 'Term Deposit Details', 'Interest', 'Joint Holders', 'Dual Currency Deposit', 'Check List', and 'Denominated Deposit'. The 'Check List' tab is active, showing a 'Document List' table with columns for 'Document Type', 'Mandatory', 'Expiry Date', 'Expected Date of Submission', 'Actual Date of Submission', 'Document Reference', and 'Checked'. Below the table are 'Upload', 'Delete', and 'View' buttons. The 'Document Notification Details' section includes a 'Send Notification' checkbox, a 'Frequency' dropdown menu, and a 'Days' input field. The 'Remarks' section has two text areas. At the bottom, there are 'Interest Payout Details' and 'TD Payout Details' tabs, and 'Ok' and 'Cancel' buttons.

You need to specify the following details:

Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

Mandatory

Check this box to indicate that the document specified here is mandatory.

Expiry Date

Specify the expiry date of the document provided by the customer.

Note

- Expiry date will always be greater than 'Expected Date of Submission' and 'Actual Submission Date'.
 - Expected Date of Submission will always be greater than current date
-

Expected Date of Submission

System displays the expected date on which the customer is accepted to submit the required documents.

Actual Date of Submission

Specify the actual date on which customer has submitted the required documents.

Document Reference

System defaults the document reference here.

Checked

Check this box to indicate that the received documents are acknowledged.

Note

You cannot save and authorize an account if the mandatory documents are not confirmed as 'Checked'.

Upload

Click on this button to upload the selected document type.

Delete

Click on this button to delete the selected document.

View

Click on this button to view the selected document.

Document Notification Details

System defaults notification details from the 'Account Class Maintenance' screen.

Send Notification

This check box indicates whether to send notifications or reminders for not submitting the mandatory documents.

Reminder Frequency (Notification)

System defaults the frequency of notification to be sent. The frequency can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

Note

Notification will be sent only if,

- The check box 'Send Notification' is checked in Account Class Maintenance' screen.
- The account status is active and authorized.
- The mandatory documents are not submitted.

Notifications will be sent based on the frequency specified.

First notification will be sent on the expected date of submission or expiry date.

If notification date falls on a holiday then system will send the notification on next working day.

Days (Reminder)

System defaults the number of days left for the expiry or submission due date of the documents for sending the reminder.

System will send the following reminders:

- Reminder prior to the submission due date of the document.
- Reminder prior to the expiry date of the document.
- Overdue notifications after the due date if the document is not submitted based on the frequency.
- Notifications after the expiry date if the document is not submitted after the expiry date.

Note

Reminder will be sent only if,

- The mandatory documents are not submitted.
- The account status is active and authorized.

Reminder will be sent only once.

If reminder date falls on a holiday then system will send the notification on next working day.

Reminder will be sent prior the number of days specified at the account level from expected date of submission or the expiry date.

If there are more than one notifications or reminders of the same message type for which the notification schedule date falls on the same day for the same account, a single notification will be sent which will have the details of all the related documents.

Remarks 1 to 10

Specify the additional information, if required.

11.2.6 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button.

The following details are captured here:

Branch Code

The system defaults the branch code.

Account Number

Specify the account number.

Currency

Specify the currency.

11.2.6.1 Specifying Bankers Cheque Details

To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.2.6.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the 'PC' tab.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are tabs for "Term deposit", "Bankers Cheque / Demand Draft", and "PC", with "PC" being the active tab. Below the tabs, there are several input fields: "Branch", "Account", and "Currency". Under the "Counterparty" section, there are fields for "Counterparty Bank Code", "Counterparty Account", and "Counterparty Currency". Under the "Beneficiary Details" section, there are fields for "Beneficiary Name", "Passport/IC Number", and "Narrative". To the right of these fields is a "Beneficiary Address" field. At the bottom of the window, there is an "Interest" field and "Ok" and "Exit" buttons.

The following details are captured here:

Counter Party Bank Code

Specify the bank code of the counter party for the pay-out.

Counter Party Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.2.6.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Select the 'Default From' option to default the details from either the parent account TD account or account class. The options available are:

- Account
- Account Class

Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

Note

If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

11.2.7 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Interest' button.

You need to capture the following details here:

Account Details

Specify the account number of the Child TD.

11.2.7.1 Capturing Interest Details

Calculation Account

Select the calculation account of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified. This is not applicable for TD account.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

Effective Date

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account. TD Rate code is not supported for child TD currently.

11.2.7.2 Capturing Details for Deposit

Click on the 'Deposit' tab to specify the deposit details.

The screenshot shows the 'Term Deposit Interest' application window. The 'Deposit' tab is selected. The form includes fields for 'Deposit Tenor' (Account Class Tenor, Account Tenor, Independent Tenor), 'Years', 'Months', 'Days', 'Maturity Date', 'Term Deposit Currency', 'Auto Rollover', 'Close on Maturity', 'Move Interest to Unclaimed', 'Move Principal to Unclaimed', 'Rollover Tenor' (Account Class Tenor, Account Tenor, Independent Tenor), 'Years', 'Months', 'Days', 'Next Maturity Date', 'Rollover Type' (Principal + Interest, Principal, Special Amount, Interest), 'Rollover Amount', and 'Rollover Interest Rate Based on Cumulative Amount'. A 'Commit' button is present. Below the form is a table with columns: 'Payout Type', 'Percentage', 'Offset Branch', 'Account', and 'Narrative'. The table has one row with a dropdown menu for 'Account Number'. At the bottom of the window is a 'Payout Parameters' section with 'Ok' and 'Exit' buttons.

You need to capture the following details here:

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Years

This indicates the number of years in the deposit tenor.

Months

This indicates the number of months in the deposit tenor.

Days

This indicates the number of days in the deposit tenor.

Auto Rollover

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Move Principal to Unclaimed

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

Refer the section 'Calculating Interest Rate Based on Base Amount' in 'Terms and Deposits' User Manual for details about arriving at interest rate based on cumulative amount.

Rollover Type

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

11.2.7.3 Specifying Term Deposit Pay-Out Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC

Note

- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.
-

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Account Number

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

11.2.8 Capturing Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Pay-Out Parameters' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a window titled "Payout Parameters" with a blue header and standard window controls. The "Bankers Cheque" tab is selected, and the "PC" button is visible. The form is divided into two main sections: "Cheque Details" and "Beneficiary Details".

Cheque Details:

- Bank Code:
- Payment Branch:
- Currency:

Beneficiary Details:

- Beneficiary Name:
- Passport/IC Number:
- Narrative:
- Beneficiary Address:

At the bottom right, there are "Ok" and "Exit" buttons.

The following details are captured here:

11.2.8.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.2.8.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a window titled "Payout Parameters" with a tab labeled "PC" selected. The window is divided into two main sections: "Counterparty" and "Beneficiary Details".

- Counterparty Section:**
 - Counterparty Bank Code:
 - Counterparty Account:
 - Currency:
- Beneficiary Details Section:**
 - Beneficiary Name:
 - Passport/IC Number:
 - Narrative:
 - Beneficiary Address:

At the bottom right of the dialog, there are "Ok" and "Exit" buttons.

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.2.9 Specifying Denominated Deposit Details

Click 'Denominated Deposit' button on 'TD Account Opening by Multi Mode' screen to invoke the 'Denominated Deposit' screen. In this screen you can capture details regarding the denominated deposit.

The screenshot shows a window titled "Denominated Deposit". Inside, there is a section titled "Denomination Allocation Details" which contains a table with the following columns: Denomination ID, Denomination Description, Denomination V value, Units, and Total Amount. Below the table is a "Populate" button. Underneath the table, there are three input fields labeled "Denomination Allocation Pending Amount", "Certificate Allocation Pending Amount", and "Term Deposit Amount". At the bottom right of the window are "Ok" and "Cancel" buttons.

Denomination Id

Select the denomination id from the adjoining option list. The list displays all denomination codes allowed at the account class level.

Denomination Description

The description of the selected denomination id is displayed here.

Denomination Value

The denomination value of the selected denomination id is defaulted here.

Units

Specify the number of units of the specified denomination.

Total Amount

The system computes the total amount by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, then the denomination amount will be '1000'.

After entering all the above details, click 'Populate' button. The following details are displayed:

Denomination Allocation Pending Amount

This indicates the amount for which the denomination is yet to be allocated.

Certificate Allocation Pending Amount

This indicates the amount for which the certificate is yet to be allocated.

Term Deposit Amount

The indicates the deposit amount

11.3 Opening a TD Account for Multi Mode Pay Out

Oracle FLEXCUBE facilitates to create a new term deposit as a part pay-out. It allows pay out to an account in other bank. Withdrawal (Pay Out) of funds from TD account is called Redemption. When full funds are redeemed, it results in account closure. If the funds are redeemed partially, then the TD account remains open.

The following are the pay out options available during account creation:

- Pay out by Demand Draft
- Pay out by Bankers Check
- Pay out by transfer to GL
- Pay out by transfer to own bank Savings Account
-
- Pay out by transfer to Other Bank's Account
- Pay out resulting in a new TD

Note

Pay-out option can be single or a combination of the six. Combination of Bankers Check and Demand Draft is not allowed.

You can perform TD redemption using multiple pay-out modes. The system allows any combination of the above pay-out modes.

11.4 Topping-up a TD

You can top-up a TD by adding funds to an existing active term deposit. The top-up can be done anytime after the opening date of the TD or anytime before the maturity date of the TD. Top-up input and approval is restricted to only those users who have sufficient rights assigned to their user roles. Limit for input and limit for approval defined at the role level for the user is applicable for the top-up transactions.

You are allowed to do multiple top-ups to the same account in a single day provided the minimum and maximum booking amount and the maximum amount for the deposit account is not breached. The top-up amount must not exceed the limit of minimum and maximum amount allowed for the deposit. If the deposit amount after top-up exceeds the maximum amount system displays the error message: "Deposit amount after top-up should not cross the maximum amount limit allowed for the deposit". On top up, the deposit amount including top up amount is validated against the min-max limits at deposit cluster level and account class level. If the top-up amount crosses the maximum booking amount for the deposit currency, then the top-up is not allowed. The top-up amount is validated against the top-up units specified for each Ccy at account class.

The top-up amount is validated against the top-up units specified for each Ccy at account class. If top-up is not in multiples of top-up units system displays the following error message:

"Top-Up amount should be given in the Multiples of for Top-Up units"

The rate pick-up happens on top-up, based on the interest rate option defined for top-up at account class. The rate will be applicable from the value date of top-up.

The funding of top-up amount can be through multiple modes such as Account, GL, and cash and its combination.

You can top-up a TD using the 'TD Top-up By Multi Mode' screen. You can invoke this screen by typing 'TDTP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details are captured here:

Account Number

Select the account number from the adjoining option list.

On the click of 'P' button the following details related to the selected account is populated in the screen.

Account Description

The description of the selected TD account is displayed here. You cannot modify this.

Account Branch

The branch code where the selected TD account is available is displayed here. You cannot modify this.

Currency

The currency of the selected TD account is displayed here. You cannot modify this.

Customer Name

The name of the customer holding the TD account is displayed here.

Customer No

The code of the customer holding the TD account is displayed here.

Top-up Reference Number

A system generated reference number for the top-up transaction is displayed here.

Current Deposit Details

Interest Start Date

The date from which the interest on the TD account should be calculated is displayed here. You cannot modify this.

Principal Balance

The principal balance amount of the term deposit is displayed here. You cannot modify this.

Maturity Amount

The amount available on the maturity of the TD account is displayed here.

Maturity Date

The maturity date of the TD account is displayed here. You cannot modify this.

Deposit Tenor

The deposit tenor details of the TD are displayed here.

Years

The tenor of the TD account in years is displayed here. You cannot modify this. The tenor of the TD account in years is displayed here. You cannot modify this.

Months

The tenor of the TD account in months is displayed here. You cannot modify this.

Days

The tenor of the TD account in days is displayed here. You cannot modify this.

Top-up of Term Deposit Details

The top-up details of the TD are captured here.

Top-up Amount

Specify the top-up amount for the TD.

Value Date

Select the date on which the top-up on the TD has to be effective. The top-up value date can be a back-dated or current date. Future dated top-up is not allowed.

Note

- Top-up can be back-dated to the date of last financial transaction like pay-in, interest liquidation, redemption, maturity, rollover, and top-up of funds.
 - If top-up is made back-dated before last financial transaction system displays the following error message: "Top up can be back value dated only up to the value date of the last financial transaction".
 - Top- up value date cannot fall on a holiday. If back-dated top-up date is a holiday system displays the following error message: "Top- up value date is holiday"
-

Narrative

Enter remarks about the top-up transaction, if any.

Top-Up Pay-in Details

The pay-in details for the TD top-up is captured here.

Pay-in Option

Select the funding option from the adjoining drop-down list. The following options are available for selection in the drop-down list:

- Account
- GL
- Cash.

Percentage

Specify the percentage of top-up amount that has to be funded through the selected funding option.

Amount

Specify the top-up amount that has to be funded through the selected funding option.

Note

In case of multiple pay in modes, the sum of amounts in multiple payins should match the top up amount entered.

Offset Account

Select the offset account for passing the accounting entries.

Offset Branch

The branch where the selected offset account is available is displayed here.

After entering above details click 'Compute' button. The system will compute the deposit details after top-up and display it.

Deposit Details After Top-up

The following details are captured here:

Principal Balance

The principal balance amount of the term deposit after top-up is displayed here. You cannot modify this.

Interest Rate

The new interest rate to be applied on the top-up deposit, which is maintained at the account class level, is displayed here.

Maturity Amount

The amount that you will get on maturity of the top-up deposit is displayed here.

11.5 Opening a Islamic TD Account for Multi Mode

You can open TD accounts with Multi Mode Pay-In options using the 'Islamic TD Account Opening by Multi Mode' screen. You can invoke this screen by typing 'IPTDMM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

For details about the fields in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

Enrichment stage

After specifying the parameters, click the 'P' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following screen will be displayed:

The screenshot displays the 'Islamic TD Account Opening by Multi Mode' application. The interface includes a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Customer Information:** Fields for Customer Id, Currency, Product Code, Customer Name, Branch Code, Account Number, Account Description, Account Open Date, External Reference Number, Pay In By (dropdown), Clearing Type, Cheque Instrument No, Drawee Account Number, Routing No, and Cheque Date.
- Term Deposit Details:** A tabbed interface with 'Profit', 'Joint Holders', 'Dual Currency Deposit', and 'Check List' tabs. The 'Profit' tab is active, showing fields for Term Deposit Currency, Term Deposit Amount, Rollover Type (dropdown), Rollover Amount, Auto Rollover (checkbox), Close on Maturity (checkbox), Move Profit to Unclaimed (checkbox), Move Principal to Unclaimed (checkbox), Maturity Date, Next Maturity Date, Computed Amount, Profit Booking Branch, Profit Booking Account, Account Description, Deposit Tenor (Years, Months, Days), Original Tenor (Years, Months, Days), and Rollover Tenor (radio buttons for Account Class Tenor, Account Tenor, Independent Tenor).
- Term Deposit Pay In Option:** A table with columns for Pay In Option, Percentage, Amount, Offset Branch, Offset Account, Cheque Instrument No, and Cheque Date.
- Term Deposit Payout Details:** A table with columns for Payout Type, Percentage, Offset Branch, Account, Account Title, and Narrative.

At the bottom, there is a 'TD Payout Details' section and an 'Exit' button.

11.5.1 Specifying Term Deposit Details

Specify the following details:

Profit Booking Branch

Specify the profit booking branch for the customer.

Profit Booking Account

Specify the profit booking account for the customer.

For details about the fields and the tabs in the screen refer 'Opening a TD Account for Multi Mode Pay In' section of this chapter.

11.5.1.1 Specifying Term Deposit Pay Out Details

Click 'TD Payout Details' tab in 'Islamic TD Account Opening by Multi Mode' screen to maintain payout details.

Term Deposit Payout Details

New Enter Query

Branch Currency
 Account

Term deposit Bankers Cheque / Demand Draft PC

Branch Default From Parent Account
 Currency Account Class
 Customer No Account Class P

Interest

Ok Exit

11.5.1.2 Specifying Bankers Cheque Details

Term Deposit Payout Details

New Enter Query

Branch Currency
 Account

Term deposit Bankers Cheque / Demand Draft PC

Instrument Details

Instrument Type
 Currency
 Bank Code
 Payment Branch

Beneficiary Details

Beneficiary Address
 Beneficiary Name
 Passport/IC Number
 Narrative

Interest

Ok Exit

11.5.1.3 Specifying PC Details

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are two buttons: "New" and "Enter Query". Below these are input fields for "Branch", "Account", and "Currency". A tabbed interface is visible with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC", where "PC" is currently selected. Under the "Counterparty" section, there are input fields for "Counterparty Bank Code", "Counterparty Account", and "Currency". The "Beneficiary Details" section includes input fields for "Beneficiary Name", "Passport/IC Number", and "Narrative". To the right of these fields is a "Beneficiary Address" section with two stacked input fields. At the bottom of the window, there is an "Interest" section with a scroll bar. In the bottom right corner, there are "Ok" and "Exit" buttons.

For details about the fields and the tabs in the screen refer 'Specifying Term Deposit Pay out Details' section of this chapter.

11.5.2 Specifying Profit Details

This block allows you to capture profit related details. Click on the 'Profit' tab to invoke the following screen:

Term Deposit Profit

Account Details

Profit | **Deposit**

Calculation Account:
 Calculation Account Description:
 Profit Booking Account:
 Profit Booking Account description:
 Charge Booking Account:
 Charge Booking Account Description:
 Profit Statement

Profit Start Date:
 Charge Start Date:
 Profit Booking Branch:
 Dr Cr Advices
 Charge Booking Branch:

Product Details ◀ 1 Of 1 ▶

Product Code:
 UDE Currency:
 ILM Product
 ILM Product Type:

Waive Charges
 Generate UDE Change Advice
 Open
 Continue Variance on Rollover

◀ 1 Of 1 ▶ Go

<input type="checkbox"/>	Effective Date	Open
<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

◀ 1 Of 1 ▶ Go

<input type="checkbox"/>	User Defined Element Id	UDE Value	Rate Code	Variance
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Payout Parameters

You can specify the following details:

Profit Start Date

Select the profit start date from the option list.

Profit Booking Branch

Select the profit booking branch from the option list.

Profit Booking Account

Specify the profit booking account for the customer.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Term Deposit Profit

Account Details

Profit Deposit

Deposit Tenor Account Class Tenor Account Tenor Independent Tenor

Year

Months

Days

Maturity Date

Auto Rollover

Close on Maturity

Move Profit to Unclaimed

Move Principal to Unclaimed

Rollover Tenor Account Class Tenor Account Tenor Independent Tenor

Years

Months

Days

Next Maturity Date

Rollover Type Principal + Profit Principal Special Amount Profit

Rollover Amount

Compute

1 Of 1

Payout Type	Percentage	Offset Branch	Account	Narrative
Account Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Payout Parameters

Ok Exit

For details about the fields and the tabs in the screen refer 'Capturing Interest Details' and 'Capturing Details for Deposit' sections of this chapter.

11.6 Manual Pay-Out TD Redemption

You can redeem a Term Deposit for multi mode pay out using 'Multimode Deposit Redemption' screen.

Note

For denominated deposits, payout to a child TD using the same denominated deposit account class or any other denominated deposit account class will be restricted. This restriction will be applicable during opening, redemption, maturity processing or amendments. System will do a validation for this and if the validation fails an error similar to 'Payout to term deposit using denominated deposit account class is not allowed for this denominated deposits' is displayed.

You can invoke 'Multimode Deposit Redemption' screen. by typing '1317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Note

1317 is a three stage screen, where in the query stage, the TD account to be redeemed will be selected. On the click of 'Save' button of query screen, the input screen appears so that the payout details can be specified. After saving the details in the input stage, the enrichment stage opens with Charge, MIS, UDF, Denominations etc. will be visible and values can be entered.

The following details are displayed:

Account Number

The system displays the account number.

Note

In case of multiple accounts with the same account number, the system will display a list of account numbers with account branches to select.

Account Branch

The system displays the logged-in branch. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account branch.

Account Currency

The system displays the currency of the logged-in account. If you specify another account number and tab out of the Account Number field, the system displays the corresponding account currency.

Account Description

The system displays the description of the account.

Redemption Mode

Select the Redemption mode from the following options:

- Partial Redemption
- Full Redemption'

Redemption Amount

Specify the Redemption Amount if you have selected the Redemption Mode as 'Partial Redemption'.

System displays the principal amount as 'Redemption Amount' if you have selected the Redemption Mode as 'Full Redemption'.

External Reference

The system generates and displays a unique reference number for the transaction. The host identifies the transaction with the external reference number.

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

Note

This is applicable only for full redemption and not for partial redemption.

Waiver Interest

Check the box to waive the interest for redeeming the term deposit.

Note

This is applicable only for full redemption and not for partial redemption.

Default Maturity Instructions

Check this box to default the principal payout instructions in the Term Deposit Payout Details grid.

Note

The instructions to payout the principal are specified during TD creation.

Details

Principal Amount

The system displays the amount paid at the time of term deposit booking, when you click on the 'Compute' button.

Interest Amount

The system defaults the rate of Interest at which the interest amount is calculated.

Tax Amount

The system displays the amount to be deducted towards tax.

Interest Rate

The system displays the current interest rate applicable after partial/full redemption when you click on the 'Compute' button.

Maturity Amount

The system displays the current maturity amount after partial/full redemption.

Total Payout Amount

The system displays the total payout amount.

Refer the chapter 'Annexure B - IC Rule Set-up' in this user manual for details on calculating principal and interest amount during term deposit redemption.

Specifying the Term Deposit Payout Details

Payout Mode

Select the pay-out mode from the following options:

- Bankers Check
- Payments
- Cash
- Accounts
- General Ledger
- Term Deposit
- Demand Draft
- Loan Payment

Percentage

Specify the amount of redemption in percentage.

Redemption Amount

Specify the amount of redemption in absolute.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption

Instrument Number

Specify the instrument number to be issued.

Waive Charges

Check this box to waive charges for pay-out BC issuance. **Specifying Denomination Certificate Details**

Click 'Denominated Deposits' tab to capture denominated deposit certificate details:

Multimode Deposit Redemption : Branch Date 2014-03-31

Save Hold

Redemption Amount External Reference FJB 14090000 1025 I

Waiver Penalty Waive Interest

Default Maturity Instructions

Details

Principal Amount Interest Rate

Interest Amount Maturity Amount

Tax Amount Total Payout Amount

Compute

Term Deposit Payout Details Denominated Deposit

Denominated Deposit Certificate Details

Select All

1 Of 1 Go

Certificate Number Certificate Status Certificate Amount Redeem

Populate

Total Amount of Redemption

Number of Certificates Redeemed

Term Deposit Payout Details

Cancel

Select All

Check this box to select all certificates for the account.

Certificate Number

Select the certificate number from the option list. The list displays all active certificates issued for the account.

Certificate Status

The current status of the selected certificate is displayed here.

Certificate Amount

The amount of the certificate is displayed here.

Redeem

Check this box to do a partial or full redemption.

Total Amount of Redemption

The total redemption amount is displayed here.

Number of certificate redeemed

The number of certificates currently redeemed is displayed here.

The following screen is displayed:

Multimode Deposit Redemption : Branch Date 2014-04-01

Save Hold

Account Number * Account Branch

Account Description

Redemption Mode Partial Redemption Account Currency

Redemption Amount External Reference FJB1409100018109

Waiver Penalty Waive Interest

Default Maturity Instructions

Details

Principal Amount Interest Amount Tax Amount Interest Rate Maturity Amount Total Payout Amount

Compute

Term Deposit Payout Details Denominated Deposit

Term Deposit Payout Details

Payout Mode	Percentage	Redemption Amount	Offset Branch	Offset Account
<input checked="" type="checkbox"/> Account				

Cancel

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

You need to specify the following:

Txn Ccy

Select the transaction currency from the option list.

Redemption Mode

Select the mode of redemption. Redemption can be either in part or in full.

Redemption Amount

Specify the amount to be redeemed. For full redemption mode, you need not enter the redemption amount. If you want to redeem the deposit in part, enter the part redemption amount.

Note

The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the error message as "Withdrawal amount must be multiples of withdrawal unit".
 - Withdrawal amount should be greater than minimum booking amount maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the error message "Withdrawal exceeds minimum balance level"
-

Waive Interest

Check this box to waive off the calculated interest amount that is to be paid to the customer during redemption.

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

Note

You can check the 'Waive Interest' and 'Waive Penalty' boxes only for full redemption and not for partial redemption.

Principal and Interest Details

The system displays the following principal and interest details:

Principal Amount

The system displays the amount paid at the time of term deposit booking, when you click on the 'Compute' button.

Interest Rate

The system displays the current interest rate applicable after partial/full redemption when you click on the 'Compute' button.

Maturity Amount

The system displays the current maturity amount after partial/full redemption.

Refer the chapter 'Annexure B - IC Rule Set-up' in this user manual for details on calculating principal and interest amount during term deposit redemption.

On clicking 'Save' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software interface for 'Redemption by Transfer in Multimode'. It includes fields for Account Number, Branch, Account Title, Account Currency, Redemption Mode (set to Full Redemption), Waiver Penalty, Default Maturity Instructions, Customer Id, and Cash Amount. There are also checkboxes for Waive Interest and a Recalculate button. A Details section contains fields for Principal Amount, Interest Rate, Interest Amount, Maturity Amount, Tax Amount, and Total Payout Amount. At the bottom, there are tabs for Term Deposit Payout Details, Denomination, Charges, MIS, and UDF. The MIS tab is active, displaying Composite MIS and Transaction MIS tables. An Exit button is in the bottom right corner.

The following details are displayed:

Txn Ccy

If you have not specified the transaction currency in the previous stage, then the account currency is taken as the transaction currency by default. To change the default currency code, select the currency from the drop-down list.

Exchange Rate

This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

11.6.1 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Term Deposit Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a software window titled "Term Deposit Payout Details". The window has a menu bar with "New" and "Enter Query" options. Below the menu bar, there are input fields for "Branch", "Account", and "Currency". A tab bar is visible with three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC". The "Bankers Cheque / Demand Draft" tab is currently selected. Under the "Instrument Details" section, there are input fields for "Bank Code", "Payment Branch", "Instrument Type", and "Currency". Under the "Beneficiary Details" section, there are input fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom of the window, there is an "Interest" field and "Ok" and "Exit" buttons.

You can maintain the following parameters here:

Bank Code

Bank code of the TD account will be defaulted from the main screen.

Account

TD account will be defaulted from the main screen

Currency

Currency of the TD account will be defaulted from the main screen

11.6.1.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Cheque Date

Select the cheque date for the pay-out.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Country Code

Select the country code for the pay-out.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.6.1.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are tabs for "Term deposit", "Bankers Cheque / Demand Draft", and "PC", with "PC" being the active tab. Below the tabs, there are two main sections: "Counterparty" and "Beneficiary Details".

The "Counterparty" section includes three input fields: "Counterparty Bank Code", "Counterparty Account", and "Currency".

The "Beneficiary Details" section includes four input fields: "Name", "Other Details", "Narrative", and "Address".

At the bottom of the window, there is a "Term Deposit Interest" section and two buttons: "Ok" and "Exit".

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Counterparty Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.6.1.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The screenshot shows a software window titled "Term Deposit Payout Details". The window has a menu bar with "New" and "Enter Query". Below the menu bar, there are three tabs: "Term deposit", "Bankers Cheque / Demand Draft", and "PC". The main area contains several input fields: "Branch Code", "Customer No", "Currency", "Account No", "Account Class", and "Default From". The "Default From" field has two radio buttons: "Account" (selected) and "Account Class". There is a small blue square with a white "P" below the "Account Class" radio button. At the bottom of the window, there is a status bar with "Term Deposit Interest" and two buttons: "Ok" and "Exit".

The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Indicate the Default From option to default the details from either the parent account TD account or account class. The options available are:

- Parent Account
- Account Class

Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

Note

If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

11.6.2 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Term Deposit Interest' button.

The screenshot shows the 'Term Deposit Interest' window with the following sections:

- Account Details:** Includes tabs for 'Interest' and 'Deposit'. Fields include Calculation Account, Interest Start Date, Charge Start Date, Interest Booking Branch, Charge Booking Branch, and Interest Statement checkbox.
- Product Details:** Includes Product Code, UDE Currency, ILM Product checkbox, and ILM Product Type. Checkboxes for Waive Charges, Generate UDE Change Advice, Open, and Continue Variance on Rollover are also present.
- Payout Parameters:** A table with columns: Effective Date, Open, User Defined Element Id, UDE Value, Rate Code, and Variance.

You need to capture the following details here:

Branch Code

The system displays the branch code of the Child TD.

Account Number

The system displays the account number of the Child TD.

Account Class

The system displays the account class of the Child TD.

Customer Number

The system displays the customer number of the Child TD.

11.6.2.1 Capturing Interest Details**Calculation Account**

Select the calculation amount of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

Continue Variance on Rollover

The system defaults it based on the Interest and Charges product. However, you can modify this.

Check this box to enable continued variance on rollover. If you check this, then the system will default account variance as current value to the rollover deposit for the next cycle.

If you do not check this, then the account variance will not be carried forward to next rollover cycle.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

Effective Date

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account.

Variance

Specify the variance in the interest rate. This is the variance alone. The effective rate will be the sum of the TD rate code and the variance that you specify here. This value can be modified at any point of time.

11.6.2.2 Capturing Details for Deposit

To capture the deposit details, click on the 'Deposit' tab.

The screenshot shows the 'Interest' window with the 'Deposit' tab selected. The window contains the following fields and options:

- Branch: [Text Field]
- Account: [Text Field]
- Account Class: [Text Field]
- Currency: [Text Field]
- Interest: [Tab]
- Deposit Tenor: Account Tenor, Account Class Tenor, Independent Tenor
- Years: [Text Field]
- Months: [Text Field]
- Days: [Text Field]
- Maturity Date: [Text Field]
- Rollover Tenor: Account Tenor, Account Class Tenor, Independent Tenor
- Years: [Text Field]
- Months: [Text Field]
- Days: [Text Field]
- Next Maturity Date: [Text Field]
- Tenor: [Text Field]
- Rollover Type: Principal/Interest, Principal, Special Amount, Interest
- Rollover Amount: [Text Field]
- Rollover Interest Rate Based on Cumulative Amount
- Term Deposit Payout Details:

Payout Type	Percentage	Offset Branch	Offset Account	Narrative
Account				

Specify the following details:

Deposit Tenor

The system calculates the tenor of the deposit account as the difference between interest start date and maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

However, system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - - If you select this option, then you have to specify the tenor to be considered for deposit in terms of years, months and days

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

Years

This indicates the number of years in the original tenor.

Months

This indicates the number of months in the original tenor.

Days

This indicates the number of days in the original tenor.

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Rollover Tenor

If 'Auto rollover' box is checked in deposit booking and TD payout screens then you need to update the 'Rollover Tenor' to be considered

You can select one of the following options:

- Account Class Tenor - If 'Recompute Maturity Date on Rollover' is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:
 - The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
 - During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays the override message, "Re-pick account class tenor on rollover restrictions exists at account class".
 - On save, the 'Next Maturity Date' is null.
- Account Tenor - If 'Recompute Maturity Date on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:
 - The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.
 - During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Recompute Maturity Date on Rollover restrictions at account class will be ignored".
 - On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, rather than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination. On save, system updates the 'Next Maturity Date' accordingly.

Note

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Roll-over tenor does not fall in the range of minimum and maximum tenor allowed".

Years

Specify the number of years in the rollover tenor.

Months

Specify the number of months in the rollover tenor.

Days

Specify the number of days in the rollover tenor.

Next Maturity Date

On clicking on 'Save' or 'Compute', system defaults the next maturity date from the previous tenor of the deposit. This is updated only for rollover TDs.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Move Principal to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

Refer the section 'Calculating Interest Rate Based on Base Amount' in 'Terms and Deposits' User Manual for details about arriving at interest rate based on cumulative amount.

Rollover Type

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be

first liquidated to TD account and settled to the Payout details maintained for the TD account).

- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

11.6.2.3 Specifying Term Deposit Pay-Out Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC
- Creation of new Term Deposit – TD

Note

- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.
-

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

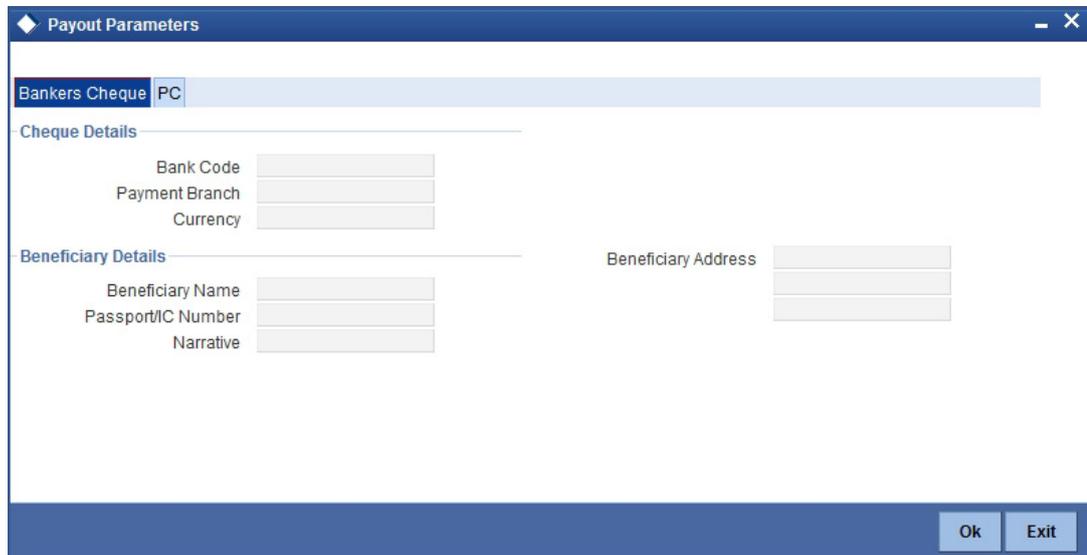
Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

11.6.3 Capturing Pay-Out Parameters Details

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.



The screenshot shows a window titled "Payout Parameters" with a blue header and footer. The "Bankers Cheque" tab is selected, and the "PC" button is visible. The form is divided into two sections: "Cheque Details" and "Beneficiary Details".

Cheque Details:

- Bank Code:
- Payment Branch:
- Currency:

Beneficiary Details:

- Beneficiary Name:
- Passport/IC Number:
- Narrative:
- Beneficiary Address:

At the bottom right, there are "Ok" and "Exit" buttons.

The following details are captured here:

11.6.3.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Date

Specify the date of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/ IC Number

Specify the passport or IC number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Country Code

Specify the country code for the pay-out.

11.6.3.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a window titled "Payout Parameters" with a close button in the top right corner. Below the title bar, there are two tabs: "Bankers Cheque" and "PC", with "PC" selected. The window is divided into two main sections: "Counterparty" and "Beneficiary Details".

Counterparty

- Counterparty Bank Code:
- Counterparty Account:
- Currency:

Beneficiary Details

- Beneficiary Name:
- Passport/IC Number:
- Narrative:

Beneficiary Address

-
-

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport Account Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.7 Processing Close Out Withdrawal by Multi Mode

You can close an account and pay the account balance to the customer using the 'Close out Withdrawal by Multi Mode' screen. You can invoke this screen by typing '1350' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following parameters here:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch Code

Branch code of the current branch is defaulted here.

Account Number

Specify a valid account number you need to close, from the adjoining option list.

Account Title

Title of the specified account number is defaulted here.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

Currency

Currency of the specified account number is defaulted here.

Customer ID

Customer ID of the specified account number is defaulted here.

Account Amount

Balance amount in the specified account number is defaulted here.

You can also maintain the following details, apart from the details defaulted:

Account Pay Out Details

You can maintain the following details here:

Pay-Out Option

Select a valid pay-out option for the specified account number, from the adjoining drop-down list. This list displays the following values:

- Bankers Cheque – BC – Select if pay-out is through Bankers Cheque.
- Payout by FT – FT – Select if pay-out is through Fund Transfer.
- Payout by Cash – Select if pay-out is through Cash.
- Payments – PC – Select if pay-out is through payments.

Percentage

Specify amount of redemption in percentage.

Amount

Amount to be paid-out is defaulted here based on the selected pay-out option and specified percentage, when you save the transaction.

Instrument Number

System will default the instrument number in forthcoming enrich stage which is to be issued to customer when BC payout mode is used.

Waive Charges

Check this box to indicate waive option for pay-out mode using RT product.

Offset Branch

Branch code of the account for redemption is defaulted here, when you select the 'Offset Account'.

Offset Account

Specify account number you need for redemption from the adjoining option list.

Note

If the transaction account has negative balance, and the mode used for closure is FT, the system will debit the negative amount of the transaction account + charges associated with account closure + the payout mode charges from the offset account, nullify the transaction account by making it to 0 and then closes. For modes other than FT, the system displays an error message when you try to close a negative balance account.

11.7.1 Maintaining Pay-out Parameters

You can maintain pay-out details of the account considered for redemption using the 'Payout Details' screen. You can maintain details for any selected payout option. You can invoke this screen by clicking on the 'Payout Details' button in the 'Close out Withdrawal by Multi Mode' screen.

The screenshot shows a window titled 'Payout Details' with a blue header and a close button. Below the header is a tabbed interface with 'Bankers Cheque' selected and 'PC' next to it. The main area is divided into two sections: 'Cheque Details' and 'Beneficiary Details'. The 'Cheque Details' section contains fields for Bank Code, Cheque Date, Country Code, and Payable Branch. The 'Beneficiary Details' section contains fields for Beneficiary Name, Beneficiary Address (with three stacked input boxes), Passport/IC Number, and Narrative. At the bottom right of the window are 'Ok' and 'Exit' buttons.

You can maintain the following parameters here:

11.7.1.1 Bankers Cheque Tab

You can maintain Bankers cheque details of the account for redemption here, if you have selected 'Pay-Out Option' as 'Bankers Cheque'.

Cheque Details

You can maintain the following cheque details:

Bank Code

Specify Bank code of the Banker's Cheque from the adjoining option list.

Country Code

Specify Country code of the Banker's Cheque from the adjoining option list.

Cheque Date

Specify a valid date you need to issue Banker's Cheque from the adjoining calendar.

Payable Branch

Specify branch you need to pay the Banker's Cheque from the adjoining option list.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the Banker's Cheque.

Beneficiary Address

Specify address of the beneficiary for the Banker's Cheque.

Passport/IC Number

Specify Passport number of the beneficiary for the Banker's Cheque.

Narrative

Specify description for the beneficiary of the Banker's Cheque.

11.7.1.2 PC Tab

You can maintain details of the other Bank, to which the balance amount of the account for redemption is transferred.

The screenshot shows a dialog box titled "Payout Details" with a "PC" tab selected. The dialog is divided into two main sections: "Counterparty Details" and "Beneficiary Details".

Counterparty Details:

- Counterparty Bank Code:
- Counterparty Account:
- PC Product Category:

Beneficiary Details:

- Beneficiary Name:
- Beneficiary Address:
- Passport/IC Number:
- Narrative:

At the bottom right of the dialog, there are "Ok" and "Exit" buttons.

You can maintain the following parameters here:

Counterparty Details

You can maintain the following counterparty details here:

Counterparty Bank Code

Specify the Bank code of the counterparty from the adjoining option list.

Counterparty Account

Specify account number of the counterparty from the adjoining option list.

PC Product Category

Specify PC product category from the adjoining option list.

Note

This is an optional field. If a value is not defined for this field, then the system books PC contract based on the PC 'Product Category' details maintained at 'Account Class' level.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the PC product.

Beneficiary Address

Specify address of the beneficiary for the PC product.

Passport/IC Number

Specify Passport number of the beneficiary for the PC product.

Narrative

Specify description for the beneficiary of the PC product.

Note

During account closure, the system uses PC Bridge GL, maintained at account class level, as an intermediary GL.

12. Credit Card Payments

12.1 Introduction

Oracle FLEXCUBE provides a facility to process transactions using Credit Cards. When Credit Card details are received from SELECT, the system validates for Card Number, Status and defaults the Card Holder details.

Oracle FLEXCUBE provides facility to handle these payments in the following modes:

- Payment by In-House Bank Cheque
- Payment by Other Bank Cheque
- Payment by Cash
- Payment by Account
- Payment through incoming swift message

12.2 Processing Payments by In-House Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by the bank. You can maintain these details using 'Credit Card Payment By In-House Cheque' screen. You can invoke this screen by typing 'CRCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	<input type="text"/>	Product	CRCM
From Account Branch *	<input type="text"/>	Credit Card Holder Name	<input type="text"/>
Credit Card No *	<input type="text"/>	Cheque Number *	<input type="text"/>
From Account Number *	<input type="text"/>	Check Date	<input type="text"/>
Account Title	<input type="text"/>	Cheque Issue Date	<input type="text"/>
From Account Currency *	<input type="text"/>		
Amount *	<input type="text"/>		
Narrative	<input type="text"/>		

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCM.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

From Account Branch

Branch code of the recovery account is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

From Account Number

Recovery account number is defaulted here. However; you can specify account number from the adjoining option list, if needed.

Account Title

Title of the recovery account is defaulted here.

From Account Currency

Currency of the account is defaulted, when account number is selected.

Cheque Number

Specify a valid cheque number for payment.

Note

Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Check Date

Current system date is defaulted as the check date.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Amount

Specify the payment amount for credit card transaction.

Note

Amount currency can be FCY

Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number
- Customer ID
- To Amount
- Exchange Rate
- From Amount
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing an In-house Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product. It then generates an advice for the same.

Note

- When an amount is paid, the system accepts the amount with out validating payment against due amount.
 - You can also configure auto-authorization with few user limits.
-

12.3 Processing Payments by Other Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by other banks. You can maintain these details using 'Credit Card Payment By Cheque' screen. You can invoke this screen by typing 'CRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Payment by Cheque" with the following fields:

External Reference Number	Account Branch *
Transaction Currency *	Narrative
Transaction Amount *	Drawer Account Number
Clearing Type *	Cheque Date *
Cheque Number *	Credit Card No *
Routing Number *	Credit Card Holder Name
	Cheque Issue Date

An "Exit" button is located at the bottom right of the window.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Account Branch

Specify branch code of the Credit Card from the adjoining option list.

Narrative

Specify remarks for the credit card payments, if any.

Transaction Currency

Currency of the transaction is defaulted here; however, you can modify if needed.

Transaction Amount

Specify amount of the cheque drawn.

Clearing Type

Specify clearing type you need for the cheque drawn from the adjoining option list.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Cheque Number

Specify a valid cheque number for payment.

Note

Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Routing Number

Specify routing number you need for the cheque drawn from the adjoining option list

Drawer Account Number

Specify Account number on which the cheque is drawn.

Cheque Date

Cheque date is defaulted here.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows the 'Payment by Cheque' window with the following fields and controls:

- External Reference Number
- Credit Card No
- Credit Card Holder Name
- Account Number
- Account Title
- Narrative
- Transaction Currency
- Transaction Amount
- Exchange rate
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Recalculate button
- Instrument Details tab (selected)
- Charge, MIS, UDF tabs
- Clearing Type
- Cheque Number
- Value Date
- Routing Number
- Special Available checkbox
- Branch Code
- Bank Name
- Sector Description
- Drawer Account Number
- Cheque Date
- Late Clearing checkbox
- Regulation CC Available checkbox
- Bank Code
- Sector Code
- Branch Name
- Exit button

In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number
- Account Title
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Instrument Details
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system triggers clearing transaction and stores RT transaction reference number in XREF column of the Clearing Transaction for reference.

12.4 Processing Payments by Cash

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cash. You can maintain these details using 'Credit Card Payment By Cash' screen. You can invoke this screen by typing 'CRCP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Payment by Cash" with the following fields:

- External Reference
- Account Branch *
- Credit Card No
- Credit Card Holder Name
- Product: CRCA
- Transaction Currency *
- Transaction Amount *
- Narrative

An "Exit" button is located at the bottom right of the window.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCA.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Transaction Amount

Specify payment amount for credit card transaction.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number,
- Account Description
- Account Currency
- Account Amount
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

12.4.1 Currency Denomination Tab

You can maintain the following denomination details here:

Currency Code

Currency code of the transaction currency is defaulted here.

Preferred Denomination

Specify preferred denomination for the Credit Card payment.

Total

Transaction amount is defaulted here from the main screen.

Denomination Details

You can maintain the following details here:

Denomination Code

Denomination code is defaulted based on the details maintained at 'Denomination Maintenance' level.

Denomination Value

Denomination value is defaulted based on the details maintained at 'Denomination Maintenance' level.

Units

Specify units you need for the specified denomination code.

Total Amount

Total amount is defaulted based on the denomination details maintained in this screen.

12.4.2 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

For further processing details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

Click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, the system processes accounting entries to respective GLs maintained for Credit Card product.

12.5 Processing Payments by Account

Oracle FLEXCUBE provides a facility to handle Credit Card payments by Account. You can maintain these details using 'Credit Card Payment By Account' screen. You can invoke this screen by typing 'CRAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRAC.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Value Date

Current date of the system is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Recovery Account

Recovery account is defaulted here from the Credit Card number. However; you can specify a valid recovery account from the adjoining option list, if not defaulted.

Account Title

Title of the recovery account is defaulted here.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Note

If account branch and transaction branch are different, then the system automatically processes inter-branch entries.

Amount

Specify the payment amount for credit card transaction.

Note

If the payment is in FCY, then the system converts the amount based on the exchange rate code maintained at the 'Product' level

Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows the 'Payment by Account' application window. The form includes the following fields:

- External Reference
- Credit Card No
- Value Date
- Recovery Account
- Account Title
- Account Branch
- Exchange Rate
- Total Charge
- Product (CRAC)
- Credit Card Holder Name
- To Account Number
- Account Description
- Transaction Currency
- Amount
- Narrative
- Account Amount

Below the form is a 'Charges' section with tabs for 'MIS' and 'UDF'. The 'Charge Details' table is currently empty, showing columns for Charge Components, Waiver, Currency, Charge Amount, Charge in Local Currency, and Exchange Rate. An 'Exit' button is located at the bottom right of the window.

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number,
- Account Description
- Account Amount
- Total Charges
- MIS Details
- UDF Details

Exchange Rate

Exchange rate value is defaulted here to convert the transaction currency to account currency.

Recalculate

Click this button to recalculate charges for the cheque deposited.

12.5.1 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

For further processing details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

Click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product.

12.6 Processing Credit Card Payment Reversals

Oracle FLEXCUBE provides a facility to handle reversal of Credit Card payments by Cash, Cheques and Account transfer. You can maintain payment reversal details using 'Credit Card Payment Reversal' screen. You can invoke this screen by typing 'STDCCREV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Credit Card Payment Reversal	
New Enter Query	
Credit Card No *	Payment Currency
Transaction Ref No *	Payment Amount
Transaction Branch	Payment Status
Transaction Date	Payment Input By
Remarks	External Ref No
Maker ID	Date Time
Checker Id	Date Time
Authorization Status	Exit

You can maintain the following parameters here:

Credit Card No

Specify number of the Credit Card for which you need to reverse payments.

Transaction Ref No

Transaction reference number is defaulted here, when you select Credit Card.

Click Default button. The system defaults the following values:

- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status
- Payment Input By
- External Ref No

Remarks

Specify remarks for reversal of payment, if any.

After defaulting the Credit Card payment details, click on 'Save' icon. The system triggers the reversal accounting entries and reverses the transaction for the selected transaction reference number. If the payment is an outward cheque payment, you need to manually reject the cheque transaction and trigger the Credit Card payment reversals.

12.7 Viewing Credit Card Reversal Payments

You can view a summary of Credit Card reversal payments maintained at the 'Credit Card Payment Reversal' level using 'Credit Card payment Reversal Summary' screen. You can invoke the 'Credit Card payment Reversal Summary' screen by typing 'STSCCREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays a software interface titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below these are four search filters: 'Authorization Status' (a dropdown menu), 'Transaction Ref No' (a text input field), 'Credit Card No' (a text input field), and 'Transaction Branch' (a text input field). Below the filters, there is a 'Records per page' dropdown set to '15' and a '1 Of 1' indicator. The main area is a table with the following columns: 'Authorization Status', 'Credit Card No', 'Transaction Ref No', 'Transaction Branch', 'Transaction Date', and 'Payment Currency'. The table is currently empty. At the bottom right of the screen, there is an 'Exit' button.

You can view records based on any or all of the following criteria:

Authorization Status

You can view records based on the authorization status of the Credit Card payment by selecting an option from the adjoining drop-down list. This list provides the following options:

- Authorised—Select this option if the Credit Card payment is authorised.
- Unauthorised—Select this option if the Credit Card payment is unauthorised.

Credit Card No

Select a valid Credit Card number to view records based on the Credit Card number, from the adjoining option list.

Transaction Ref No

Select a valid transaction reference number to view records based on the transaction reference number, from the adjoining option list.

Transaction Branch

Select a valid branch code if you need to view records based on the branch code, from the adjoining option list.

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Credit Card No
- Transaction Ref No
- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status
- Payment Input By

13. Vault Operations

13.1 Introduction

This chapter details the various Vault Operations that can be performed through this module.

13.2 Transferring Cash from Vault

You can transfer cash from vault using the 'Transfer cash from Vault' screen. You can invoke this screen by typing '9007' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Transfer Cash from Vault' application window. The window title is 'Transfer Cash from Vault'. It contains several input fields: 'Transfer Currency *', 'Transfer Amount *', 'Preferred Denomination', 'Total', and 'External Reference'. There are 'Populate' and 'Clear' buttons for these fields. A 'Default Denomination' button is also present. Below these fields are 'Currency Code' and 'Preferred Denomination' fields with a 'Populate' button. A 'Total' field with a 'Clear' button is also visible. At the bottom, there is a 'Denomination Details' table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table is currently empty. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Here, you can capture the following details:

TransferCurrency

Select the currency to be transferred from Vault.

Transfer Amount

Specify the total amount to be transferred.

Preferred Denomination

Specify the preferred denomination.

Total

The system displays the total amount transferred.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

13.2.1 **Capturing denomination details**

You have to specify the following details for the cash being transferred:

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

After entering these details, you need to click save icon. The specified amount will flow from vault and gets updated.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.3 Transferring Cash to Vault

You can transfer cash to vault using the 'Transfer cash to Vault' screen. You can invoke this screen by typing '9008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Transfer Cash to Vault' application window. The window title is 'Transfer Cash to Vault'. It contains several input fields and buttons. The top section has 'Transfer Currency *', 'Transfer Amount *', 'Preferred Denomination', 'Total', and 'External Reference' fields, with 'Populate' and 'Clear' buttons below them. A 'Default Denomination' button is also present. The middle section has 'Currency Code' and 'Preferred Denomination' fields, with a 'Populate' button below them, and a 'Total' field with a 'Clear' button. The bottom section is a table titled 'Denomination Details' with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table has one row with empty cells. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Here, you can capture the following details:

Transaction Currency

Select the currency to be transferred to Vault.

Transaction Amount

Specify the total amount to be transferred.

Preferred Denomination

Specify the preferred denomination.

Total

The system displays the total amount transferred.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

13.3.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.4 Buying Cash from Central Bank

You can buy cash from central bank using the 'Buy Cash from Central Bank' screen. You can invoke this screen by typing '9009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Buy Cash From Central Bank". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, the main area contains several input fields arranged in two columns. The left column includes "External Reference Number", "Transaction Currency *", and "Narrative". The right column includes "Branch" and "Transaction Amount *". At the bottom right of the window, there is an "Exit" button.

Here, you can capture the following details:

Transaction Currency

Select the currency to be bought from the Central bank.

Transaction Amount

Specify the total amount to be transferred.

Narrative

Enter remarks about the transaction.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

After entering these details you need to click save icon. The transaction moves to the enrichment stage.

Enrichment Stage

In this stage some additional details need to be captured on the screen. The screen displayed is as below:

Denomination Code	Denomination Value	Units	Total Amount

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

13.4.1 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash purchase. To reverse this default behaviour, you can specify units in negative.

Denom Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

13.4.2 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.

The screenshot shows a software window titled "Buy Cash From Central Bank". At the top, there are buttons for "New" and "Enter Query". Below these are several input fields: "External Reference Number", "Narrative", "Branch", "Transaction Currency", and "Transaction Amount". A tabbed interface is visible with three tabs: "Denomination", "MIS" (which is selected and highlighted in blue), and "UDF". Below the tabs, the screen is divided into two sections: "Composite MIS" on the left and "Transaction MIS" on the right. Each section contains a vertical stack of empty rectangular input boxes. An "Exit" button is located in the bottom right corner of the window.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE Host User manual for details.

As an example, the following details may be captured in this section:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

Contract in Various Currencies

Explanation required from Dev/testing team.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

13.4.3 Specifying UDF Details

You can specify the UDF details under 'UDF' tab.

Field Name	Field Value

Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.5 Selling Cash to Central Bank

You can sell cash to central bank using the 'Sell Cash to Central Bank' screen. You can invoke this screen by typing '9010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software dialog box titled "Sell Cash to Central Bank". It features a menu bar with "New" and "Enter Query" options. The main area contains four input fields: "Transaction Currency *", "Narrative", "External Reference", and "Transaction Amount *". The "Transaction Currency *" and "Transaction Amount *" fields are on the top row, "Narrative" is on the second row, and "External Reference" is on the third row. At the bottom right of the dialog are "Ok" and "Exit" buttons.

Here, you can capture the following details:

Transaction Currency

Select the currency to be sold to Central bank.

Transaction Amount

Specify the total amount to be sold.

Narrative

Enter description of the transaction.

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

After entering these details you need to click save icon.

Enrichment stage

The screenshot shows the 'Sell Cash to Central Bank' application window. The window title is 'Sell Cash to Central Bank'. The interface includes a menu bar with 'New' and 'Enter Query' options. The main area contains several input fields: 'Transaction Currency', 'Narrative', 'External Reference', 'Branch', and 'Transaction Amount'. Below these is a tabbed interface with 'Denomination' selected, and sub-tabs for 'MIS' and 'UDF'. Further down are 'Currency Code', 'Preferred Denomination', and 'Total' fields, along with 'Populate' and 'Clear' buttons. At the bottom is a 'Denomination Details' table with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table is currently empty. At the very bottom of the window are 'Ok' and 'Exit' buttons.

In this stage some additional fields are displayed like Exchange rate.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

13.5.1 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash sale. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

13.5.2 Specifying MIS Details

You can capture the details in the 'MIS' tab of the screen:

The screenshot shows a window titled "Sell Cash to Central Bank" with a menu bar containing "New" and "Enter Query". Below the menu bar are several input fields: "Transaction Currency", "Branch", "Narrative", "Transaction Amount", and "External Reference". A tabbed interface is visible with three tabs: "Denomination", "MIS", and "UDF". The "MIS" tab is currently selected. Below the tabs, there are two columns of data entry fields. The left column is labeled "Composite MIS" and the right column is labeled "Transaction MIS". Each column contains a vertical stack of ten empty input boxes. At the bottom right of the window, there are "Ok" and "Exit" buttons.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

Contract in Various Currencies

13.5.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.6 Buying TCs from Agent

You can buy TCs from Agent using the 'Buy TCs from Agent' screen. You can invoke this screen by typing '9011' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.6.1 Specifying TC Details

The following details have to be maintained:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.7 Buying TCs from Head Office

You can buy TCs from Head office using the 'Buy TCs from HO' screen. You can invoke this screen by typing '9015' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Description	Denomination	Currency	Count	Series	Sys Count

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.7.1 Capturing TC Details

The following details have to be captured:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.8 Selling TCs to Head Office

You can sell TCs from Head office using the 'Sell TCs to HO' screen. You can invoke this screen by typing '9016' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Description	Denomination	Currency	Count	Series	Sys Count

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction, if any.

Branch Code

The current branch is defaulted.

13.8.1 Capturing TC Details

You have to maintain the following information in this section:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.9 Buying TCs from Vault

You can buy TCs from Vault using the 'Buy TCs from Vault' screen. You can invoke this screen by typing '9017' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Description	Denomination	Currency	Count	Series	Sys Count	€
-------------	--------------	----------	-------	--------	-----------	---

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.9.1 Capturing TC Details

You have to capture the following details of the TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.10 Returning TCs to Vault

You can return TCs to Vault using the 'Return TCs to Vault' screen. You can invoke this screen by typing '9018' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Description	Denomination	Currency	Count	Series	Sys Count

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.11 Capturing TC Details

You have to specify the following details of a TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.12 Viewing TCs available with Vault

You can view TCs available with vault using the 'Display TCs available with Vault' screen. You can invoke this screen by typing '9020' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software interface titled "Display TC available with Vault". It features a search area with four input fields: "External Reference Number", "Transaction Branch", "Transaction Currency *", and "Issuer Code *". Below these fields are "Okies" and "Reset" buttons. A table with columns "Description", "Sys Count", "Series", "Start Number", "End Number", and "Amount" is displayed below the search area. The table is currently empty. An "Exit" button is located at the bottom right of the window.

Here, you can capture the following details:

Transaction Branch

The current branch is displayed here.

Issuer Code

Select the issuer code of the instrument from the option list available.

Transaction Currency

Select the currency in which the transaction is carried out, from the option list available. After entering the above details, click 'Ok' button on the screen to view all the TCs available with vault. The system displays the following details:

- Description
- Sys Count
- Series
- Start Number
- End Number
- Amount
- Denomination

To view the details in a vault in other branch, click 'Reset' button. After this you can enter the appropriate values and click 'Ok' button.

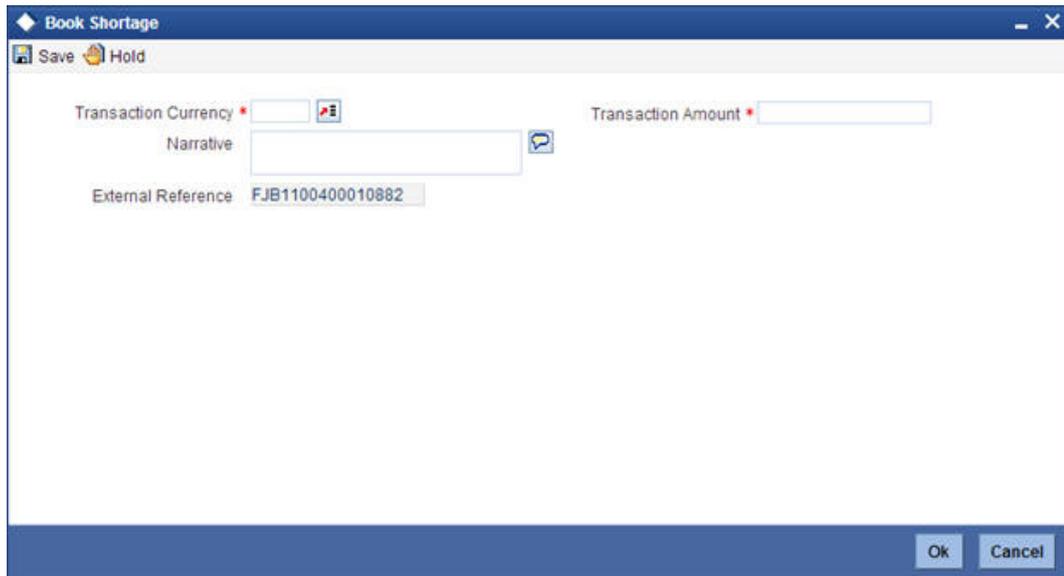
14. Balancing Operations

14.1 Introduction

This chapter details the various balancing operations that can be performed using this module.

14.2 Book Shortage

You can book shortage of a currency using the 'Book Shortage' screen. You can invoke this screen by typing '7551' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

Transaction Currency

Select the currency to be booked for shortage.

Transaction Amount

Specify the total amount to be booked for shortage.

Narrative

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

14.2.1 Specifying denomination details

The following details have to be captured in this section:

Currency Code

The currency in which the transaction is being performed is displayed here.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

14.2.2 Specifying the MIS details

You can capture these details in the 'MIS' tab of the screen.

The screenshot shows the 'Book Shortage' application window. The title bar reads 'Book Shortage'. Below the title bar, there are two buttons: 'New' and 'Enter Query'. The main area contains several input fields: 'Transaction Currency', 'Narrative', 'External Reference', 'Branch', and 'Transaction Amount'. Below these is a tabbed interface with three tabs: 'Denomination', 'MIS', and 'UDF'. The 'MIS' tab is selected and active. Underneath the tabs, there are two columns of data: 'Composite MIS' and 'Transaction MIS'. Each column contains a vertical list of empty input boxes. At the bottom right of the window, there are two buttons: 'Ok' and 'Exit'.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

Account Officer

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer.

Contracts In Various Currencies

Specify the MIS code assigned to contracts in various currencies.

14.2.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled 'Book Shortage'. At the top, there are buttons for 'New' and 'Enter Query'. Below this, there are several input fields: 'Transaction Currency', 'Branch', 'Narrative', 'Transaction Amount', and 'External Reference'. A tabbed interface is visible with three tabs: 'Denomination', 'MIS', and 'UDF', where 'UDF' is currently selected. Below the tabs is a section titled 'UDF Details' which contains a table with two columns: 'Field Name' and 'Field Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

UDF Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

UDF Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.3 Booking Overage

You can book overage of a currency using the 'Book Overage' screen. You can invoke this screen by typing '7552' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Book Overage". At the top left, there are "Save" and "Hold" icons. The main area contains the following fields:

- Transaction Currency**: A dropdown menu with a small "E" icon to its right.
- Transaction Amount**: A text input field.
- Narrative**: A larger text input area with a speech bubble icon to its right.
- External Reference**: A text input field containing the value "FJB1100400010883".

At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Here, you can capture the following details:

Transaction Currency

Select the currency to be booked for overage.

Transaction Amount

Specify the total amount to be booked for overage.

Narrative

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

External Reference

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

14.3.1 Specifying Denomination Details

You can specify denomination details in the 'Denomination' tab of the 'Book Overage' screen.

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

14.3.2 Specifying the MIS details

You can capture the details in the 'MIS' tab of the screen:

MIS is user definable and is configured at the host.

Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

Account Officer

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer belongs.

14.3.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows the 'Book Overage' application window. It features a menu bar with 'New' and 'Enter Query' options. Below the menu bar, there are several input fields: 'Transaction Currency', 'Branch', 'Narrative', 'Transaction Amount', and 'External Reference'. A tabbed interface is present with three tabs: 'Denomination', 'MIS', and 'UDF'. The 'UDF' tab is currently selected. Below the tabs, there is a 'UDF Details' section containing a table with two columns: 'Field Name' and 'Field Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

Specify the following details.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.4 Transfer Cash from Teller

You can transfer cash from teller using the 'Transfer cash from Teller screen. You can invoke this screen by typing 'BCFT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch Code

The current branch is defaulted here.

Till ID

Select the till from which the cash has to be transferred.

Transaction Currency

Select the currency to be transferred from teller.

Transaction Amount

Specify the total amount to be transferred.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Denomination Details

Specify the following details.

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

From Branch

The system displays the current active branch office from where the cash will be sent.

To Branch

Specify the destination branch where the cash will be received.

From Vault

The system displays the vault based on the 'To Branch' field.

To vault

Specify the destination vault.

Transaction Currency

Specify the transaction currency. The adjoining option lists all the currencies maintained in the system. You can choose the appropriate one.

Transaction Amount

Specify the transaction amount.

Advance Request

Check this box to allow the current branch to create an advance request to another branch for cash.

Note

When 'Advance Request' box is checked, the system does the following:

- The from Branch/Vault can be selected
 - The to vault (receiver) will be defaulted to current Branch/Vault
 - The From vault will be defaulted based on sender branch
 - No accounting entries or updates will be available for this transaction
-

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details, captured in the previous stage, the system defaults the following details:

Denomination Code

Specify the denomination of cash that has to be transferred.

Denomination Value

The system displays the value of the denomination.

Units

Specify the number of units of selected denomination.

Total Amount

The system displays the total amount.

Note

The system validates whether the vault has sufficient cash balance. The system also checks whether the operation with sending cash is allowed for the receiving branch. For such transactions, you cannot change the transit account information. On saving the transaction, necessary accounting entries will be posted and the vault value will be updated. Thus the 'Send' operation will be completed. However, you can reverse the contract after authorization and the already posted accounting entries is reversed via the 'REVR' event.

14.6 Liquidating Interbranch Transaction

You can liquidate interbranch transaction initiated by the sending branch cash from source branch to destination branch in the 'Interbranch Transaction Liquidation' screen. You can

invoke this screen by typing '1411' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Input stage

The system displays the following:

External Reference

The system displays the external reference number.

Original reference no

The system displays the original reference number.

From Branch

The system displays the current active branch office from where the cash will be sent.

To Branch

Specify the destination branch where the cash will be received.

From Vault

The system displays the vault based on the 'To Branch' field.

To vault

Specify the destination vault .

Transaction Currency

Specify the transaction currency. The adjoining option lists all the currencies maintained in the system. You can choose the appropriate one.

Transaction Amount

Specify the transaction amount.

Denomination Details**Denomination Code**

Specify the denomination of cash that has to be transferred.

Denomination Value

The system displays the value of the denomination.

Units

Specify the number of units of selected denomination.

Total Amount

The system displays the total amount.

15. Branch Deployment Options

15.1 Introduction

Oracle FLEXCUBE Branch module can be setup in three different ways.

Centralized Setup

In case of Centralized setup the Branch server, Branch object and Host object will be present in the same machine or located in the same Datacenter. Also in case of a Centralized setup, the Branch and Host DB objects need to be present necessarily in the same Oracle schema and instance. This removes a complete network hop, thereby reducing transaction time – and also eliminates the possibility of Branch going Offline with respect to the Host Server.

De-Centralized Setup

In case of a Decentralized setup, the Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the Host DB. In a Decentralized setup, all calls to Host DB will happen through a HTTP call via the WAN. Since messages are sent over WAN, a Decentralized setup might be relatively slow. In case the network connection between the Branch and the Host Data center fails, the Branch will be forced to work in an Offline mode.

Hybrid Setup

This setup is a combination of Centralized & De-Centralized Branches. Out of 10 Branches say 7 are centralized and 3 are de-centralized.

15.2 Deployment Options

Following are the branch deployment options:

15.2.1 Centralized Deployment

In a centralized deployment:

- Branch and Host DB objects are present in the same Oracle DB Schema.
- Requires network connectivity between the remote branches and datacenter at all times
- Faster transaction times.
- No offline support.

Features

The features of this deployment are as follows:

- Availability of network connectivity at all times.
- Teller transactions always directed to Data Center server.
- No Offline transaction capability for Teller transactions.
- Good connectivity between Data center and Branches to ensure continuity of business and performance.

15.2.2 De-centralized Deployment

In a de-centralized deployment:

- Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the FLEXCUBE DB.
- Branch and Host schemas will be present in different Oracle DB Instances.
- Doesn't require network connectivity at all times.

- DC Branch Till & Transaction specific data will be available on the Branch DB.
- Transactions will be tanked in Offline mode. Untanking process is triggered once the network connectivity is restored.
- The same Branch DB can host multiple branches.

In decentralized deployment, branch transactions can be entered in two modes, viz. online and offline.

15.2.2.1 Online Mode

If the branch is online, you can see the online status when you mouse over 'Branch' on the application toolbar.



The features of this deployment are as follows:

- Teller transactions are uploaded into FLEXCUBE DB present in Data Center.
- Teller transactions are routed to the FLEXCUBE DB in Data Center through Branch server
- Full functionality of teller transactions are supported
- Replication of latest data from FLEXCUBE DB to Branch DB at pre-set intervals.

15.2.2.2 Offline Mode

If the branch is offline, you can see the offline status when you mouse over 'Branch' on the application toolbar.



The features of this deployment are as follows:

- Network Connectivity between Remote Branch and Data Center is not available.
- Teller transactions are not uploaded into FLEXCUBE DB present in Data Center real time.
- Teller transactions are tanked in Branch Database present in the Remote Branch.
- Transactions are synchronized with FLEXCUBE Host once the connectivity is restored.
- Certain functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.
- No replication of data from FLEXCUBE DB to Branch DB in Offline mode.

Notification and Administration

The Change Branch functionality of FLEXCUBE will be disabled in offline mode. Which also acts as an indicator if the Branch is online or offline.

All transaction input in Offline mode will be tanked. Untanking happens once the link is restored.

In case, Branch switches from Offline to Online or vice versa after a transaction has been initiated then they have to be discarded and re-input again.

Offline Exposure Control

Exposure controlled by specifying the Offline Limit at Customer Account level.

Error will be displayed during save of a transaction in Offline mode, in case the sum of all Offline Debit transactions including the current transaction exceeds the Offline Limit.

15.3 Processing Transactions in Offline Mode

When network is down in the decentralized branch, branch will be able to post transactions in offline mode with limited functionality.

The banks exposure in an Offline scenario will be controlled by the Offline limits set for a Customer Account in FCC.

Any transaction being executed Offline will validate against the Account's Offline limit (as and where applicable) and on exceeding the same, will result in an Error. This validation will be for the sum of Transaction amounts for all Offline Debit transactions for that Account (including the current Transaction) against the Offline limit for the Account.

As Transactions are not going to Host, charges should be picked up locally. Following table is replicated for this purpose - fbtb_arc_maint. From this table various charges are picked up based on product code, currency code, Branch code, transaction type and account class group. Charge amount is shown only if the Charge Type is FLAT and Slab/Tire Type is none. In any other case teller is supposed to enter the charge amount.

Functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.

Validations that are available for Customer Account accounts are dormant, frozen, no credits, no debits and cheque number for cheque transactions.

Oracle FLEXCUBE supports the following branch transactions in offline mode.

SI No	Function id	Module	Offline	Description
1	9001	Maintenance	Y	Open Teller Batch / Till
2	9007	Maintenance	Y	Transfer Cash from Vault
3	9008	Maintenance	Y	Transfer Cash to Vault
4	9011	Maintenance	Y	Buy TCs from Agent
5	9012	Maintenance	Y	Teller Platform Status Query Screen
6	9015	Maintenance	Y	Buy TCs From HO

SI No	Function id	Module	Offline	Description
7	9016	Maintenance	Y	Sell TC to HO
8	9017	Maintenance	Y	Buy TCs from Vault
9	9018	Maintenance	Y	Return TCs to Vault
10	9020	Maintenance	Y	Display TCs available with Vault
11	BCFT	RT	Y	Transfer Cash from Teller
12	DENM	Maintenance	Y	Denomination Exchange
13	EODM	Maintenance	Y	EOD Maintenance
14	OFDL	Maintenance	Y	File download
15	REAN	Maintenance	Y	Reassign Transactions
16	TVCL	Maintenance	Y	Till Balancing and Closure
17	TVQR	Maintenance	Y	Till Vault Position Query
18	1001	RT	Y	Cash Withdrawal
19	1005	RT	Y	Miscellaneous GL Transfer
20	1006	RT	Y	Funds Transfer Request
21	1008	RT	Y	Miscellaneous Customer Debit
22	1013	RT	Y	Cheque Withdrawal
23	1060	RT	Y	Miscellaneous GL Debit
24	1401	RT	Y	Cash Deposit
25	1408	RT	Y	Miscellaneous Customer Credit
26	1460	RT	Y	Miscellaneous GL Credit
27	7551	RT	Y	Book Shortage
28	7552	RT	Y	Book Overage
29	9009	RT	Y	Buy Cash From Central Bank
30	9010	RT	Y	Sell Cash To Central Bank
31	LOCH	RT	Y	In-House cheque Depo
32	1009	DD	Y	TC Sale (Against Account)
33	1409	DD	Y	TC Purchase (Against A/C)
34	8003	DD	Y	TC Purchase (Walk-In)
35	8204	DD	Y	TC Sale (Walk-In)
36	8205	DD	Y	TC Sale (Against GL)

SI No	Function id	Module	Offline	Description
37	5521	CG	Y	Inward Clearing Cheque Data Entry
38	6501	CG	Y	Cheque Deposit
39	6512	CG	Y	Consolidated Cheques Data Entry
40	6520	CG	Y	Cheque Deposit to GL
41	1025	UP	Y	Bill Payment by Cash
42	1075	UP	Y	Bill Payment Against Account
43	CLCS	Maintenance	Y	Clear Cache

15.4 Tanking and Untanking

Transactions are stored in Branch DB in Offline mode with the status as Tanked

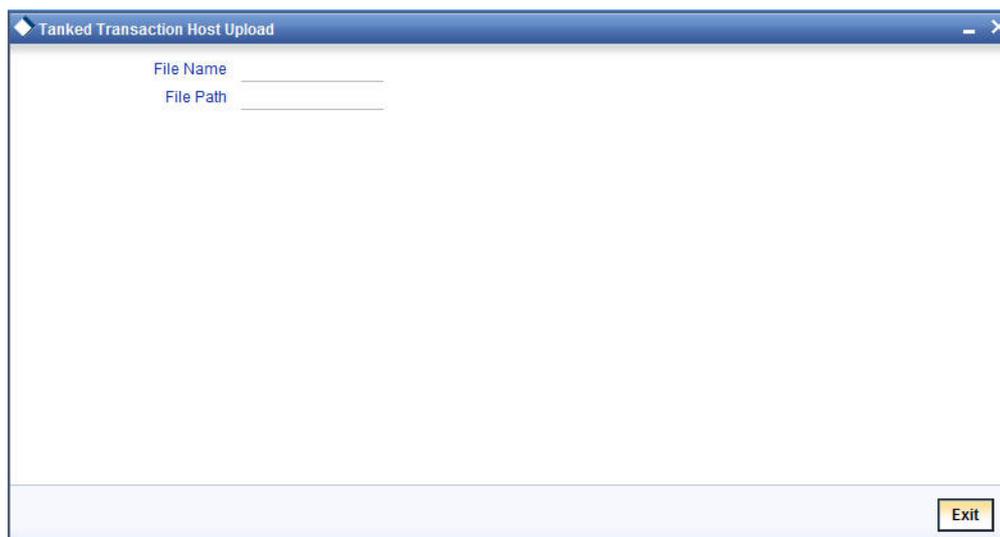
Untanking job will pick up the Tanked transactions and store them in FLEXCUBE DB once the connectivity is restored.

Tanked transactions can also be uploaded to FLEXCUBE DB using the UI

You can download transactions from branch DB in to file is OFDL screen.

Downloaded file will be available under the folder where the path has been given in FBTB_PARAMS for column UNTANK_FILEUPLOAD_PATH.

You can upload file into Oracle FLEXCUBE DB using STDOFUPL screen.



Intra day batch STDOFUPL will force post the transactions in FLEXBRANCH DB.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDOFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDOFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

15.5 Auto-Reversal Process

Transactions that get timed out will be picked up by the untanking job and stored in FLEXCUBE DB.

Batch running in FLEXCUBE DB will pick up the transactions and reverse the same in FLEXCUBE.

15.6 Offline Batch Process Flow

The process flow for offline branches is as follows:

- When operations start in the morning, branch is connected and network is up.
- Transaction processing will continue as normal.
- Network is disrupted during middle of day and not restored back till end of day.
- Branch will automatically switch to offline mode.
- Branch will able to post only offline transactions.
- Before running EODM, branch should download the transactions as suggested earlier.
- Offline branch should ensure to send the file to online branch.
- After transactions have been downloaded by the branch, branch should run EODM and check for the dates.

15.6.1 Process Flow for Online Branch which uploads Offline Transactions

The process for uploading offline transactions is as follows:

On receipt of file from offline branch, the online branch should upload the transactions as suggested earlier.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDUFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDUFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

16. Batches

16.1 Introduction

This chapter details the various batch operations that are done in this module.

16.2 Clearing Inward Cheque Data Entry

You can do an Inward clearing cheque data entry using the 'Inward Cheque Clearing Data Entry' screen. You can invoke this screen by typing '5521' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Entry Number	Instrument Type	Account Number *	Cheque Number *	Amount *	Remitter Branch *	Account Title
	Cheque					

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

End Point

Select the end point from the option list available.

Batch Number

The system generates the batch number and displays it only on Enrich.

Currency

Select the currency from the option list available.

Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number of rows mentioned in the Entries Field and defaults the clearing type and added rows.

Entry Number

The system generates an unique sequence number for each Instrument Type.

Instrument Type

The system displays the default value 'cheque' for instrument type.

Account Number

Select the account number from the option list available.

Cheque Number

Specify the number of the cheque for inward clearing.

Amount

Specify the amount for inward clearing.

Remitter Branch

The branch where the remitter account is maintained is displayed here. However you can modify it.

Account Title

The system defaults the account title when you select the account.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Drawee Account Number

Specify the drawee account number.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Paid - Cheque no. Cheque Number - Payee Number'. The system replaces the field values respectively on tabbing out from the field.

Specify the instrument date.

Beneficiary Routing Number

Specify the routing number of the beneficiary bank. The adjoining option list displays Banks' numbers, excluding the current bank. You can select the appropriate one.

Specify the instrument issue date. You can click on the adjoining calendar icon and select the appropriate date.

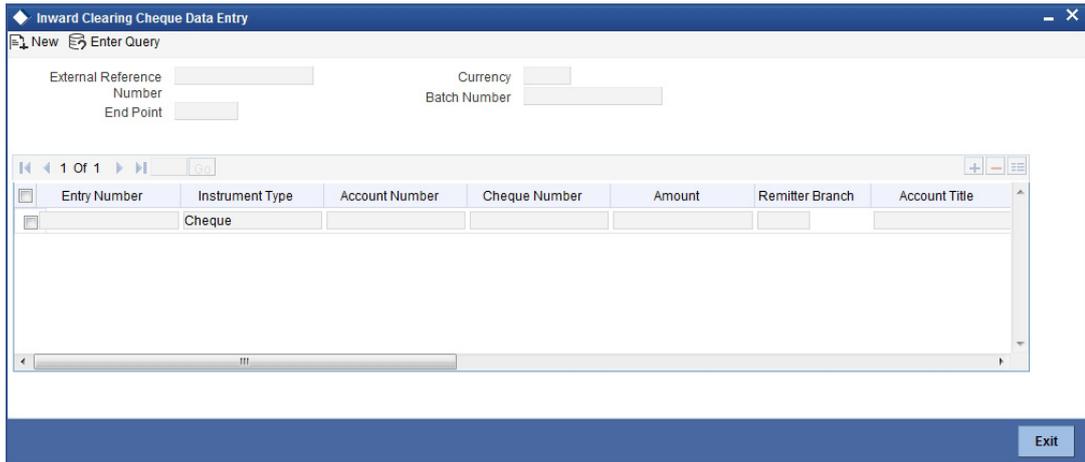
Note

If the difference between the 'Instrument Issue date' and the 'Instrument Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

After entering these details click save icon move to the enrichment stage.

Enrichment Stage

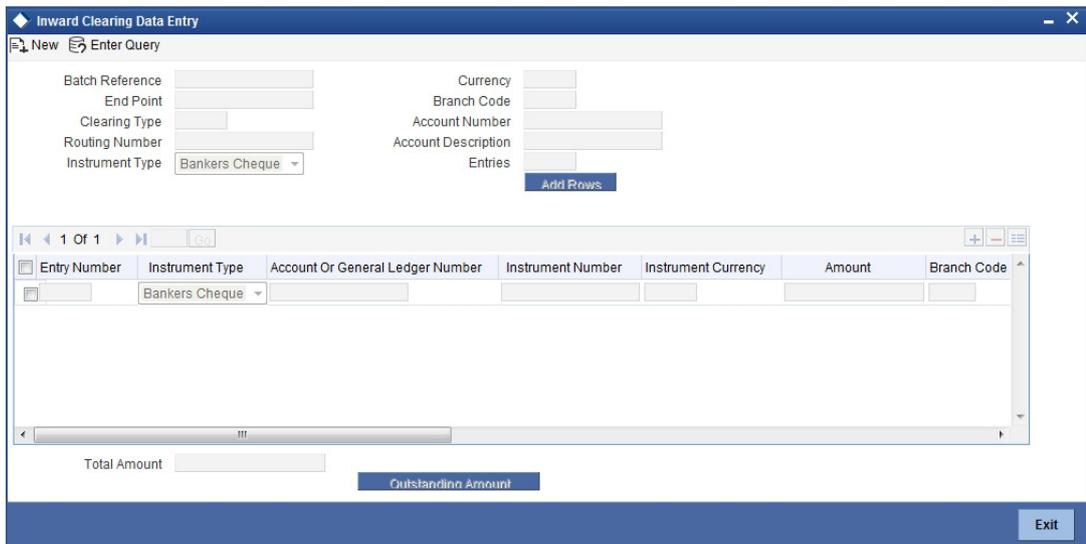
In this stage you can also modify the details you have entered in the input stage if required.



Click save icon to save the transaction. The system displays the message as “Transaction Completed Successfully”.

16.3 Clearing Inward Data Entry

You can do an Inward clearing data entry using the ‘Inward Clearing Data Entry’ screen. You can invoke this screen by typing ‘5555’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can capture the following details:

Batch Reference

The system generated reference number is displayed here.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Routing Number

Specify the routing number for clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Beneficiary Routing Number

Specify the routing number of the beneficiary bank. The adjoining option list displays Banks' routing numbers, excluding the current bank. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Currency

Select the currency. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.

Branch Code

Select the branch code. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the Entries field.

Entry Number

The system generates an unique sequence number for each Instrument Type.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Account or General Ledger Number

Select the account number from the option list available.

Instrument Number

Specify the instrument number for inward clearing. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Amount

Enter the amount for which the instrument is being drawn.

Branch code

The system displays the branch code here.

Account Title

The account title will be defaulted from the account list of value.

Narrative

The system defaults the narrative as 'Cheque Paid - Cheque no. Cheque Number - Payee Number - Account Number'. On a click of the 'Clear' button, the system replaces the field values respectively on tabbing out from the field. Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Issuing Branch

The branch where the issuer account is maintained is displayed here. However you can modify it.

Instrument Currency

Specify the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Date

Specify the instrument date from the adjoining calendar.

Routing Number

Specify the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Drawee Account Number

Specify the account from which money is drawn.

Beneficiary Routing Number

Select the beneficiary routing number from the adjoining option list.

Narrative

Enter remarks about the transaction.

Total Amount

On clicking 'Outstanding Amount' button, the system displays the total amount of the transaction

Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

Click save icon to save the transaction. After the transaction is successfully saved the message is displayed as “Transaction Completed Successfully”.

Note

If the system date is greater than the expiry date, then the system updates Clearing Log table with the error as “Instrument Validity has expired and needs Revalidation”.

You can process inward clearing after re-validating the instrument using ‘Clearing Repair’ screen.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

16.4 Consolidated Cheques Data Entry

You can do a consolidated cheque data entry using the ‘Consolidated Cheque Data Entry’ screen. You can invoke this screen by typing ‘6512’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number from the option list available.

Transaction Currency

Select the currency for the transaction the option list available.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Branch Code

The system displays the branch code.

Account Description

The system displays the account description here.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

No of Entries

Specify the number of rows you want to add when 'Add Rows' button is clicked. When you click on 'Add Rows' button, the system adds the rows based on the specified value and defaults 'Clearing Type' in all added rows.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Entry Number

This is a system generated sequence number.

Instrument type

The system defaults the instrument type as cheque for consolidated cheque data entry.

Drawee Account Number

Specify the account from which money is drawn.

Cheque Number

Specify the number of the cheque for data entry.

Amount

Specify the amount mentioned in the cheque.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Narrative

The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Number - Drawer A/c Number - Account Number'. Once you specify the 'Cheque Number' and 'Drawer Account Number', the system replaces the field values respectively on tabbing out from the field.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Cheque Date

Specify the date of the cheque.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

The screenshot shows the 'Consolidated Cheques Data Entry' window. It features a header with 'New' and 'Enter Query' buttons. Below the header are two columns of input fields: 'External Reference Number', 'Account Number', 'Customer Id', 'Customer Name', and 'Exchange Rate' on the left; and 'Transaction Currency', 'Batch Number', 'Batch Total Amount', and 'Account Description' on the right. A 'Cheques UDF' section is highlighted in blue. Below this is a table with columns: 'Entry Number', 'Instrument type', 'Drawer Account Number', 'Cheque Number', 'Amount', 'Routing Number', and 'Narrative'. The table contains one row with 'Cheque' in the 'Instrument type' column. At the bottom right, there is an 'Exit' button.

Click save icon to save the transaction. After the transaction is successfully saved the message is displayed as “Transaction Completed Successfully”.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under ‘Depositing Cash’ in the chapter ‘Cash Transactions’ of this User Manual for further details.

16.5 Clearing Outward Data Entry

You can do an Outward clearing data entry using the ‘Outward Clearing Data Entry’ screen. You can invoke this screen by typing ‘6514’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Consolidated Cheques Data Entry' window for Outward Clearing Data Entry. It features a header with 'New' and 'Enter Query' buttons. Below the header are two columns of input fields: 'External Reference Number', 'Account Number *', 'Instrument Currency *', 'Instrument type', and 'Routing Number' on the left; and 'Branch Code', 'Account Description', 'Transaction Currency *', 'Clearing Type', and 'No of Entries' on the right. There is an 'Add Rows' button. Below this is a table with columns: 'Entry Number', 'Instrument type *', 'Drawee Account Number *', 'Instrument Number *', 'Instrument Currency *', 'Amount *', and 'Routing Numt'. The table contains one row with empty fields. At the bottom, there are 'Total Amount' and 'Outstanding Amount' fields. At the bottom right, there is an 'Exit' button.

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

Instrument Currency

Select the instrument currency. The adjoining option list displays all valid instrument currencies maintained in the system. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Banker's Cheque
- Demand draft
- Cheque

Routing Number

Specify the routing number for outward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Batch Number

The system generates the batch number and displays it on saving the transaction.

Branch Code

The system displays the branch code here.

Account Description

The system displays the account description here.

Transaction Currency

Specify the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

No of Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the No of Entries field.

Entry Number

The entry number is displayed here.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Banker's Cheque
- Demand draft
- Cheque

Drawee Account Number

Specify the account from which money is drawn.

Instrument Number

Specify the instrument number for outward clearing.

Amount

Specify the amount mentioned in the instrument.

Routing Number

The system displays the routing number here. However you can modify it by specifying the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

For Outward clearing transactions, system defaults the beneficiary routing number as the clearing branch or processing branch's routing number.

Note

For Outward clearing transactions, system defaults the beneficiary routing number as the clearing branch or processing branch's routing number.

Branch

The system defaults the current branch code here.

Account Title

Specify the account title.

Narrative The system defaults the narrative as 'Cheque Deposit - Cheque no - Cheque Num-
ber - Drawer Account Number - The Account Number'. On click of 'Specify the Narrative Number' and
from the field. **Clearing Type** the system replaces the field values respectively on tabbing out

The system defaults the clearing type specified in the main screen, when you click 'Add Rows' button; however, you can modify, if needed.

Drawer Account Number

Specify the drawer account number.

Account Title

Specify the account title.

Transaction Currency

The system displays the transaction currency here. However you can modify it by specifying the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Instrument Currency

The system displays the instrument currency here. However you can modify it by specifying the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Cheque Date

Specify the date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Enrichment stage

In this stage you cannot modify any data.

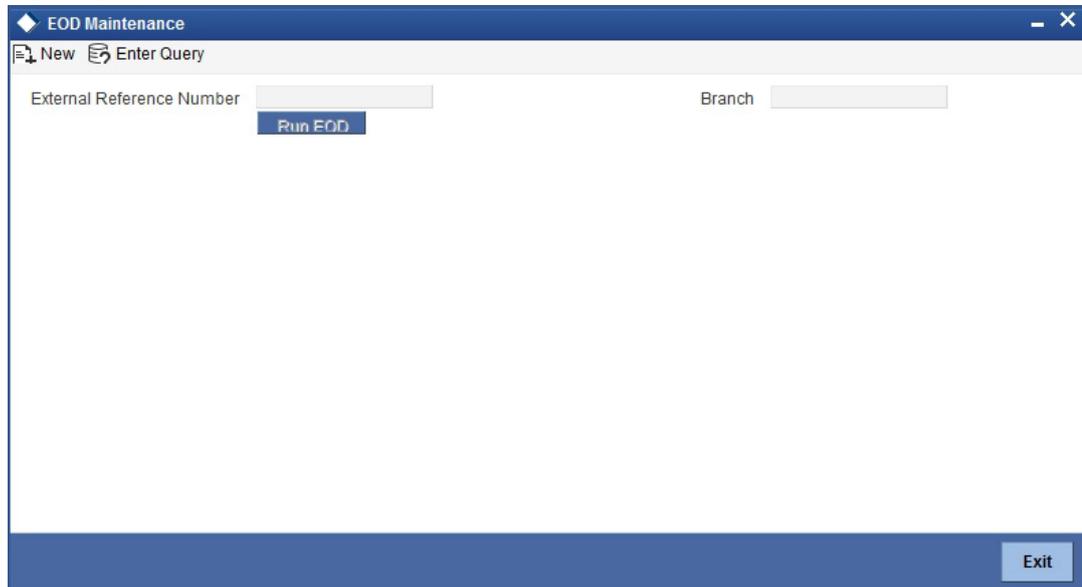
Entry Number	Instrument type *	Drawee Account Number *	Cheque Number	Amount	Routing Number	Branch Code
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Click save icon to save the transaction. After the transaction is successfully saved the system displays the message as "Transaction Completed Successfully".

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

16.6 Running EOD

You can run the branch EOD using the EOD Maintenance screen. You can invoke this screen by typing 'EODM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The system displays the following details:

- External reference number
- Branch code

Click 'Run EOD' button to run the EOD for the branch.

The following validations are done before running EOD:

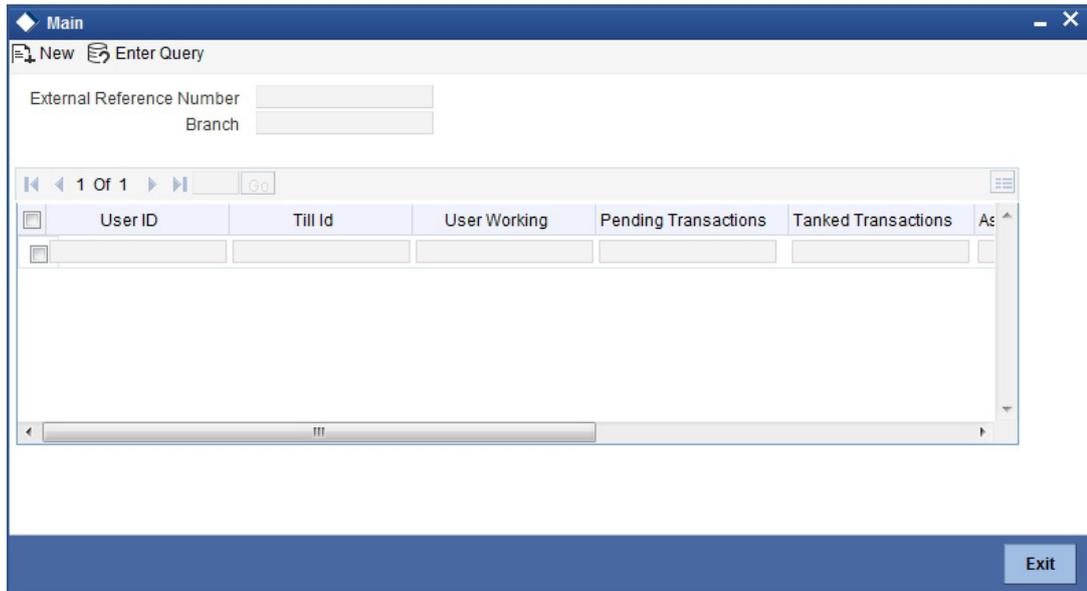
- Only the user who runs the EOD should be logged into the branch.
- There must be Holiday maintenance to get the Next working day.
- Balancing and closure processes for Till and Vault should be completed. There should not be any transaction in 'Pending' or 'Assigned' stage for a user

Once these have been successfully validated, EOD proceeds with the system date change by moving the Branch posting date to the next date. The Branch transaction sequence will also get reset as a consequence of the execution of Branch EOD. This signifies the Beginning of Day (BOD) for the Branch for the next working day and the Branch is ready for Transaction Input.

16.7 Querying Tellers Status

You can view the current operational status and other details of the tellers in a branch using the 'Teller Platform Status Query Screen' screen. This screen will display all the details that will be validated during EODM (End of Day of Savings module) You can invoke this screen by

typing '9012' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is displayed below:



External Reference Number

The system displays a unique number.

Branch Code

The system defaults the current logged in branch code.

The following details of the current branch are displayed for all the tellers:

- User ID – the teller user ID
- User Working – current log in status of the user
- Pending Transactions - number of transactions in the Pending Queue for the user
- Tanked Transactions - number of transactions in the Tanked Queue for the user
- Assigned Transactions - number of transactions in the Assigned Queue for the user
- Unassigned Transactions - number of transactions in the Unassigned Queue for the user
- Auto Reversal Pending - number of transaction pending to be auto reversed for the user

17.1 Introduction

The following are the reports that you can generate in Savings module:

- Savings Insignificant Balance Accounts Report
- Blocked Accounts Report
- Account Balance Listing Report
- Saving Accounts Opened Today Report
- Saving Accounts Closed Today Report
- Flat File - Cheque Book Requested Report
- Savings Large Balance Movements Report
- Accounts Dormant Next Month Report
- Savings Account Dormant Today Report
- Re-validated Instruments Report
- Reissued Instrument Report
- Duplicate Instrument Issued Report
- Savings Overline/TOD Report
- Daily Overline/TOD Txn Report
- Large Debit Balance Report
- Intra bank Transfer Report
- Flat File Cheque Book Requested Report
- Signatory Details ReportReport
- Daily Processed Transactions Report

To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

17.2 Savings Insignificant Balance Accounts Report

This is an exception report that lists out the customer accounts having insignificant balances. The branches can decide to either close these accounts, or to follow up with the customers for proper maintenance of the accounts. Branches can define the threshold amount of insignificant balance at product level. The threshold limit is defined in the minimum balance in the currency preferences in account class. Banks can levy service charges if minimum balance prescribed by the bank is not maintained. You can choose to print or view the report in pdf format.

You can invoke 'Savings Insignificant Balance Accounts' screen by typing 'SVRIBACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

17.2.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Branch Code	This indicates the branch code
Product	This indicates the product
Description	This gives a brief description on the account class
Account Number	This indicates the account number
Currency	This indicates the currency
Last Credit Amount	This indicates the OLE_LINKCredit Details
Last Credit Date	This indicates the date of previous credit
Last Debit Amount	This indicates the Debit Details
Last Debit Date	This indicates the date of previous debit

Account Balance	This indicates the balance amount in the account
-----------------	--

17.3 Blocked Accounts Report

This report lists all the blocked customer accounts with reasons for blocking. This report is generated by the branch and is used for verification purposes.

Blocking of accounts are generally necessitated on receipt of any attachment/order from legal or regulatory authorities. These account blocks are removed at revocation of the legal order.

You can invoke 'Blocked Accounts' screen by typing 'SVRBACCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

17.3.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Num-ber	This indicates the account number
Customer ID	This indicates the customer ID

Customer Name	This indicates the name of the customer
Currency	This indicates the Currency
Balance Amount	This indicates the balance amount
Date	This indicates the date on which the account is blocked

17.4 Account Balance Listing Report

This report lists the balance break-up of all CASA accounts for a given branch and product. The status of the accounts like regular, dormant, restricted, etc. is also provided in the report.

You can invoke 'CASA Balance Listing' screen by typing 'SVRCABL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

17.4.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Class	This indicates the account class
Description	This gives a brief description on the account
Currency	This indicates the currency of the transaction
Account Number	This indicates the account number
Customer ID	This indicates the customer identification number
Customer Name	This indicates the name of the customer
Account Status	This indicates the status of the account
Book Balance	This indicates the book balance
Available Balance	This indicates the balance available
Un-cleared Amount	This indicates the uncleared amount
Accrued Interest	This indicates the accrued interest
Hold Amount	This indicates the hold amount
Accrued Till	This indicates the accrued till
Last Interest	This indicates the last interest

17.5 Saving Accounts Opened Today Report

This report lists the details of accounts opened on the current day, along with the details of initial payment. The data in this report which is grouped product-wise and user-wise along with the details of the initial amount received forms an essential part of account monitoring process and analysis. This report is generated at EOD on a daily basis. You can invoke 'Saving Accounts Closed Today Report' screen by typing 'SVRAOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Savings Accounts Opened Today Report". The window has a blue header bar with the title and standard window controls (minimize, maximize, close). Below the header, there are several input fields and dropdown menus arranged in two columns. The left column contains: "Branch Code" (text input), "Report Format" (dropdown menu showing "PDF"), and "Report Output" (dropdown menu showing "Print"). The right column contains: "Printer At" (dropdown menu showing "Client") and "Printer" (text input). At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Branch Code

The system displays the current branch code. You can generate the report specific to this branch.

17.5.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information, grouped by account class and currency:

Account Class	This indicates the account class. Details of saving accounts opened during the day under this account class are displayed below.
Currency	This indicates the currency of transaction
Customer Number	This indicates the Customer Number
Customer Name & Address	This indicates the name of the customer and the address of the customer
Account Number	This indicates the account number
ACY Opening Bal	This indicates the Opening Balance in Account currency
Available Balance	This indicates the available balance
Teller	This indicates the Teller ID
Supervisor	This indicates the Supervisor name

17.6 Saving Accounts Closed Today Report

This report lists the CASA accounts that have been closed in the day, per product per currency per branch. While closing the accounts, interest is charged or applied to the account based on the credit/debit balance on the account. This report is generated at EOD on a daily basis. You can invoke 'Saving Accounts Closed Today Report' screen by typing 'SVRACREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

17.6.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Class	This indicates the account class. Details of all savings accounts closed during the day under this Account Class are displayed below.
Account No	This indicates the account number of the customer
Currency	This indicates the currency of the transaction
Customer Name	This indicates the name of the customer
Closing Balance as	This indicates the Closing Balance
Transaction Date	This indicates the date of transaction
Teller ID	This indicates the Teller id
Supervisor	This indicates the Supervisor name

17.7 Flat File - Cheque Book Requested Report

Bank issues cheque books to a customer after the request is initiated. A flat file is generated at EOD for issue of personalized cheque books to customers. The cheque books can also be issued in a centralized environment.

This report provides details of flat file used for cheque book request purpose. This report is generated at EOD on a daily basis.

17.7.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number of the customer
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number
No. of Cheques	This indicates the number of cheques

17.8 Savings Large Balance Movements Report

This is an exception report of large balance movements in CASA. The bank sets up an alert at the product level to report accounts with large debit/credit balance movement. This alert would result in an automatic exceptional report at the end of the day. The transactions carried during the day would result in increase or decrease in available balance. When an account balance movement has reached the threshold defined, this exceptional report is generated by the system.

The Threshold amount is defined as the user parameter in the Batch EOD Input (BADEODFN). This report is generated at EOD on a daily basis. You can invoke 'Savings Large Balance Movements Report' screen by typing 'SVRLBALM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

17.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Class	This indicates the account class
Description	This indicates the description
Account Number	This indicates the account number of the customer
Officer ID	This indicates the id of the Officer
Transaction No	This indicates the transaction number
Dr/Cr	This indicates whether the transaction is a debit or a credit
Balance Move-ment	This indicates the Balance Movement in CASA
Available Balance	Balance Available

17.9 Accounts Dormant Next Month Report

This report lists the CASA accounts product-wise and currency-wise that will remain dormant from the coming month onwards. In the absence of any customer initiated transaction in an account for a period defined at the product level, the account is moved to the dormancy state. From dormancy the status is changed to unclaimed deposit after a specific period.

This report is generated at EOD on a monthly basis. You can invoke 'Accounts Dormant Next Month Report' screen by typing 'SVRDOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

17.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

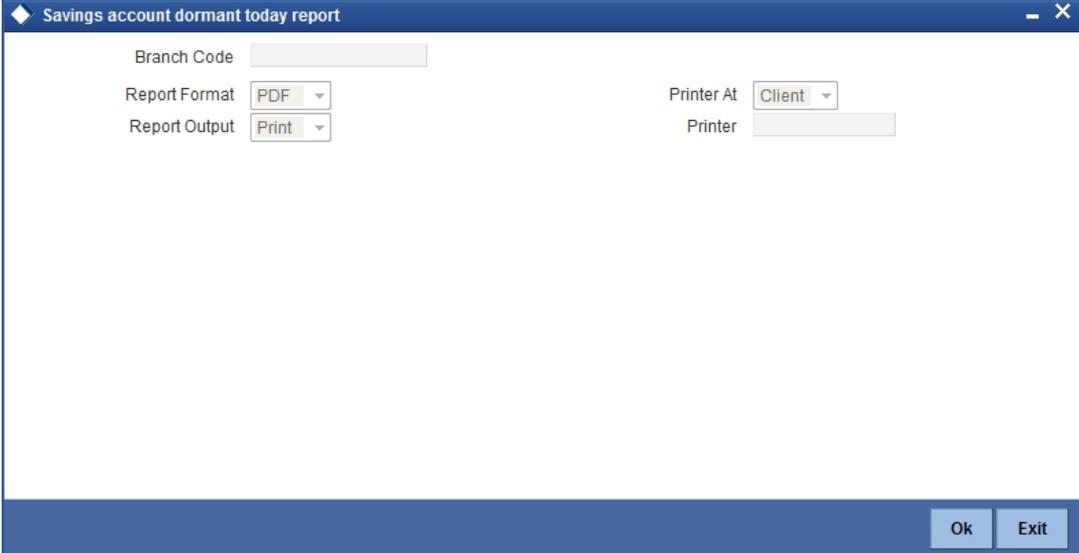
Branch Code	This indicates the branch code
Account Number	This indicates the Account Number
Account Description	This gives a brief description on the account
Account class code	This indicates the account class code
Customer Number	This indicates the customer number
Currency	This indicates the currency of the transaction
Current Balance	This indicates the current balance
Last Debit Amount	This indicates the last amount debited
Last Debit Date	This indicates the last debit date
Last Credit Amount	This indicates the last credited amount
Last Credit Date	This indicates the last credit date
Last Transaction Date	This indicates the last transaction date

17.10 Savings Account Dormant Today Report

This report lists all Current and Savings accounts that have been marked dormant in the day per product per currency per branch.

The period for which an account is inactive, after which the status moves to dormancy, is set-up at the product level in terms of days, months etc. When there are no customer initiated transactions in an account for the period defined at the product level, the account is moved to the dormancy state.

This report is generated at EOD on a daily basis. You can invoke 'Savings Account Dormant Today Report' screen by typing 'SVRADREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

17.10.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Account Number	This indicates the Customer Account Number
Account Name	This indicates the Customer Account Name
Current Balance	This indicates the current balance in the customer account.
Dormancy Date	This indicates the date of dormancy

Date of Transaction (Date Last Dr and Date Last Cr)	This indicates the last date on which there was a transaction in the account.
---	---

17.11 Re-validated Instruments Report

This report lists the details of the revalidated DD / BC instruments for the specified period.

You can invoke 'Revalidated Instruments Report' screen by typing 'RTRREVL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select 'DD' or 'BC' as an instrument type to get the list of DD or BC instruments revalidated for the period chosen. Select 'All' to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report when you click 'Ok' button.

17.11.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

The generated report will have the following information:

Issue Date	Issue date of the instrument
Re-validated Date	Re-validated date of the instrument
Re-validated Period	Re-validated period of the instrument
Payable Bank/Branch	At which bank/branch it is payable
Original Expiry Date	Expiry date of the instrument before re-validation
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Expiry Date	Expiry date of the Instrument after re-validation
Contract Reference Number	Contract reference number of the instrument transaction
Maker-Id	Maker id of the re-validated transaction
Checker-Id	Authorizer of the re-validated transaction
Payment Mode	Payment mode selected for charge.
Instrument Number	The reference number of the instrument
Beneficiary Name	Name of the Beneficiary.

17.12 Reissued Instrument Report

This report lists the details of the reissued DD / BC instruments for the specified period.

You can invoke 'Reissued Instruments Report' screen by typing 'RTRRISU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select 'DD' or 'BC' as an instrument type to get the list of DD or BC instruments reissued for the period chosen. Select 'All' to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report when you click 'Ok' button.

17.12.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body

The generated report will have the following information:

Issue Date	Issue date of the instrument
Beneficiary Name	Name of the beneficiary
Reissued Date	Re-validated date of the instrument

Reissue Reason	Reason for reissue of the instrument
Expiry Date	Expiry date of the Instrument after re-validation
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Payable Bank/Branch	At which Bank/Branch it is payable.
Contract Reference Number	Contract reference number of the instrument transaction
Maker Id	Maker id of the re-validated transaction
Maker Date Stamp	Date on which the transaction is created
Checker Id	Authorizer of the reissue transaction
Checker Date Stamp	Date on which the reissue transaction is authorized
Old Instrument Number	The original instrument number
New Instrument Number	The new instrument number generated

17.13 Duplicate Instrument Issued Report

This report lists the details of the duplicate issuance of DD / BC instruments for the specified period.

You can invoke 'Duplicate Instruments issued Report' screen by typing 'RTRDISU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to specify the following details:

Branch Code

Select the branch code from the option list.

Instrument Type

From the drop-down list, select 'DD' or 'BC' as an instrument type to get the list of duplicate issued DD or BC instruments for the period chosen. Select 'All' to list both DD and BC instruments for the period chosen.

From Date

System defaults the current date here; however you need to specify the date from which the report should be generated.

To Date

System defaults the current date here; however you need to specify the date till which the report should be generated.

Depending on the details provided in the above screen, system generates the report.

17.13.1 Contents of the Report

The selection options that you specified while generating the report are printed at the beginning of the report.

The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body

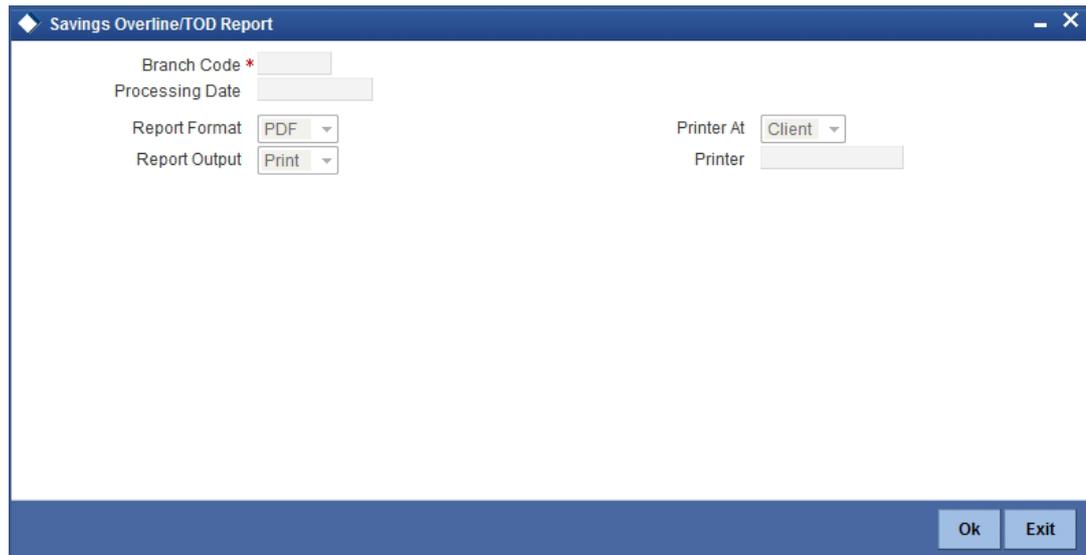
The generated report will have the following information:

Issuing Branch	Issuing branch of the instrument
Issue Date	Issue date of the duplicate instrument
Issue Reason	Reason for issue of the duplicate instrument
Expiry Date	Expiry date of the Instrument
Instrument Amount	Instrument amount
Instrument Currency	Currency of the instrument
Instrument Date	Instrument date
Contract Reference Number	Contract reference number of the instrument transaction
Old Instrument Number	This will be original instrument number, which has been cancelled.
New Instrument Number	This will be new instrument number generated.
Beneficiary Name	Name of the beneficiary
Maker ID	This is the user ID of the maker of the record
Checker ID	This is the user ID of the authorizer of the record

17.14 Savings Overline/TOD Report

When Current and Savings accounts are drawn above the overdraft limit sanctioned, then the system moves to overline status. Temporary overdrafts (TOD), on an ad-hoc basis, may also be sanctioned for the selected accounts, by an appropriate bank official when a customer requires. In such cases, you can generate a 'Savings Overline/TOD Report' at EOD with details of overline amount, overline days and credit risk rating description, for proper follow up of these accounts and to regularize the same. The details are listed based on the product type.

You can invoke 'Savings Overline/TOD Report' screen by typing 'STROVODR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

17.14.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Savings Overline/TOD Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Maker ID	Indicates Maker ID
Acc Desc	Indicates the account description
Account Current Balance	Indicates Account Current Balance
Current Overline Days	Indicates Current Overline Days
Month To Date Days	Indicates Month-to-Date Days
Year To Date Days	Indicates Year-to-Date Days
Acc. Ccy	Indicates Account Currency
Limit Ccy	Indicates Limit Currency
Overline Amount	Indicates Overline Amount
Last Debit Date	Indicates Last Debit Date
Last Debit Amt	Indicates Last Debit Amount
Last Credit Date	Indicates Last Credit Date
Last Credit Amt	Indicates Last Credit Amount
Temp OD Limit	Indicates Temp OD Limit
Uncleared Funds Limit	Indicates Uncleared Funds Limit

Note

Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all overline accounts will be listed in the report. At least a single overline account should have 100% customer account linkage.

17.15 Daily Overline/TOD Txn Report

Banks provide Overline/TOD facility on a temporary basis to selected customers. You can generate 'Daily Overline/TOD Txn Report' to provide details of current and savings account with such facilities, to follow-up at the earliest. This report provides information on daily overline and TOD based on the branch and account.

You can invoke 'Daily Overline/TOD Txn Report' screen by typing 'STROVTOD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Daily Overline/TOD Txn Report". The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. The main area contains the following fields and controls:

- Branch Code ***: A text input field.
- Processing Date**: A text input field.
- Report Format**: A dropdown menu currently showing "PDF".
- Report Output**: A dropdown menu currently showing "Print".
- Printer At**: A dropdown menu currently showing "Client".
- Printer**: A text input field.

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

17.15.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed branch-wise as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Acc Desc	Indicates Account Description
Customer Name	Indicates the name of the customer
Last Credit Date	Indicates Last Credit Date
Txn Date	Indicates Txn Date
Txn Amt	Indicates Txn Amount
Txn CCY	Indicates Txn CCY
Limit CCY	Indicates Limit Currency
Dr/Cr	Indicates Debit Credit Indicator
Txn Desc	Indicates the transaction description
Total OD Limit	Indicates the total OD limit
Balance	Indicates Account Opening Balance

Note

- Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all over line accounts will be listed in the report.
 - At least a single line should be mapped with 100% customer_account_linkages.
-

17.16 Large Debit Balance Report

Oracle FLEXCUBE facilitates generation of 'Large Debit Balance Report' at EOD with details of CASA accounts which have exceeded the threshold limit. The details are grouped based on the account class and currency.

17.16.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Large Debit Balance Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Class	Indicates Account Class
Currency	Indicates Currency
Threshold Amount	Indicates Threshold Limit maintained at product and currency level
Account Number	Indicates Account Number whose balance has reached threshold limit
Account Name	Indicates Account description
Customer Id	Indicates Customer ID
Customer Name	Indicates Customer Name
Customer Telephone No	Indicates Customer Mobile Number
Available Balance	Indicates Account available balance

17.17 Intra bank Transfer Report

Oracle FLEXCUBE facilitates generation of the following reports from the 'Intra Bank Transfer Report' screen:

- List of all Advance requests received in branch
- List of all Interbank cash transfer done in branch
- List of pending transfer request arrived at branch

You can invoke this screen by typing 'RTRIBTXD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow.

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

From Date

Specify the date from which the report should be generated.

To Date

Specify the date to which the report should be generated.

Report Type

Select the type of report from the following options:

- Advance Request
- Completed transfers
- Pending transfers

17.17.1 Contents of the Report

The selection options that you specified while generating the report are printed at the beginning of the report.

The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Reference No	Intra bank reference number

Description	Description of the intraday transfer
From Branch	Branch code of transfer branch
From Vault	Vault of the transfer branch
To Branch	Branch code of transfer
To Vault	Vault of branch to which it is transferred
Transit GL	Transit GL code
Sender User	User (Teller) who initiated send operation
Receiver User	User(Teller) who initiated receive operation
Denomination Code	Denomination code
Denomination Value	Denomination value
Unit	Units
Total Amount	Total amount of transfer

17.18 Flat File Cheque Book Requested Report

You can invoke 'Flat File Cheque Book Requested Report' screen by typing 'SVRREPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following parameters here:

Branch

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

17.18.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates Customer Account Number
Customer Full Name	Indicates the full name of the customer
Cheque Start Number	Indicates the start number of the cheque
Cheque End Number	Indicates the end number of the cheque
Number of Cheques	Indicates the number of cheques

17.19 Signatory Details Report

You can invoke 'Signatory Details' screen by typing 'SVRSIG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Signatory Details

All CIFs

Report Format: PDF

Report Output: Print

Printer At: Client

Printer: _____

Ok Exit

17.19.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Customer Number	Indicates the customer number
Account Number	Indicates the Account Number
Currency	Indicates the currency
Signature	Displays the signature
CIF Sig Id	Indicates the CIF Signature
Approval Limit	Indicates the limit of approval
Type	Indicates the type
Solo	Indicates whether the signatory is solo

17.20 Daily Processed Transactions Report

You can invoke 'Daily Processed Transactions Report' screen by typing 'CORDLPRT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Daily Processed Transactions Report". The window contains the following elements:

- A "Branch" label followed by a text input field.
- "Branch Code" text input field.
- "Option" section with two radio buttons: "All" (selected) and "Specific Branch".
- "Date" text input field.
- "Report Format" dropdown menu with "PDF" selected.
- "Report Output" dropdown menu with "Print" selected.
- "Printer At" dropdown menu with "Client" selected.
- "Printer" text input field.
- "Ok" and "Exit" buttons at the bottom right.

You can specify the following parameters here:

Branch Code

You can generate the report for a specific branch or for all the branches. If you select 'All', the system will generate the report for all the branches. If you select 'Specific Branch', you need to specify the branch code.

Select a valid branch code from the option list. The system will generate the report for the selected branch.

Specify the report options and click 'OK' button to generate the report.

17.20.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The header of the report will contain the name of the report, branch code, branch name, branch date, user ID of the user who generated the report, module code, date and time of running the report and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Transaction Number	The transaction number
Transaction Code	The code that identifies the type of transaction
Transaction Amount	The amount involved in the transaction
Customer Type	The type of customer involved in the transaction
Account Number	The account number
Booking Date	The date of transaction booking
Value Date	The transaction value date
Charge	The applicable charge
Rate	The applicable rate
Title of Accounts	This indicates the title of the accounts
Maker ID	The user ID of the maker of the transaction
Maker Date Stamp	The date and time of the transaction
Checker ID	The user ID of the checker who authorized the transaction
Checker Date Stamp	The user ID of the checker who authorized the transaction

18. Function ID Glossary

Numerics

1000	10-24	8301	9-144
1005	10-21	8302	9-139
1006	8-38	8304	9-178
1008	10-1	8305	9-91
1009	9-30	8306	9-98
1010	9-117	8307	9-160
1013	9-1	8308	9-155
1014	9-60	8309	9-150
1025	8-31	8310	9-84
1056	8-44	8311	9-74
1060	10-11	8312	9-77
1075	8-34	8316	8-65
1300	9-131, 9-136	8317	8-61
1301	8-25	8318	8-57
1317	11-43	8319	8-74
1350	11-61	8320	8-67
1401	8-1	8321	8-71
1405	8-22	8330	9-67
1408	10-6	8335	9-124
1409	9-46	9001	4-8
1410	14-9	9007	13-1
1411	14-12	9008	13-3
1460	10-16	9009	13-4
3401	8-83	9010	13-7
417	6-1	9011	13-11
5401	8-80	9012	16-14
5521	16-1	9015	13-13
5555	16-3	9016	13-15
6501	9-8	9017	13-16
6512	16-6	9018	13-18
6514	16-9	9020	13-20
6520	9-14		
6560	9-25	B	
7551	14-1	BCDI	9-175
7552	14-3	BCFT	14-7
7789	9-105	BCRP	9-171
7790	9-165	BCRV	9-168
7795	8-76		
8003	9-51	C	
8004	8-50	CLRU	4-1
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8204	9-41	CQIN	9-29
8205	9-36	CRAP	12-9
8206	8-88	CRCM	12-1
8207	8-54	CRCN	12-4
		CRCP	12-6

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RTRIBTXD	17-22
RTRREVL	17-12
RTRRISU	17-13
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SMSJOBBER'	5-4
STDBRFUN	3-12
STDBRREF	5-5
STDCCREV	12-12
STDDEFAU	3-10
STDFNGRP	3-2
STDOFUPL	15-6
STDWFDEF	3-3
STROVODR	17-17
STROVTOD	17-19
STSCCREV	12-13
STSREPQY	5-9
SVRACREP	17-6
SVRADREP	17-11
SVRAOREP	17-5
SVRBACCL	17-3
SVRCABLI	17-4
SVRDOREP	17-10
SVRIBACC	17-1
SVRLBALM	17-8
SVRREPRT	17-23
SVRSIG	17-24
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TVCL	4-10
TVQR	8-87